



ON DEMAND

# MONEYSEEDS

FOR HIGH SCHOOL AND COLLEGE STUDENTS

# I N T R O D U C T I O N



## SOME STATS:

- Nearly half of all Americans will experience financial hardship in their lifetime.
  - Nearly 80% experience anxiety surrounding money.
  - 63% of Americans wouldn't be able to cover a \$1,000 emergency.
  - Total consumer debt in American is around \$16 trillion, with 1.6 trillion in student loans
- If you saved \$5,000/year from age 18 to 67, with 7% return rate, you'd end up with \$2.1 million.



# 1 SESSION

THE TRUTH ABOUT  
MONEY

# THE MONEY TREE

## YOU ARE THE MONEY TREE.

Your financial slate at this point is mostly clear, but as you start to make money, you need to learn how to allocate it wisely.

The goal: "to live like no one else so that one day you can LIVE and GIVE like no one else" (Dave Ramsey)

- How is everyone else living? In debt and with anxiety.

The first step is to debunk common money myths:

- "Car payments are normal."
- "You should always buy instead of rent."
- "The more money you have, the more generous you'll be."
- "The higher you salary, the less money problems you'll have."

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## MAKE TWO LISTS:

Who do I know who handles money...

POORLY

WELL

## BOTTOM LINE:

YOU HAVE TO BE INTENTIONAL WITH YOUR MONEY.

# MONEY TRUTHS

## **MONEY IS AMORAL.**

"The love of money is the root of all evil" (1 Timothy 6:10).

1

2

## **MONEY IS A REWARD.**

"Those unwilling to work will not get to eat" (2 Thess 3:10).

## **MONEY ISN'T OURS.**

Wealth comes from God (see 1 Chronicles 29:11-12).

3



# SESSION 2

THE BIBLE'S TAKE  
ON MONEY

# WHAT THE BIBLE SAYS

## MONEY MATTERS TO GOD... A LOT.

The way we view, spend, and treat money directly affects our relationship with God.

Our money isn't actually ours. It's God's. We are stewards of HIS money.

- stewardship: the conducting, supervising, or managing of something

So how does God want us to handle HIS money?

“After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’

“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

“The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’

“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

“Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’

“His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?’

-Matthew 25:14-27, NIV

### **BOTTOM LINE:**

GOD WANTS US TO MANAGE HIS MONEY WISELY.

# WHAT THE BIBLE SAYS

## GET HELP.

"Plans fail for lack of counsel, but with many advisors they succeed."  
(Proverbs 15:22)

While you may eventually benefit from a financial advisor, you don't need one right now. Instead, consult the people in your life who manage money well.



scan for a free Bible

## GIVE GENEROUSLY.

"Bring the whole tithe to the church. Test me in this... see if I don't throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it." (Malachi 3:10)

tithe: 10% of your income, given to the local church

- Tithing protects us from being enslaved to money as it reminds us that we are stewards of God's money.
- Tithing builds our trust in God.
- You can build up to a tithe - starting with 1%, then 2%, etc. But once you get to 10%, don't stop. A tithe was always meant to be the floor of our giving, never the ceiling.

God promises to bless you when you are generous to others. In other words, you never have to worry about not having enough because you cannot outgive God.

Apart from the tithe, find creative ways to be generous!





# 3 SESSION

HOW TO AVOID DEBT

# WHAT THE BIBLE SAYS

## AVOID DEBT.

"The rich rule over the poor, and the borrower is slave to the lender."  
(Proverbs 22:7)

"You were bought at a price; do not become slaves of human beings."  
(1 Corinthians 7:23)

"Let no debt remain outstanding..." (Romans 13:8)

Debt not only keeps you from building wealth, but it also enslaves you to the person/company you owe money.

At your stage of life, the most common areas of debt you'll encounter are credit cards, student loans and car loans.

Credit cards:

- Because of interest rates, you usually end up paying much more than what you originally charged to the card.
- You spend more when you use a credit card, compared to when you use cash.
- If you must have a card to build credit, place limits on how you can use it (ex. for gas only).

Student loans:

- You do **NOT** have to take out student loans to afford college.
- Plan to work while you're in college.
- Look for scholarships.
- Use websites like [ratemyprofessors.com](http://ratemyprofessors.com) to gather information on the front end that would prevent you from withdrawing from a class (i.e. wasting money) later on.
- Shadow someone at a job you think you might want someday to lessen the number of times you switch your major.
- Try to graduate early.
- Consider starting at an affordable community college to take your general education classes.
- Make a game plan for your college career now and talk to your parents about it.

## AVOIDING DEBT (CONTINUED)

Car loans:

- Cars are depreciating assets (i.e. as time goes on, their value goes down... and FAST), so do NOT buy a new car.
- Save up to buy a used car with cash.

### **BOTTOM LINE:**

DO NOT SPEND MONEY YOU DO NOT HAVE.





# SESSION 4

## GENERAL ADVICE

# NEXT STEPS:

1

TAKE A SPIRITUAL GIFTS TEST



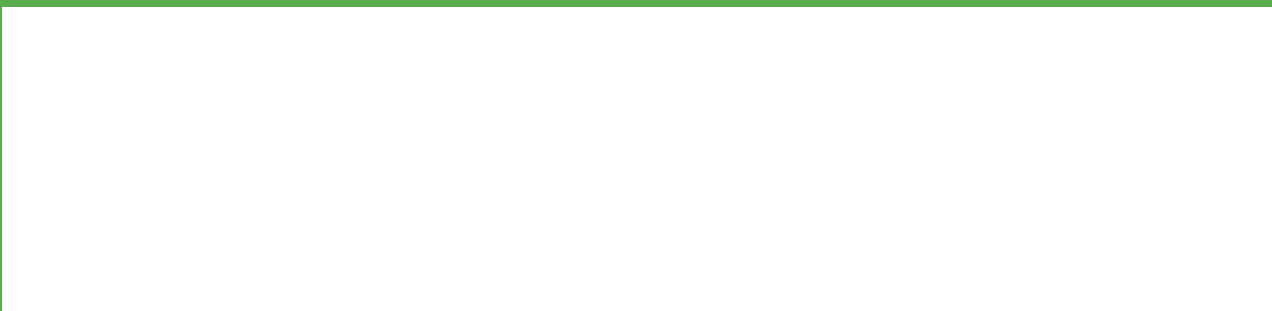
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BEGIN BUDGETING RIGHT NOW & AVOID DEBT



3

IMPLEMENT A CONTENT LIFESTYLE



# NEXT STEPS:

# 4

MAKE A PLAN WITH THE HELP OF OTHERS



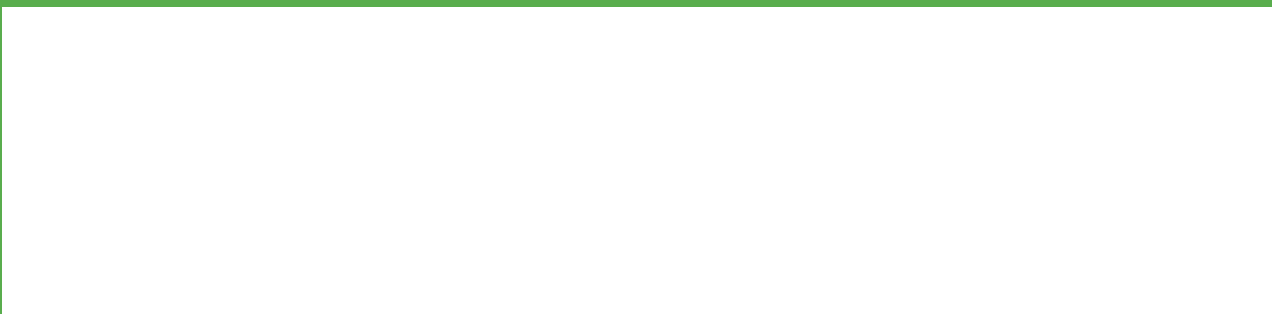
# 5

SAVE AN "EMERGENCY FUND"



# 6

EXPLORE INVESTING



R E C O M M E N D E D  
R E S O U R C E S



books:

"How to Be Rich" by Andy Stanley

"The Total Money Makeover" by Dave Ramsey

"Your Money Counts" by Howard Dayton

messages by james emery white:

"FOMO: Financial Favor"

