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INTRODUCTION

Why this series? Every day our youth are bombarded with everything from billboards to internet ads telling them who they are and what they are worth if only they would BUY! BUY! BUY! In 1971, the average number of ads seen per week was 560. In the year 2000, the average jumped to 3,000! That is huge! Society is defining our young people consciously and subconsciously by what they have—and subsequently by what they don't.

Because of the pressure to be accepted by their peers and the world around them, they—and perhaps even their parents—sacrifice beyond their means in order to establish their young identities in the things they buy! We have allowed our youth to be empowered by the stuff around them rather than the soul within them. It is time to take a stand! It is time to turn the tables and wake up the inner spirit of our teens! These four sessions will help equip youth in the following areas:

VALUE OF YOU

This session will focus on the value youth have in God's eyes. It will help them understand that their worth comes from God, not things. They will learn the simple truth that things do not have the power to define them. Rather, it is a loving Savior that the world is searching for—not a good bargain. In this session, youth talk one on one with Dave as he shares openly about his personal experiences with having it all, going broke, and the ever-present sustaining power of God.

MATERIALISM MAYHEM

Students entering college are offered an average of eight credit cards in their first week of school (Jump\$tart Coalition for Personal Financial Literacy, Annual Summary). Also, USA Today reports that 19% of Americans between the ages of 18-24

declared bankruptcy in 2001. That same year, according to Junior Achievement, more young adults filed bankruptcy than graduated college. Debt is real and all too familiar for today's teens. This session will uncover and explain the dangers of "credit," empower our youth to protect themselves from debt and aggressive marketing, and show them how to build an age-appropriate budget that will establish good habits for life.

MONEY MINDS

In this session, youth learn how to make wise purchases, handle money using a simple envelope system, and discover the importance of saving. Whether they have money to burn or are flat broke, by the end of this session they will witness the power of cash and gain five helpful skills when making those big purchases. They will also see the practical results of saving...and how quickly cash piles up when you have a plan for your money.

➤ THE GIFT OF GIVING

One of the most important financial principles of all is the concept of giving. In this final session, Dave will show youth the importance of giving as well as biblical insights on how to give as a personal act of worship. Ultimately, students will discover that our God is a giving God and we are only managers of His riches.



BEFORE YOU BEGIN



Overview

Each session is designed to last around 60 minutes, depending upon the length of time needed for discussion and activities.

The series consists of four sessions with two parts each, designed for groups that meet once a week (or several sessions within a retreat/mission trip setting). After you review the Materialism Maze activity, you may decide to allow an extra week to highlight this exercise with a dedicated session.

The series is designed for high school students. Middle school students in your group are welcome to take the class, but may need some help seeing the relevance of giving, saving and spending the money their parents give them due to the fact that most of them don't have jobs. You may want to give special attention to them to make sure they are not lost in the lessons.

Goals for Each Class

- Recognize that Christ values and loves us, and that “stuff” does not define who we are.
- Keep your youth from getting into debt so they can build wealth and give.
- Give your youth hope that they can change their financial future regardless of their family background (80% of millionaires are first-generation rich).
- Show teens that we are all only managers of God's money.
- Prepare your youth for living on their own.
- Have your students fully understand the purpose of a budget and how to create one.
- Help teens understand and create short- and long-term savings goals.
- Empower your youth to grow financially, spiritually and personally throughout this series.

If you have any questions or need anything, don't hesitate to contact us at generationchange@daveramsey.com or 888.227.3223.

Session Preparation and Lesson Components

PRAY SPECIFICALLY. Review your notes for the next session and pray for your youth by name to understand and accept the information in that lesson.

REVIEW LAST WEEK'S LESSON. Highlight things that you want to reiterate to your class. Remember, repetition is the key to learning!

WATCH THE VIDEO. Go ahead and watch the video on your own before your class gathers. This will give you a sense of how to lead the discussion and will help you judge how much time to allow for the activity and prayer sections of the session.

DISCUSS THE VIDEO. Each session contains several questions to help your youth start thinking about money and real life financial issues. You may use all the questions listed or only a few of your choosing. Feel free to add your own questions to the list, and open it up to your youth to have their questions answered.

LEAD AN ACTIVITY. For each session, there is an activity listed. Most activities can be done in 10-15 minutes. Activities are essential for youth to gain the full perspective of understanding each session. Do not underestimate the impact of these activities in shaping behavior! If you feel you are running out of time, you may want to stop where you are and pick back up in the following session. NOTE: The "Brilliant Budget Brains" activity in Session 2 may require more time than others. There are also "Bonus Activities" that you can implement, as well as extra activities in the "Helpful Tools and Extras" CD-ROM.

GIVE AN OVERVIEW OF THE NEXT SESSION. At the end of each session, give the youth a quick overview of the next session to let them know what to expect.

CLOSE IN PRAYER. Close every session with a prayer. Money management is a spiritual matter. It can't be said enough! Materialism is a huge epidemic in our youth's culture today. Rather than putting our trust in material things, we should put our trust in God and His Word. Make sure your teens understand that the only way to true Financial Peace is to walk daily with the Prince of Peace, Jesus Christ.

Important Recommendations for You

READ *FINANCIAL PEACE REVISITED* OR *THE TOTAL MONEY MAKEOVER* BY DAVE RAMSEY. These are quick, easy reads loaded with the information you'll need to effectively teach these principles. This is the best way to get in touch with who we are and what we do. You can order the books online at daveramsey.com or call us at 888.227.3223.

CHECK OUT OUR RECOMMENDED READING LIST AT DAVERAMSEY.COM. These are some incredibly useful resources for your current class and future endeavors.

SHOW LOTS OF CONFIDENCE. The youth in your class will come from all different walks of life, with parents who have differing views on how to handle money. You might be the first person to ever tell them that there's a biblical way to approach finances. Focus on Scripture and guide them along to a potentially debt-free future!!

STAY EXCITED! Your kids will be as enthusiastic as you are about money, so enjoy it! Keep in mind that most money classes are boring, so have FUN with your kids! Don't be afraid to laugh and be energetic with the class.

PRAY. If you don't already, make prayer a part of your daily routine—and we're not just talking about what you say before meals. Really talk to God—about everything. Whatever you're going through right now will affect how you come across to the kids you're trying to impact. So, make sure you're giving your dreams, fears, doubts, and every thought to the One who created you. Encourage your youth to do the same.

Set the Tone

The material we'll cover is going to affect some kids differently than others. They all come from various backgrounds and families, and all are just beginning to form their own set of values. A key change agent for them will be the chance to share personal testimonies and stories about money, while also hearing others' experiences. Be sure to reinforce the need for complete openness, honesty, and confidentiality within the group.

The best way to create this safe, comfortable environment is to share your own story. The best way to get others to share is to be open yourself, so don't be afraid to open up. Here are some questions to get you thinking about your own story:

- Have you gone into credit card debt? When? How?
- Did you have student loans? Are you still paying on them?
- How does debt make you feel?
- Do you live on a written budget? (If not, we ask that you commit to doing so for the duration of this class in order to better help the students.)

If you have any questions or need some more ideas, please feel free to contact our Generation Change team at generationchange@daveramsey.com or 888.227.3223.

Remember

- Make these sessions a time where your youth can confide in each other.
- Help create a level of trust in your group by sharing your own story.
- Actions speak louder than words. You're teaching these kids about changing their way of life. If you're not living it, chances are, they won't either. Believe what you teach and live what you teach!

DAVE RAMSEY'S
GENERATION
CHANGE

USING THIS MATERIAL

There are many ways to use this material. Weekly Bible studies, Sunday School lessons, weekend retreats and inner-city mission trips are great ways to use this curriculum.

The material is divided into four one-hour lessons with the option of dividing each session into two segments for a total of up to eight sessions. This flexibility may work well with groups that enjoy lengthy discussion and provides a good stopping point if the discussion runs long. Below are some sample schedules to demonstrate how this material could play out in a variety of locations.

WEEKEND RETREAT (Friday – Saturday)

Friday

7:00 – 7:30 PM	Students arrive, register, unpack and settle in
7:30 – 9:00 PM	Session 1–The Value of You
9:00 – 9:30 PM	Snacks – Youth love food!
9:30 – 10:30 PM	Evening (or night) games
10:30 – 11:30 PM	Clean up and ready for bed
11:30 PM	Lights out!

Saturday

8:00 AM	Breakfast
9:00 – 10:30 AM	Session 2–Materialism Mayhem
10:30 – 11:00 AM	Snacks/free time (<i>Chaperones can set up Materialism Maze</i>)
11:00 – Noon	Materialism Maze (<i>Time may vary depending on how many you have in your group. You can either push lunch up or back to accommodate for this.</i>)
Noon	Lunch
1:00 – 2:30 PM	Session 3–Money Minds
2:30 – 4:30 PM*	Afternoon Games (<i>relays, scavenger hunts, and other recreation activities</i>)
4:30 – 5:00 PM*	Clean up and free time
5:00 – 6:00 PM	Dinner
6:00 – 7:30 PM	Session 4–The Gift of Giving w/ wrap and pledge cards
7:30 PM	Good bye!

* Depending on where you are, you may consider going to help out in a soup kitchen or volunteer at an area rescue mission during this time.

INNER-CITY MISSION TRIP (Weekly Schedule)

Typical Day (for 4 full days)

- 8:00 AM Group/Individual Devotional (*Group devotion can be lead by you or other chaperones each day. If you choose to do individual devotions, you may want to use the devotionals in the Student Journal or you can prepare handouts based on the Scripture verses referenced in each lesson. Once they receive the handouts, have the students spread out for their own personal study. This also lets you know who has overslept!*)
- 8:30 – 9:30 AM Breakfast (*make bag lunches*)
- 9:30 – 10:00 AM Travel to Mission Site
- 10:00 – 2:00 PM On Mission Site (lunch on site)
- 2:00 – 2:30 PM Travel back to accommodations
- 2:30 – 3:00 PM Free time and clean up
- 3:00 – 6:00 PM Youth games and/or tour around the city (Materialism Maze may be used here for an activity early on in the week)
- 6:00 – 7:00 PM Dinner
- 7:00 – 8:30 PM Sessions 1-4 (One session each day)**
- 8:30 – 9:00 PM Family Groups (*The groups are assigned by you ahead of time and led by an adult chaperone. This is designed to introduce youth to each other who may not normally hang out together in any other setting. It is also meant to be a place to share personal stories from the day's events, become a team for fun activities, or share specific responsibilities throughout the week like making lunches, clean up, etc.*)
- 9:00 – 10:00 PM Light snacks, free time (take orders for tomorrow's bag lunches)
- 10:00 – 11:00 PM Room time
- 11:00 PM Lights out!

Weekly Bible Study and Sunday school (4-8 Weeks)

There are four one-hour lessons, although each session can be divided into two segments for a total of up to eight sessions. Depending on the dynamic of your group, you have the flexibility to stop half-way through each session if your group has a long discussion. This gives you the option of addressing topics that the youth may bring up without feeling the pressure of trying to finish the lesson in one session. In addition, you can use the Materialism Maze to emphasize the lessons. It is best to use this exercise before or after Session 1, "The Value of You."

A Special Note to Leaders

Parents are the biggest influence in the lives of their children (for both good and not-so-good habits). It is important for parents to encourage (or at least be aware of) the principles that are being taught so they can decide how they want to connect with their children on financial issues. We suggest sending each parent a letter outlining the principles of the class. You may even want to invite the parents to help out during this study! Here is a sample letter you could use (also available on the “Tools and Extras” CD-Rom).

Sample Parent Letter

Dear Parents,

Over the next few weeks (or during our weekend retreat, inner city mission trip, etc.), we will be using Dave Ramsey's Generation Change program (daveramsey.com) to educate your teens about materialism and how to handle money God's way. They will recognize the value they have in God's eyes and discover that their self-worth has nothing to do with "stuff." They will also learn the hazards of debt, how to create an age-appropriate budget, tools for making wise purchases, and the importance of giving and saving.

Our goal is to encourage a generation of change and financial freedom—young people who are thankful for what God has blessed them with and are equipped with the knowledge and practical skills to be a good stewards of those blessings. Throughout this study, your teen may ask you questions about the following:

- Your income
- Debt and credit cards
- Your budgeting
- Your personal savings
- Your personal giving

Please know that by honestly sharing your money habits with your teens, they will be better equipped to become financially independent. It is never too early for them to learn financial responsibility!

The sooner your children grab hold of financial values, the better prepared they will be. You can even give them opportunities to practice the principles they will learn by giving them some responsibility in one or two areas. For example, you could give your kids a month's worth of lunch money at one time and trust them to budget it throughout the month. Then, check in with them regularly to make sure they don't blow it all the first week!

We are excited to offer this potentially life-changing program to your teens. If you have any questions, please feel free to contact me anytime.

Sincerely,

(Your Name)



SESSION 1

VALUE OF YOU

The Value of You - Snapshot

THE BIG PICTURE:

The objective of Session 1, “The Value of You,” is to understand that money isn’t good or bad on its own—it takes on your character. Your character and identity aren’t based on the things around you or on the stuff you buy, but on the soul within you. You are valuable because Christ values you!

BIBLE PASSAGES:

Then God said, “Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all the creatures that move along the ground.” So God created man in his own image, in the image of God he created him; male and female he created them.

Genesis 1:26-27

Are not two sparrows sold for a penny? Yet not one of them will fall to the ground apart from the will of your Father. And even the very hairs of your head are all numbered. So don’t be afraid; you are worth more than many sparrows.

Matthew 10:29-31

For you created my inmost being; you knit me together in my mother’s womb. I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well. My frame was not hidden from you when I was made in the secret place. When I was woven together in the depths of the earth, your eyes saw my unformed body. All the days ordained for me were written in your book before one of them came to be.

Psalms 139: 13-16

For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.

Romans 8:38-39

CASHING IN: APPLICATION

There are many distractions along life's way, but the true hunt for happiness is an inward journey that begins and ends with Jesus.

TRUTH BE TOLD: THE BOTTOM LINE

You are valued. There is nothing you can do that will separate you from God's love or make Him love you any more or less than He already does.



The Intro: (5-10 Minutes)

Welcome everyone. Make announcements, pray, sing songs, and get the teens involved in the class.

Introduce the video.

Ask: "What does the term 'generation' mean? Have you ever thought about how other people, such as parents or grandparents, see your generation?"

Say: "In the first part of this video, we're going to see what the world has to say about your generation. Some of it may surprise you."

SHOW VIDEO - The Value of You, Part 1 (12:05 Minutes)



Discussion Questions (10 Minutes)

LEADER'S NOTE: *Questions can be answered in one big group or in smaller breakout groups of 5-7 teens with one adult or youth leader leading each discussion. If done in smaller breakout groups, have the whole crowd come back together and share answers if time permits. (You can also have them follow along in their Student Journals).*

1. When adults look at you and your friends, what do you think they see? What would they think is important to you? Are their thoughts of you true? There is not a right or wrong answer here. These questions simply help youth think outside themselves and look at their culture from a distance, from an adult's perspective.

2. Do you ever hide behind your “stuff” so that other people—or God—won’t be able to see the real you? How would your friendships change if all your “stuff” was taken out of the picture?

- *At times, we all see ourselves through our possessions, whether it’s a cool car or nice clothes. However, all of that “stuff” is worthless compared to value we have in Christ.*

3. What is it about us that Jesus values so much? Does He care more about what we have or who we are? At the end of the day, how important are our possessions?



Scripture View (5-10 Minutes)

LEADER’S NOTE: *Have youth volunteers read the following Scriptures and discuss the related questions.*

1. Psalm 139: 13-16 - God had a relationship with you before you were even born and He has given you a unique job to do. What do you think that could be?

2. Matthew 10:29-31 - You are much more important to God than you realize. God knows every detail about you, right down to the hairs on your head. How is this comforting to you? In what ways does it scare you a little bit?

3. Genesis 1:26-27 - God isn't sitting in a big chair in heaven, just waiting for you to mess up so He can throw a lightening bolt your way. He loves you! He created you in HIS image! God is never too busy to listen to you when you call on Him. Why, then, don't we always feel comfortable going to Him with a question or concern?

4. Romans 8:38-39 – No matter what you've done, Jesus still loves you just as much as He ever did. He sees through your sin to who you are, to who He made! Nothing can separate you from His love and nothing is too big for Him to forgive—NOTHING! Do you believe that?

LEADER'S NOTE: *After reading and discussing these biblical principles, encourage your youth to reflect on how God shows us that He loves and values us.*

SHOW VIDEO - The Value of You, Part 2 (4:54 Minutes)



Discussion (5 – 15 Minutes)

At the end of the DVD, you may want to break down the basics of salvation through Jesus. You could also have the youth share their thoughts or ask any questions about what they saw in the video.



Activity 1 – You never lose your worth (3 Minutes)

Needed: Crisp new dollar bill, dirt, glass of water, etc.

Take a dollar bill out of your pocket (a \$5, \$10, or \$20 bill may get the kids' attention better). Ask for a show of hands as to who wants the dollar bill. Many hands will go up. Then, crumple it up (be dramatic). Ask again if anyone wants the bill. Obviously hands will still rise. Then, put it on the floor, step on it, dunk it in a glass of water, throw dirt on it, and mess it up as much as you can without defacing or tearing it. Then ask again who still wants it. Again a few hands will rise. Give the bill away to a youth and say, "No matter what I did to mess up that dollar, you still wanted it because it keeps its value no matter how dirty it gets. The same is true with you! No matter how much sin is in your life and no matter how dirty you feel, God still values you—and that will never change. Nothing can separate you from His love!"



Activity 2 – I Can Live With That (7-10 Minutes)

Needed: Pen/pencil and paper

Give each youth a piece of paper and a pencil. Number the paper 1-10, asking them to write 10 things that they love in no certain order (friends, family, MP3 player, pizza, etc.). Then, ask, “If you had to give three things away to someone in need, what would it be?” Have them cross those items off the list and ask them what seven they have left.

Next, ask, “Okay, if you had to throw three more things in the ocean, what would they be?” Cross those off the list.

Last, say, “Now, pretend someone stole three more things off your list. What would you want to go?” Cross those off the list.

They should be left with only one thing. Ask, “If you had to, would you be happy going the rest of your life with just that one thing?” The point is to let the youth see where their priorities are as you reinforce the truth that God is all we need.



Bonus Activity: Identify You

Needed: Pen/pencil and paper

Give the youth three minutes to write down who they think they are. They can use one word answers, phrases, or even full paragraphs. Encourage them to write down anything they think defines them. Let them know that the paper will not be seen by anyone else.

When they are done, re-read the Scripture highlights from this session and tell the teens that this is how God sees them. Even if they don’t view themselves in a positive way, God is crazy about them and He is the source of their true identities.

LEADER’S NOTE: *Leave them with these last thoughts as you close in prayer, thanking God for His immeasurable love for them.*

CASHING IN: APPLICATION

There are many distractions along life’s way, but the true hunt for happiness is an inward journey that begins and ends with Jesus.

TRUTH BE TOLD: THE BOTTOM LINE

You are valued. There is nothing you can do that will separate you from God’s love or make Him love you any more or less than He already does.