

# More Than Money – Stewardship Starts With The Heart

For where your treasure is, there your heart will be also. – Matthew 6:21

## Devotional Thought

Money isn't the main thing – it's a mirror. It shows what we value. Stewardship means managing everything God gives us – time, talents, and resources – all in ways that honor Him.



Ask yourself: *If someone looked at how I spend my time and money, what would they learn about my heart?*

## Discussion

Write or talk about this with a friend:

- What's one thing you spend time or money on that matters most to you?
- How could you use that same thing to serve God and others?

## Budget Challenge

Imagine you earn \$20.00 from babysitting or chores. How would you divide it among:

- Giving (church, charity)
- Saving (future goals)
- Spending (fun or needs)

In the three boxes below, fill them with your amounts and reasons from above.

Giving	Saving	Spending

# The Parable Of The Talents – God Trusts You



## Bible Story Summary

In Matthew 25:14-30, Jesus tells of a master who gives his servants money – called talents in Jesus' time – before leaving on a trip. Two invest wisely and double what they have. One hides his talent and loses the master's trust.

Lesson: *God expects us to use what we've been given – not to bury it!*

## Reflection

You might not have a paycheck yet, but you have skills, creativity, and influence.

Ask yourself: *What's one talent I could grow this month – music, kindness, leadership, art or helping others?*

## Talent Tracker

In the progress bar below, list one of your talents, then fill in how you'll practice or share that talent for God's glory.

<b>START</b>	<b>GOAL</b>
--------------	-------------

## Mini Quiz

1. What did the master give his servants? \_\_\_\_\_
2. What did the faithful servants do with their talents? \_\_\_\_\_
3. What happened to the servant who hid his talent? \_\_\_\_\_
4. What's one way you can "invest" your gifts? \_\_\_\_\_

# Money – Media – Mindset

## Real-Life Connection

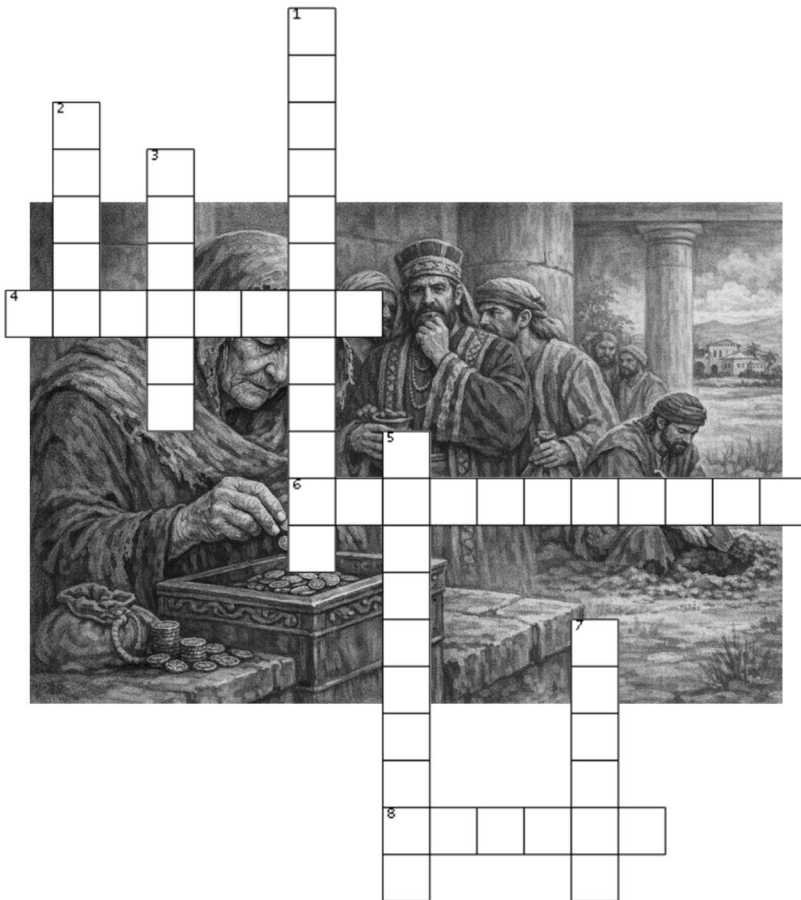
As a teenager today, you see thousands of ads every week – all saying, “You NEED this!” But stewardship means asking, “Do I need it, or do I just want it?” Learning to pause BEFORE spending is a spiritual skill.

## Ad Detective

At home later, find an ad either online or in print and answer the following questions.

- What emotion does it use to make you want to buy?  
\_\_\_\_\_
- Does it promise happiness, popularity, or comfort?  
\_\_\_\_\_
- How could you respond as a wise steward?  
\_\_\_\_\_

## Stewardship Crossword



### **Across**

4. The heart attitude God loves when we give.
6. When God gives to us to manage wisely (Genesis 1:28).
8. What we use to bless others – our time, money, and \_\_\_\_\_.

### **Down**

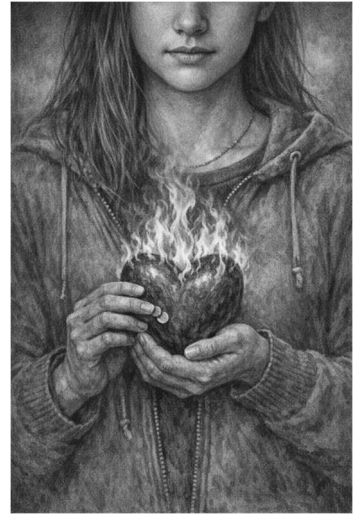
1. Giving with joy and not out of pressure (2 Corinthians 9:7).
2. Trusting God with what we have, even when it's little.
3. The word Jesus used for money in the Parable of the Talents.
5. The opposite of greed — wanting others to be blessed.
7. The act of sharing what we have with others.

# Living Generously

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion. – 2 Corinthians 9:7

## Devotional Thought

Generosity isn't about how much you have – it's about how much you're willing to share. When you give time, encouragement, or money, you're joining God's work in the world.



## Generosity Goals

Write three ways you can give this week:

1. Time – helping someone or volunteering

---

---

2. Talent – using your skills for good

---

---

3. Treasure – giving or saving for a cause

---

---

## Prayer

Lord, teach me to be wise with what You've given me. Help me to give freely, save wisely, and spend with purpose. Amen.

## Creative Corner

Design a poster or coloring page this week with the phrase: "Everything I have belongs to God."

