

Youth

Teacher Guide

Back to Basics

Spiritual Warfare

Money Values

2025 • Sept • Oct • Nov



Radiant Life™



MONEY & OUR PRIORITIES

What's the problem?

The world expects us to chase selfish desires rather than Jesus and His plan for our lives.

Why does it matter?

Our choices and priorities impact our relationship with Jesus.

How should we respond?

Choose to follow Jesus and surrender anything that gets in the way.

Luke 16:13

“No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.”

FOR THE LEADER

Money Values shows students that they're valuable to God regardless of their social or financial status. In this series, we'll examine the role of money in our lives and align it to what God says it should be. Whether we have a lot or a little, we need to have the right perspective when it comes to our pursuit of money and the things it can buy.

In this lesson, we'll look at the rich young man who asked Jesus about eternal life. Imagine meeting Jesus face-to-face, having Him invite you to be His disciple, and then walking away from it because the cost seemed too high. Unfortunately, many people today repeat this young man's mistake. We choose our possessions and selfish desires over making our relationship with Jesus our top priority.

YOU WILL NEED

- **Youth Student**, 1 per student
- **Youth Slides** for this lesson
- Pens or pencils
- **Pros & Cons Activity**

GETTING READY

- Make copies of **Pros & Cons Activity** (p. 63), 1 per team
- Pray for your students and their prayer requests.

FOR THE STUDENTS *(Adjust lesson as needed to fit available time.)*

ENGAGE

WELCOME

Welcome guests and introduce them to the class.

INTRODUCTION

Today we're going to talk about money and what it can buy.

Who wishes you had more money than you do right now? .

SLIDES ACTIVITY: WHAT IF?

Think about what you would do if you had a lot of extra money to spend. Let's look at some choices of what you could spend your money on.

Show the slides for the following.

1. A place to live

- Big house
- Cabin in the mountains
- RV on an open road

2. Trends

- High fashion clothes
- New phone
- New car

3. Take a vacation

- Disney World
- Skiing
- Cruise

4. Big adventure

- Jump from an airplane
- Climb a mountain
- Scuba dive in the ocean

5. Share with others

- Pay bills for your family
- Help a homeless or hungry person
- Have a big party with friends

When it comes to money, it can seem like no matter how much we have, we can think of something else we'd like to get. For some that might mean basic needs like bags of groceries or paying the electric bill. For others it might be buying the latest clothing trend, a dream car, or some other desire. No matter which one is closer to where we're at, money and what it can buy gets our attention.

EXPLORE

The Bible has a lot to say about money. More than 2,000 verses talk about money and what it buys. What's surprising is that's more than double the number of verses that talk about faith and prayer. I think that means God has things He wants us to know about money.

- *Hand out the **Youth Student** page for this lesson.*

1. WHAT'S TOUGH TO GIVE UP?

Let's look at [Matthew 19:16–19](#).

This man seemed to have it all—wealth, possessions, and probably power and influence too. But that wasn't all he thought about. This man had a question about his faith, and he

EXPLORE continued

exactly what we should do when we have questions. He talked to Jesus.

? **What question would you like to ask Jesus?**

? **What did this man ask Jesus about?**

When Jesus said earlier, “There is only One who is good” (*verse 17*), He was letting the man know that no one can measure up to God’s perfect standards. Keep in mind that people didn’t fully know who Jesus was yet. At that time, God’s people were expected to keep all the laws of the Old Testament, so the man’s question about earning his way to heaven wasn’t as wrong as it may seem to us.

But the rich man must have sensed something was missing from his life. In spite of his wealth and obedience to God’s commandments, the man still questioned his standing with God. Jesus knew what he really needed, so He explained what this man needed to do. Let’s read [Matthew 19:21](#).

GROUP ACTIVITY: PROS & CONS

This man had a difficult decision to make. Would he sell his possessions and follow Jesus or not? A good way to figure out what to do when we’re facing a hard decision is to make a list of pros and cons.

- *Hand out pens or pencils and copies of **Pros & Cons** that follows this lesson.*
- *Divide students into teams and assign either the pros or the cons to each team.*

Let’s come up with a list of pros and cons for this man. For example, Jesus already told us that this man would have treasure in heaven if he sold everything. That’s a pro or benefit of doing what Jesus said. But selling everything and giving the money away would mean that he was no longer rich. That could seem like a con or bad idea. What other things can you add to his list?

- *After a few minutes, have students share their lists. Consider making a Pros and Cons list on the board as they share.*

? **Imagine that Jesus said this to you. Which possession would be hardest for you to give up?**

? **Would it be harder for you to sell all your possessions, or to give the money to the poor?**

Nothing surprised Jesus about what this man was thinking. Jesus already knew this young man loved his money and possessions more than he loved God. The man didn’t just cling to his possessions; his possessions had a powerful hold on him. Let’s find out what the rich man decided to do in [Matthew 19:22](#).

? **Does it surprise you that the young man decided to walk away from Jesus and hang onto his money? Why or why not?**

2. WHAT CHOICE SHOULD WE MAKE?

This young man had the opportunity to become a follower of Jesus. Like Jesus’ other

disciples, he could have spent time with Jesus and learned so much from Him. Instead, he walked away. He chose his possessions over eternal life. The young man left with his treasured possessions intact, but he went away sad.

? What kinds of things keep people from following Jesus today?

Jesus lets each person decide for themselves if they will follow Him or not even though He wants everyone to choose to have a close relationship with Him. He leaves the decision up to us.

Speaking of people who choose to follow Jesus, Jesus' disciples had been listening to the whole conversation. After the rich man walked away, they had some questions for Jesus too. Let's find out what happened next in [Matthew 19:23–26](#).

? Why do you think it might be harder for a rich person to go to Heaven?

The disciples were probably shocked to hear what Jesus said about rich people and heaven. In that time, wealth was viewed as a sign of God's approval. Some people still think that. If those who seemed to enjoy God's blessings had a tough time getting into heaven, Jesus' disciples wondered who could possibly be saved. Let's keep reading in [Matthew 19:27–29](#).

? What are some things that Jesus' disciples gave up to follow Him?

Jesus' disciples had all given up their jobs and time with their families to make spending time with Jesus a priority. Jesus knew that and responded by telling them about their future. Jesus ended by saying, "But many who are the greatest now will be least important then, and those who seem least important now will be the greatest then."

? How would you put what Jesus said into your own words?

Jesus surprised many people with His unexpected thinking. How we see the world and our situation is not like Jesus sees it. He wanted His disciples to know that while they had given up a lot to follow Him, their sacrifice would be worth it.

Sometimes it's a lot easier to see what someone else should do because we aren't in the middle of their situation, and we don't know all that they are thinking or feeling. Jesus didn't tell the man to sell everything because God needs the money or because He doesn't want anyone to be rich. Instead, it shows us that following Jesus comes with a price. Spending eternity with Jesus is a wonderful thing, but we need to make our relationship with Jesus the most important thing in our life here on earth too.

3. WILL BUYING EVERYTHING WE WANT MAKE US HAPPY?

Let's look at another rich man in the Bible who struggled to manage his money and all that it could buy. Turn to [Ecclesiastes, chapter 2](#). Fun fact: No one is 100 percent sure who wrote Ecclesiastes. Some Bible knowledge gurus think it was King Solomon, son of King David. So if you ever find yourself playing Bible trivia, now you know.

Regardless, whoever wrote Ecclesiastes was very wise and very rich. He seemed to have everything money could buy. As we read about him, think about what might be included in these verses if this guy lived today. Let's read [Ecclesiastes 2:4–9](#).

? If this man were alive today, what things might be listed here?

EXPLORE continued

? What would it be like to live like this—to have everything you ever wanted?

Like the man who talked to Jesus, this rich man had it all. Let's find out what he discovered as a result. Let's read [Ecclesiastes 2:10–11](#).

? Do you agree with this man? Why or why not?

It's interesting that this writer drifted from God later in life even though he seemed to be on the right track. At the end of his writings, he gave us a final piece of advice. Jump to [Ecclesiastes 12:13–14](#).

? Does knowing that God will judge your actions change your perspective on how you want to live now? Explain.

RESPOND

In Luke 16:13, Jesus said, “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.” Every person has the same choice to make. When we place something else at the center of our lives, we miss out on God's best for us. That could even include eternity with Him. Like the rich young man, some people foolishly pass up a life that lasts forever to hang onto things that don't last forever. Jesus wants us to be like His disciples and make following Him our highest priority. Jesus calls us to live for Him, serve Him, learn from Him, and become like Him. To accomplish that, we must let go of anything that stands in the way of a relationship with Him.

Let's pause and ask Jesus to speak to us. Just like He showed the young man what was really in his heart, He can do the same for us too. What might be in the way of you fully following Jesus like His disciples did? Think about your response to these questions.

? What might you need to give up?

(Optional: Refer back to the “cons” of the group activity.)

? What might Jesus be ready to bless you with as you follow Him more closely?

(Optional: Refer back to the “pros” of the group activity.)

Don't be like the rich man in today's story and go away sad. Choose to live like Jesus' disciples instead. Acknowledge any priority you have that gets in the way of following Jesus. Then ask God to help you take steps to address it.

Close in prayer.

♥ **Salvation** *(Add this if you sense someone is ready to respond.)*

Whether we're rich or poor, famous or unknown, we're powerless to save ourselves from the consequences of sin. Outside of a relationship with Jesus, spending eternity with God is impossible. But with God, all things are possible.

- *If you sense the Holy Spirit's leading, give students the opportunity to invite Jesus into their life as their Savior.*

PROS & CONS

What will the rich man do?

ISSUE: Jesus challenged the rich man to sell his possessions and give the money away, so he could follow Jesus. What are the pros and cons he might consider?

PROS



CONS


