



## INSTRUCTOR'S GUIDE

### *Further Notes to Items on the Student Guide*

1-2. These questions help students “get into” the stewardship discussion by reflecting on how their attitudes and values concerning money were shaped by early memories and by role models.

3. (Note: You may wish to assign this question a week in advance in order to allow the students to bring in ads from a favorite magazine or web site.) This question helps students begin to understand the large number of messages directed at them encouraging them to consume.

*In 2005, companies in the United States will spend more than \$20 billion on advertising that is aimed squarely at children. The result: children will be deluged with 3,000 ad impressions per day that try to convince them life is about spending – on themselves.<sup>1</sup>*

Expand the discussion with these kinds of questions:

- a. Was this number a surprise? More than you expected, or less?
- b. How do these ads encourage you to buy their products? What motivations do they use, e.g. popularity, success, sex appeal? How does this affect your thinking?
- c. According to a Yankelovich Partners poll in 2004, 61% of Americans *feel the amount of marketing and advertising is out of control*<sup>2</sup>

4. Follow-up questions:

- a. Were you surprised by how much stuff you have? Was it more than you expected, or less?
- b. Put a “N” by things that are basic needs, that you can’t live without. Put a “W” by things that are “wants,” things that you like to have but could live without.

5. Psalm 24:1 says, “The earth is the Lord's and all that is in it, the world, and those who live in it.” Students may find it upsetting to hear that we don’t own our possessions and that we aren’t the masters of our destiny. They may also find it comforting to realize that God owns everything, including us. It changes our whole way of thinking about every part of our lives. Another humbling thought is this: *The rich and the poor have this in common: the LORD is the maker of them all. (22:2)*

6. “God has given us 100%” means many things, including:

- ❖ Everything we have originally came from God, including our own lives
- ❖ God gave us Jesus Christ, who gave his very life for us

The implication is that we can live our whole lives in gratitude and thankfulness to God for all God has given us.

Expand the discussion with these kinds of questions:

- a. Do you know anyone who lives a life filled with gratitude and thankfulness to God? Tell something about them.
- b. How can we remember that God gave us 100%?

7-10. This section helps students try out the experiment in the video for themselves, to begin applying a new concept in financial stewardship in their own lives. Encourage an open atmosphere for the discussion. This may be the first time anyone has encouraged them to consider a new way of using their money.

11. Here's one way to do the math to figure 10-10-80.

- a. First determine 10% of a sum of money by moving the decimal point over one space to the left, and drop the right digit altogether. For example, 10% of \$56.31 is \$5.63. That's how much you share, and also how much to save.
- b. Then subtract that amount twice from the total. What's left is the 80% to spend. For example:

\$56.31 – 100% to begin with  
\$5.63 – 10% to share  
\$5.63 – 10% to save  
\$45.05 – 80% to spend

In class, you could do this with Monopoly money, or you could create 10-10-80 money. You could also use the on-line calculator on the web site.

(Some adults and older students may wonder if 10-10-80 applies to income before or after taxes. Since middle school students probably do not have taxes deducted from any income, it is probably simpler to calculate 10-10-80 on cash or net income at this stage in life. The principle and not the technicalities are the important point.)

12. As an example, plug in the average income in your zip code, and then apply 10-10-80 to it. To find the average income, see <http://www.elca.org/cgi-bin/fa/fi.dll/zipnet.search?> and note that a variety of income measurements are included: per capita, household, or family, and median or average.

14. a. Expand the discussion with these kinds of questions:

- ❖ Define what it means to *give to God*?
- ❖ How much do you currently give to God?
- ❖ How do you get it to God? Offerings at church? Donations at school or in the community?

b. Describe the Biblical basis for such stewardship concepts as:

- ❖ Growth Giving, e.g. *For as I can testify, they voluntarily gave according to their means, and even beyond their means (2 Cor. 8:3)*
- ❖ Proportionate Giving, e.g. *For if the eagerness is there, the gift is acceptable according to what one has - not according to what one does not have. (2 Cor. 8:12)*
- ❖ Generous Giving, e.g. *We want you to know, brothers and sisters, about the grace of God that has been granted to the churches of Macedonia; for during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of generosity on their part. (2 Cor. 8:1-2)*
- ❖ Cheerful Giving, e.g. *...the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in*

*abundance, so that by always having enough of everything, you may share abundantly in every good work. (2 Cor. 9:6-8)*

- ❖ Firstfruits Giving, e.g. ...*When you enter the land that I am giving you and you reap its harvest, you shall bring the sheaf of the first fruits of your harvest to the priest. He shall raise the sheaf before the Lord... (Lev. 23:10-11)*
  - ❖ Tithing, e.g. ...*All tithes from the land, whether the seed from the ground or the fruit from the tree, are the Lord's; they are holy to the Lord.*
- c. Experiment for three months giving 1/10 of all the money you receive (jobs, gifts, etc) to God out of gratitude for what God has done for you. Talk about the experience of the experiment. Will you continue this faith practice in the future?
- d. Explore how these verses from Proverbs apply to the practice of sharing:
- ❖ *Those who oppress the poor insult their Maker, but those who are kind to the needy honor him (14:31)*
  - ❖ *Whoever is kind to the poor lends to the Lord, and will be repaid in full (19:17)*
  - ❖ *Those who are generous are blessed, for they share their bread with the poor. (22:9)*
  - ❖ *Whoever gives to the poor will lack nothing...(28:27a)*
  - ❖ Explore the ELCA resources listed on the Resource page of the web site to explain to the students about organizations and causes that would benefit from their contributions.
15. a. These questions can help students think about saving:
- ❖ How expensive is what you want to buy?
  - ❖ How much can you save toward it each month?
  - ❖ How long will it take for you to save the money for it?
  - ❖ Is it worth the wait?
- b. Another means to buy expensive things is through credit. These questions can help students consider the advantages and disadvantages of that alternative:
- ❖ How much would you be willing to pay a credit card company if you could have it right now?
  - ❖ How much would a credit card company charge you in finance charges to buy it right now? The typical credit card company charges 15%. Is that worth it? Why or why not?
  - ❖ Using credit can become a habit that becomes out of control. "In 2004, the average credit card debt per household was a startling \$9,000. If you subtract out those who pay off their credit cards every month, the number rises to jaw dropping \$17,000 per household."<sup>3</sup>
- c. From 1959 to 1989, Americans saved about 8 percent to 10 percent of their after-tax incomes. This percentage dropped dramatically so that by 2004, Americans saved only 1 percent.<sup>4</sup> This means that they saved only \$10 of every \$1000 they earned. Share this information with the students and ask if that percentage seems like enough? Will people have enough for their futures? in case of emergencies? to purchase a home, or to pay for their children's education, or for their retirement?
- d. Many youth have a significant amount of disposable income and might be able to save more than 10% of their income. Explore this possibility if it seems realistic for your class.

e. Explore how this verse might apply to the practice of saving: *Wealth hastily gotten will dwindle, but those who gather little by little will increase it. (Proverbs 13:11)*

16. a. Expand the discussion with these kinds of questions:

- ❖ Are they things you need to have, or things you want to have?
- ❖ How will your purchases affect you? Others? The environment? People in other countries?
- ❖ Would sharing 10% and saving 10% affect how you spend the 80%?

b. Here's some background to the discussion of consumerism. At the end of World War II, when victory was imminent, the President's Council on Economic Advisors tried to find a way to convert the war economy to a peace economy. At that time, Victor Lebow, retailing analyst, said: *Our enormously productive economy...demands that we make consumption our way of life, that we convert the buying and use of goods into rituals, that we seek our spiritual satisfaction, our ego satisfaction, in consumption...we need things consumed, burned up, replaced, and discarded at an ever accelerating rate.*<sup>5</sup>

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<sup>1</sup> Share-Save-Spend e-letter, Nathan Dungan, March 7, 2005

<sup>2</sup> Share-Save-Spend e-letter, Nathan Dungan, June 13, 2005

<sup>3</sup> *ibid.*

<sup>4</sup> Robert Samuelson "Time to Toss the Textbook," Newsweek, June 27, 2005

<sup>5</sup> Quoted by Pastor Scott Jacobs, Stewardship Specialist and Assistant to the Bishop, Northeastern Minnesota Synod