

# PARTICIPANT'S WORKBOOK

SEVENTH-DAY ADVENTIST CHURCH WORLD HEADQUARTERS  
12501 OLD COLUMBIA PIKE, SILVER SPRING, MD 20904



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

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Participant's Workbook  
***Lerato and Her Money Que\$tions: Making Child Disciples Who Understand God and Money***  
General Conference Stewardship Ministries Department  
12501 Old Columbia Pike  
Silver Spring, MD 20904  
<https://stewardship.adventist.org/>

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**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

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# Getting Started

Welcome to the *Lerato and Her Money Que\$tions: Making Child Disciples Who Understand God and Money* workbook. This companion book was developed to reinforce our children's learning process. The activities are designed to lead these young disciples to reflect, analyze, and draw conclusions.

The workbook plays an important complementary function. While the book written by Michael Rugube Ngwaru provides extensive information, the workbook assists in assimilating these principles by engaging our kids in a joyful and thought-provoking experience and naturally increasing receptivity and internalization of values. The abundance of activities shows sensitivity to the various learning styles of children. It aligns with the principle of using multiple strategies to pass on spiritual knowledge to the next generation (see Deut. 6:7-9).

Whereas the book can be read alone by kids with a certain level of reading proficiency, the workbook offers an interactive space for children and parents/educators. This material was designed for use in a family or as small-group activities. It helps foster relationships and strengthen bonds with our kids. Ultimately, this is the most decisive factor of discipleship, to "turn the hearts of the parents to their children, and the hearts of the children to their parents" (Mal. 4:6). The goal is not to challenge our children to come up with good answers to all the questions or to speedily complete the exercises but to foster quality time to build rapport and grow.

In partnership,  
GC Stewardship



# 01

# CHAPTER

## WHY DO PEOPLE GO TO WORK?

*Why do people  
go to work?*

*Chapter 1*



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# WHY DO PEOPLE GO TO WORK?

## CHAPTER 1

1

Ask an adult why they go to work. What are some of the reasons they give?

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---

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2

What kind of work do you believe that God is preparing you to do when you grow up? Why?

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---

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3

Why do you think God wants us to serve others?

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4

Even if you are not yet old enough to work for money, how can you do what God says in Matthew 25:34-40?

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---

# WHY DO PEOPLE GO TO WORK?

## CHAPTER 1

5

What are some common ways of using money?

---

---

---

6

How does God want us to use our money?

---

---

---

7

What are some examples of ways people use money improperly or selfishly?

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---

---

8

Explain what you understand from Mark 8:36.

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# WHY DO PEOPLE GO TO WORK?

## CHAPTER 1

9

Why did God create us, and how does money play a part in our divine purpose?

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10

What are some specific ways you can use money to help people?

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NOTES:

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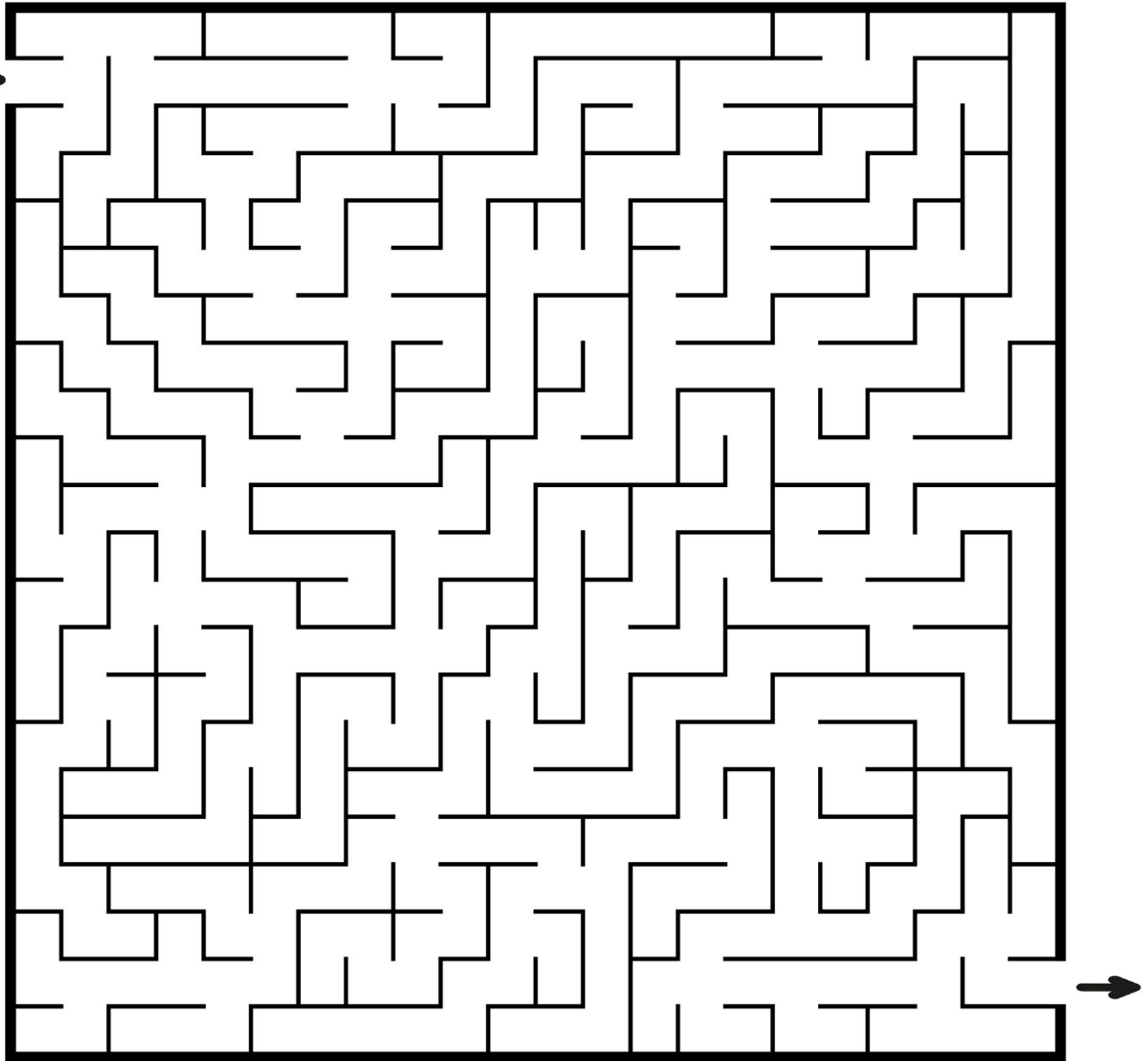
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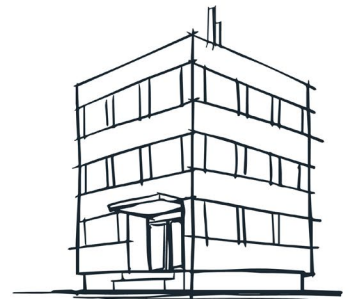
# HELP LERATO'S MOTHER GET TO WORK!



Credit: Getty Images



Find the solution on page 117.

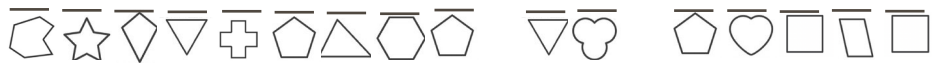




## SECRET CODE

Decode the secret code.

The secret message is written in symbols. In the code key at the bottom of the page you'll find what each symbol means. Write the letter above the symbol and you can read the secret message. Good luck!



Code Key:

a	b	c	d	e	f	g	h	i	j	k	l	m
n	o	p	q	r	s	t	u	v	w	x	y	z

Find the solution on page 117.



GOD WANTS US TO  
WORSHIP HIM, AND HE  
ALSO WANTS US TO HELP  
OTHER PEOPLE.





# 02

# CHAPTER

## IS MONEY A GOOD THING?

### CHAPTER 2 : *Is money a good thing?*



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# IS MONEY A GOOD THING?

## CHAPTER 2

1

Why is Lerato scared and sad?

---

---

---

2

What are some bad things people do to get money? Why?

---

---

---

3

What are some of the bad things that people may do to others so that they may get money?

---

---

---

4

Read 1 Timothy 6:6-10. If money is not bad, why is the love of money bad?

---

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# IS MONEY A GOOD THING?

## CHAPTER 2

5

What kind of bad actions are the result of the love of money?

---

---

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6

Is it bad to want to get rich? Give examples of rich people in the Bible.

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7

Why shouldn't we use money the way we want?

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8

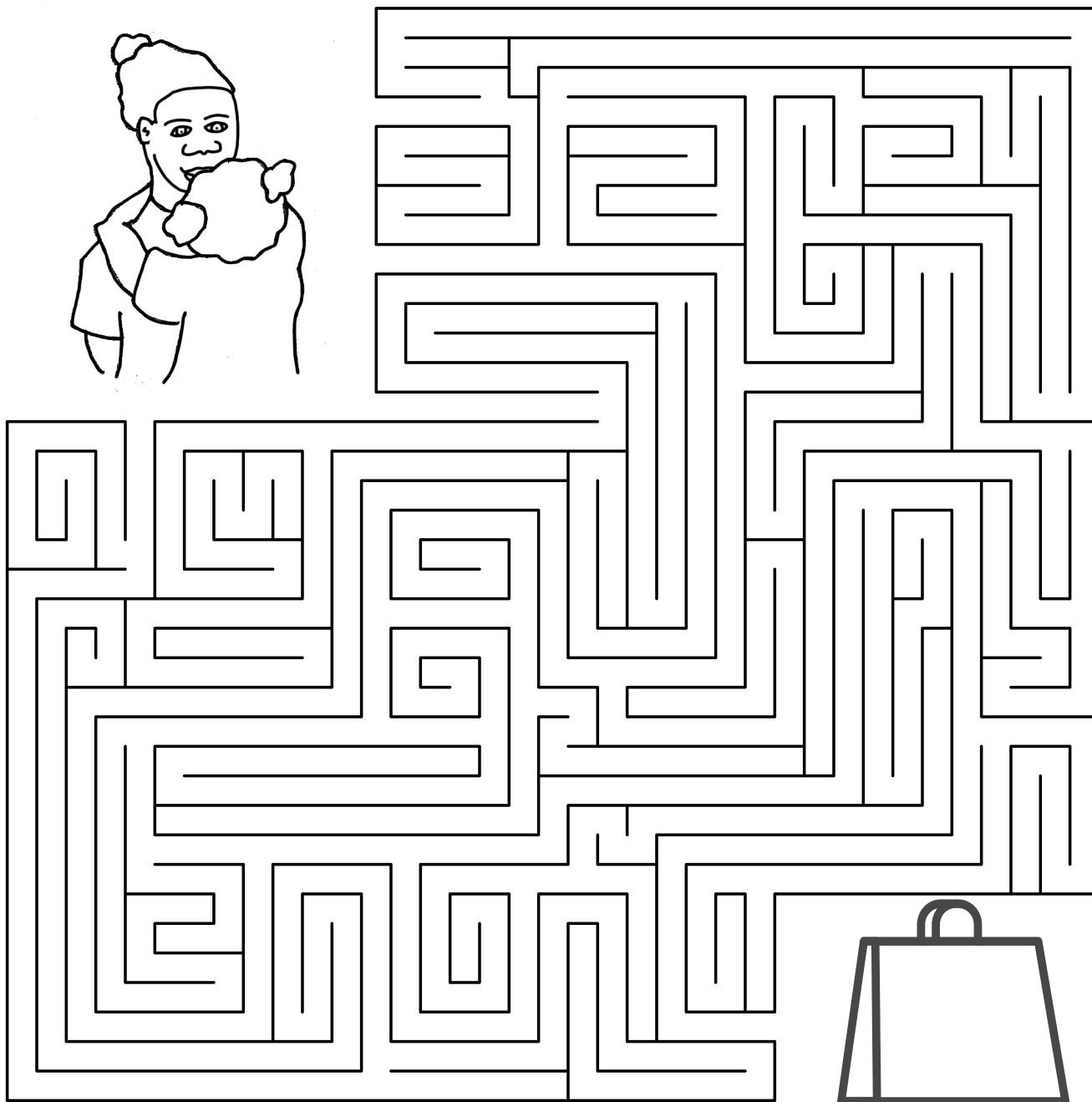
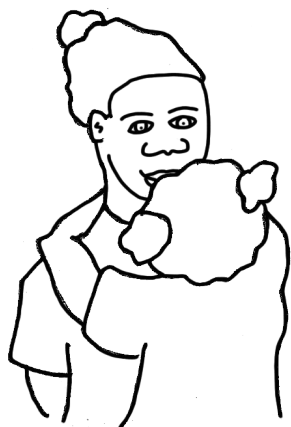
How can we keep ourselves from becoming trapped by those "harmful and foolish desires"?

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FOLLOW THE ALPHABETS TO FIND THE  
TEACHER'S MISSING PURSE.



Credit: Getty Images

Find the solution on page 118.

## WHAT COMES NEXT?

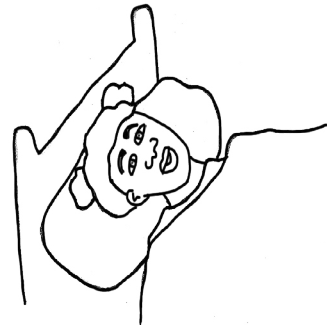
**1**


**2**


**WHAT  
COMES  
NEXT?**



Credit: Getty Images



Choose the shape that comes next by selecting its name from the drop down menu in the blank box. Find the solution on page 118.



FOR THE LOVE  
OF MONEY IS A  
ROOT OF ALL  
KINDS OF EVIL.

*1 Timothy 6:10, NKJV*



# 03

# CHAPTER

## WHAT ARE BAD WAYS OF USING MONEY?

### CHAPTER 3:



*What are bad ways of using money?*



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# WHAT ARE BAD WAYS OF USING MONEY?

## CHAPTER 3

1

What did Lerato and her mother do on Sabbath? Where did they go after sunset?

2

What are some bad ways of using money, and why are they bad?

3

Read Proverbs 23:29-35. What are some things that destroy our health?

4

Why do you think people spend money on harmful habits, even though they may know better?

# WHAT ARE BAD WAYS OF USING MONEY?

## CHAPTER 3

5

List six bad habits.

---

---

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6

How do we avoid temptations that lead to bad or harmful habits or actions?

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---

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7

Why should we avoid owing money to others?

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---

8

What are some ways people waste money, and why is this harmful?

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---

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# WHAT ARE BAD WAYS OF USING MONEY?

## CHAPTER 3

9

What is the purpose of having a budget for your spending?

---

---

---

10

Who was Ellen G. White?

---

---

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11

What kinds of people should we avoid according to 2 Timothy 3:1-5?

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12

What is selfishness, and why is it to be avoided? Give examples.

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# WHAT ARE BAD WAYS OF USING MONEY?

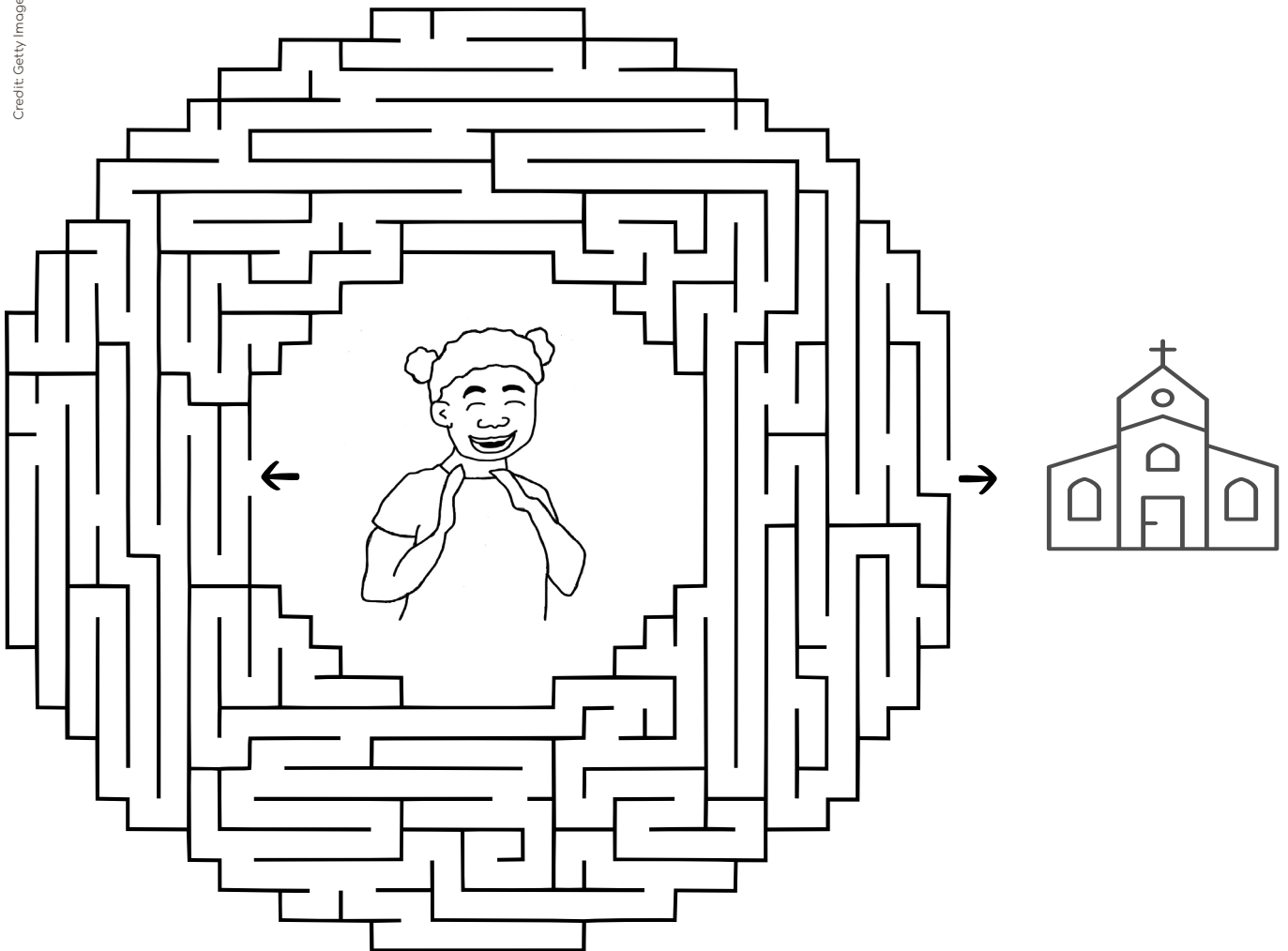
## CHAPTER 3

13

How does envy or jealousy harm our spirit and our relationship with God?

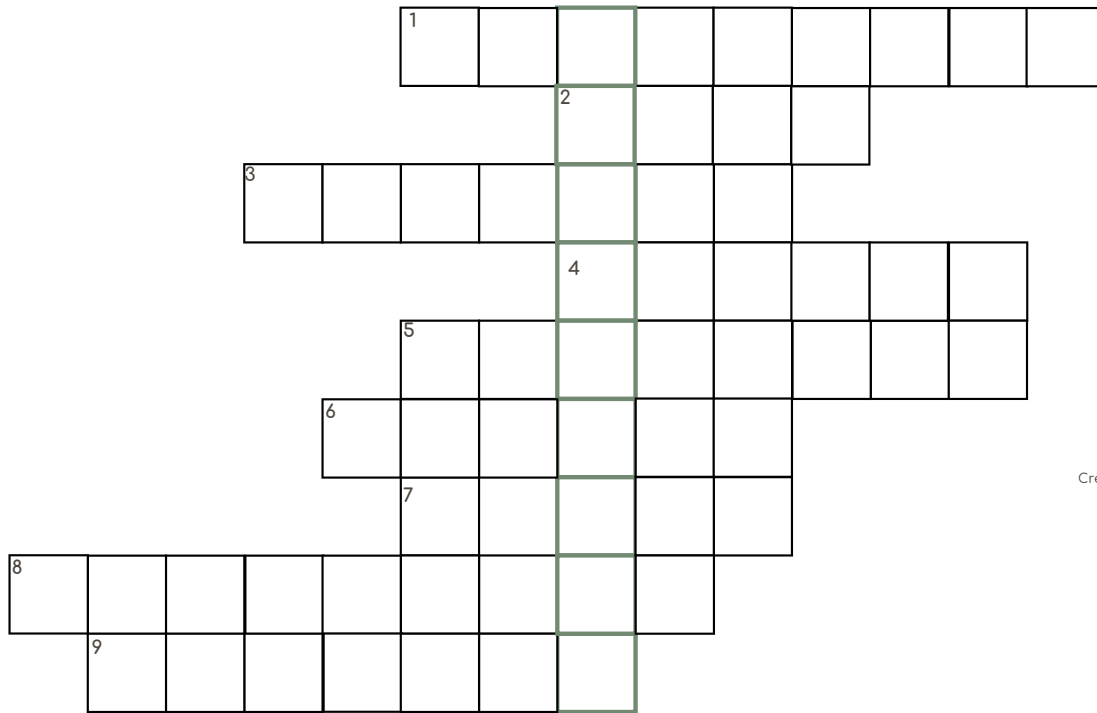
HELP LERATO GET TO CHURCH.

Credit: Getty Images



Find the solution on page 118.

## HIDDEN WORD SEARCH



Credit: Getty Images

Find the hidden word in the bold rectangles by filling the answers of the clues in the puzzle.

The hidden word is: \_\_\_\_\_

### THE CLUES:

1. A vehicle used for taking hurt or sick people to the hospital, especially in emergencies.
2. How God feels about His children.
3. The crime of stealing money or property.
4. Afraid of something.
5. A place where people who are ill or injured are treated and taken care of by doctors.
6. The people or the department of people who enforce laws, investigate crimes, and make arrests.
7. Something (such as coins or bills) used as a way to pay for goods and services and to pay people for their work.
8. Approval that allows or helps you to do something.
9. A group of people who steal something.

Find the solution on page 119.





IT IS NOT WISE  
TO SPEND ALL YOUR  
MONEY BEFORE THE  
MONTH IS OVER.





# 04

# CHAPTER

## WHAT MAKES PEOPLE DO BAD THINGS?

**CHAPTER 4:**  
*What makes people do bad things?*



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# WHAT MAKES PEOPLE DO BAD THINGS?

## CHAPTER 4

1

Who is Pastor Jones, and what is the purpose of his visit?

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2

Why do you think people do bad things?

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3

What are some things you do that are bad, and how can you keep from doing them?

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---

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4

What is God's attitude toward people who sin?

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# WHAT MAKES PEOPLE DO BAD THINGS?

## CHAPTER 4

5

Why is it sometimes hard for us to do things we know are right and good? See Romans 7:12,14-15, 18-20.

6

How would you describe God's law?

7

In your own words, what is sin?

8

What happened to Adam and Eve after they disobeyed God?

# WHAT MAKES PEOPLE DO BAD THINGS?

## CHAPTER 4

9

Can we do good without God's help? Why?

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10

What is the only way a person can see the kingdom of God?

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NOTES:

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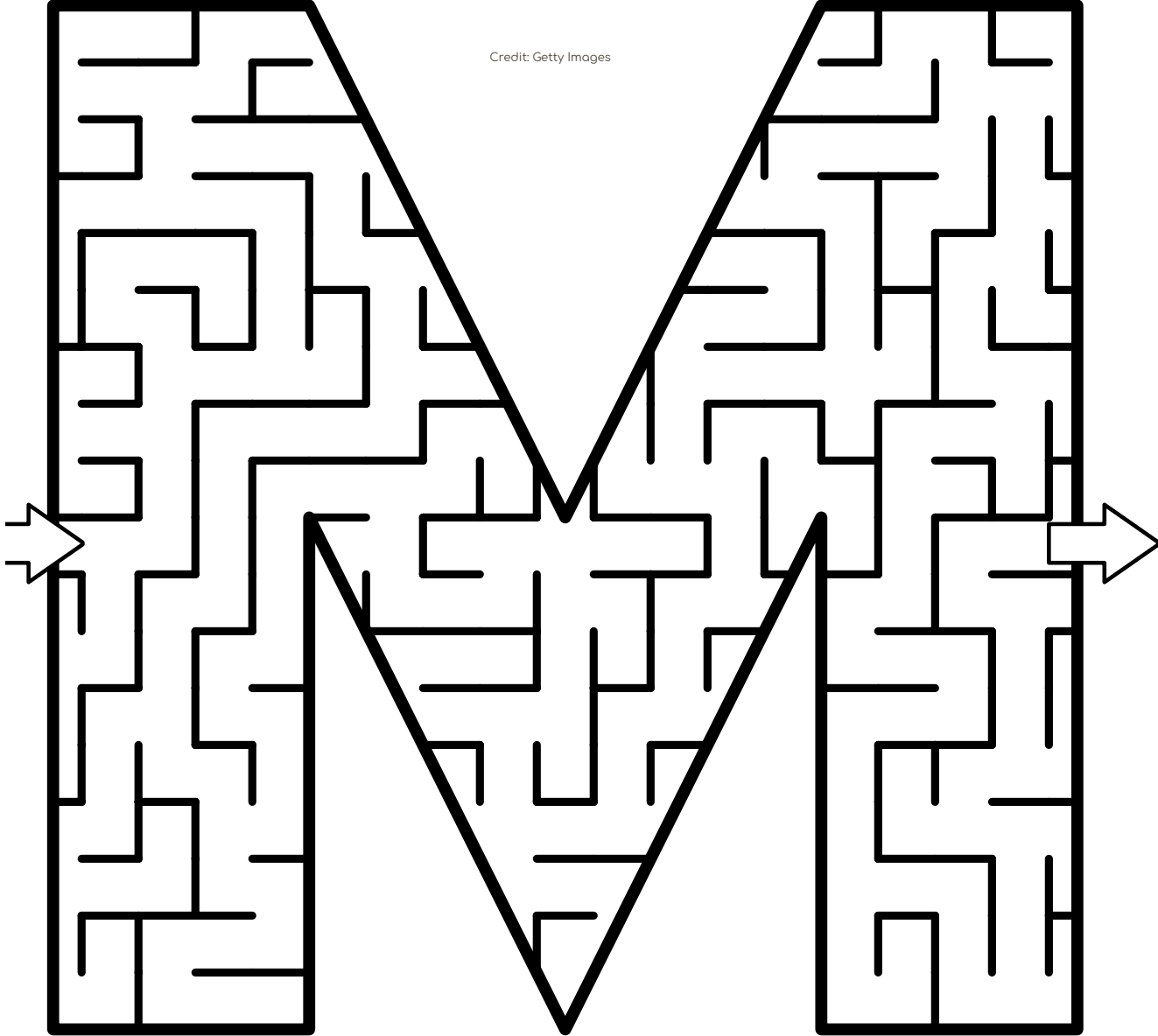
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FIND YOUR WAY OUT OF M (MONEY).



Find the solution on page 119.

## FIND 7 DIFFERENCES

List the seven differences in the two images and find the solution on page 119.

Credit: Getty Images



**FIND  
7  
DIFFERENCES**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_







NO ONE CAN  
BE GOOD ON  
THEIR OWN,  
WITHOUT  
JESUS' HELP.





# 05

# CHAPTER

## WHAT DOES IT MEAN TO BE BORN AGAIN?



**CHAPTER 5:**  
*What does it mean to be  
born again?*



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# WHAT DOES IT MEAN TO BE BORN AGAIN?

## CHAPTER 5

1

What did Pastor and Mrs. Jones commit to do?

---

---

---

2

What does it mean to you to be born again? Who was the first person in the Bible to ask this question?

---

---

---

3

Who was Zacchaeus, and why was he trying to see Jesus? Did people like him?

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4

What does the story of Zacchaeus in the Bible teach us about money and happiness?

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# WHAT DOES IT MEAN TO BE BORN AGAIN?

## CHAPTER 5

5

What are some of the good things people sacrifice in order to just have money?

---

---

---

6

Can bad people become good people? How?

---

---

---

7

What happens when we allow Jesus to enter our hearts?

---

---

---

8

Have you ever done something you knew was wrong in order to get something you wanted? How did you feel?

---

---

---

# WHAT DOES IT MEAN TO BE BORN AGAIN?

## CHAPTER 5

9

How do we show that we have been born again when it comes to money?

---

---

---

10

What happens when we allow Jesus to be Lord of our money?

---

---

---

11

What does it mean to use money and possessions to God's glory? See 1 Corinthians 10:31.

---

---

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12

What does baptism mean? What is it likened to? See Romans 6:1-6.

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# WHAT DOES IT MEAN TO BE BORN AGAIN?

## CHAPTER 5

13

How many parts are there to being baptized? Is it just being immersed in water?

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14

What does the Holy Spirit do for us as Christians?

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NOTES:

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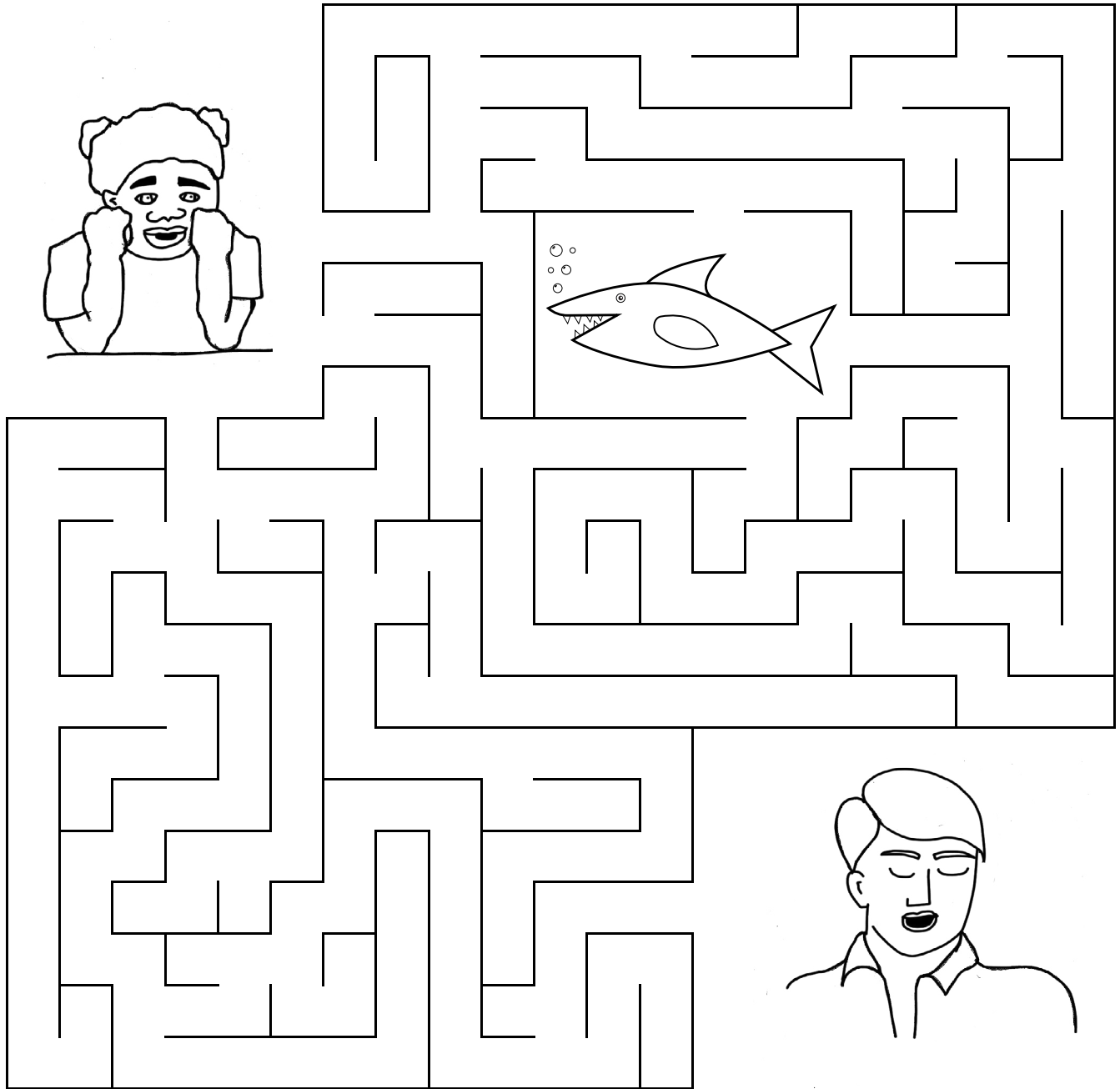
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# THE JOURNEY

Help Lerato reach Pastor Jones while avoiding the shark.



Credit: Getty Images

Find the solution on page 119.



## MATCHING WORDS

Draw a line from a word in the left column to a word in the right column that matches. Write the word(s) in the black box of the right of the right column.

remark

house

path

born

Bible

Holy

tax

any

pocket

under

standing

again

Spirit

able

helper

money

finder

collector

study

more

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---

Find the solution on page 120.



WHEN ZACCHAEUS  
ACCEPTED CHRIST,  
HE PAID BACK WHAT  
HE HAD STOLEN  
FROM OTHERS.



# 06

# CHAPTER

## IS JESUS A BEGGAR?

### CHAPTER 6 :



Is Jesus a Beggar?



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# IS JESUS A BEGGAR?

## CHAPTER 6

1

Where did Lerato and her mother go? Whom did they meet at three different places? Name the three places.

---

---

---

2

Why did Lerato want to help the beggars right away? Why did her mom hesitate? Who was right?

---

---

---

3

How does the way we treat people in need (such as beggars) reflect our attitude toward God?

---

---

---

4

In what ways might our offerings be an insult to Jesus?

---

---

---

# IS JESUS A BEGGAR?

## CHAPTER 6

5

Why do we sometimes give as little as we can when we should give as much as we can?

6

What does Lerato mean when she says her mother is treating Jesus like a beggar?

7

How does our behavior influence others to behave as we do?

8

How does the way churches promote giving affect how (and how much) we give?

# IS JESUS A BEGGAR?

## CHAPTER 6

9

Why is the way new church members are welcomed into the church and trained to follow Jesus so important?

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10

What is spiritual growth, and how does it happen in the lives of followers of Jesus?

---

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11

If our offerings make a statement about our attitudes toward God, what statement are you making? See Malachi 1:8.

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---

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12

What part do our offerings play in how we honor God?

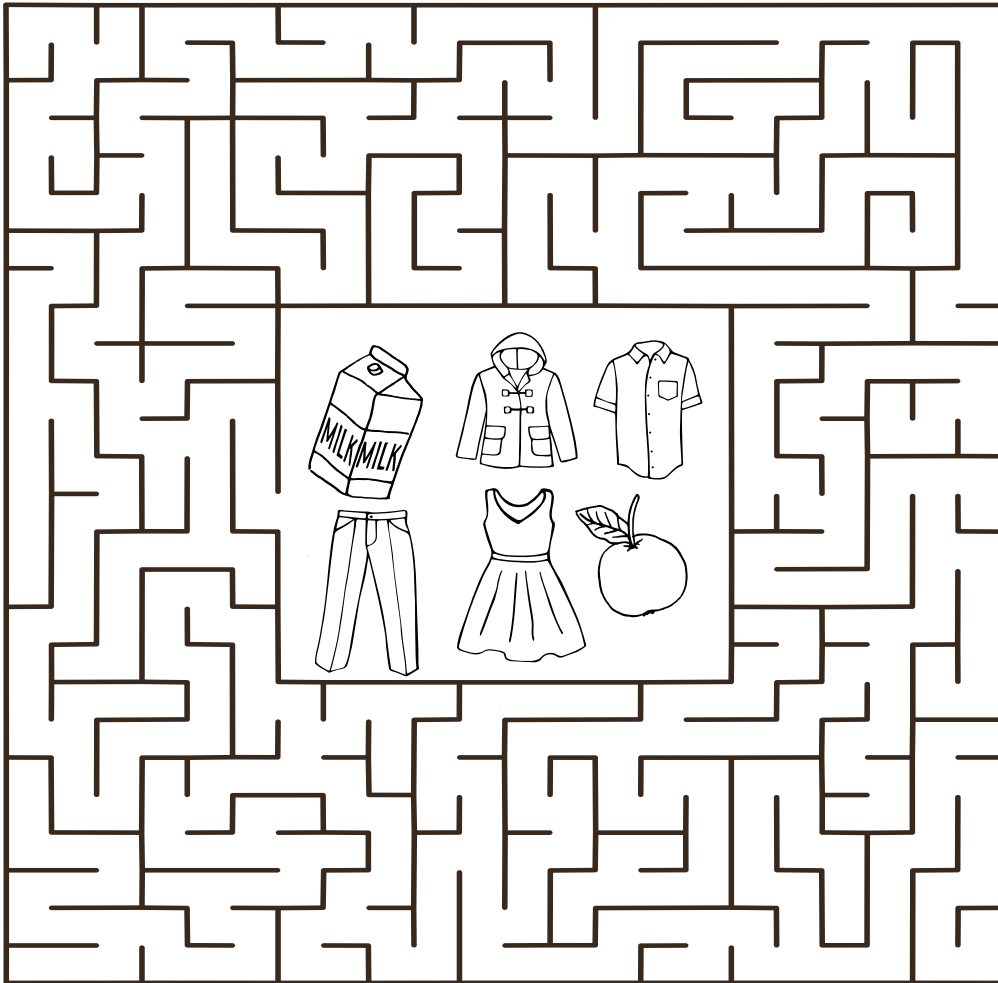
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# DONATIONS

Trace these items for donation to a charity.



Credit: Getty Images

List other items one can donate to charity.

Find the solution on page 120.

## WORD ZIGZAG

Find all these words in the puzzle. All the letters of the words must be connected by tiles on top, below, left, or right from it, but not diagonally.

w	M	p	a	v	e	r	t	i	n	g	t	s
l	a	l	u	b	m	e	e	e	m	s	r	e
i	p	a	i	e	s	n	t	y	b	i	v	s
h	t	c	h	g	i	o	n	v	n	c	e	n
s	w	r	a	g	t	o	m	o	r	t	p	i
r	o	s	e	d	b	e	c	s	p	h	c	o
c	a	c	a	l	i	s	i	a	c	u	i	c
p	m	o	s	l	s	i	f	i	r	r	c	h
u	f	n	s	t	g	n	s	s	h	n	o	i
m	m	o	n	n	i	i	p	p	o	u	c	t
c	s	y	e	g	g	n	c	o	l	l	e	t
a	r	g	r	p	i	h	s	g	n	i	o	f
t	i	u	b	r	e	c	a	o	w	r	e	f

MALACHI  
BEGGARS  
BILLS  
CAMP  
CASHIER

CHURCH  
COINS  
COLLECTION  
DEACONS  
GUITAR

MEETING  
MONEY  
OFFERING  
PAVEMENT  
PROMOTION

SACRIFICE  
SERVICE  
SHOPPING  
SINGING  
WORSHIP

Puzzle created at [www.edu-games.org](http://www.edu-games.org)

Find the solution on page 121.





WHEN WE DO  
GOOD TO OTHERS,  
WE ACTUALLY  
DO IT TO JESUS.

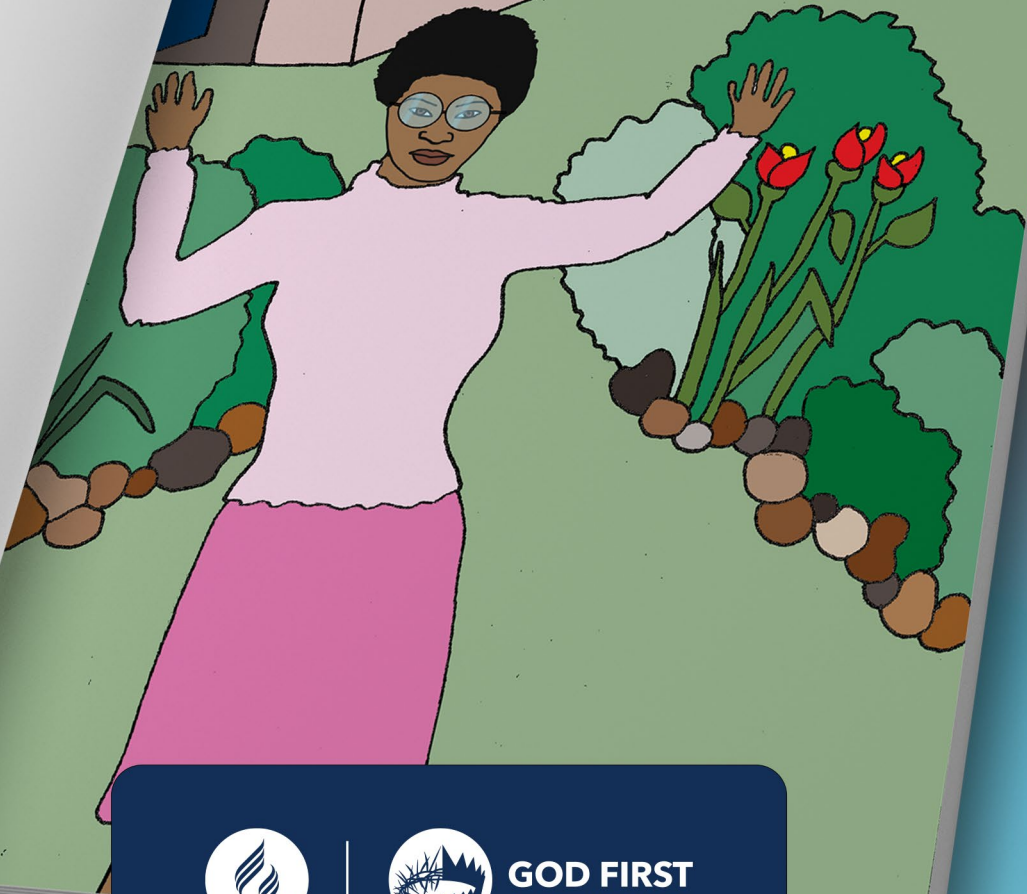




# 07

# CHAPTER WHO IS JESUS?

## CHAPTER 7: *Who is Jesus?*



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# WHO IS JESUS?

## CHAPTER 7

1

What kinds of food are good for our health?

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---

---

2

Who is Jesus? Read Colossians 1:15-23.

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3

Why does Jesus want us to form new habits as we grow spiritually?

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---

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4

In your own words, what is the God-first principle?

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---

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# WHO IS JESUS?

## CHAPTER 7

5

What are some ways we can put the God-first principle into action in our own lives?

6

How does the God-first principle relate to our use of money?

7

What does it mean to make decisions on the basis of the God-first principle?

8

What happens if we make choices—even choices that may seem to be good—without consulting God?

# WHO IS JESUS?

## CHAPTER 7

9

What does the story of Abraham, Isaac, and Eliezer in Genesis 24 tell us about how we should consult God in every area of our lives?

10

In the story of the little boys and the puzzle, God is the piece of the puzzle that must be in the right place. What is God's right place?

11

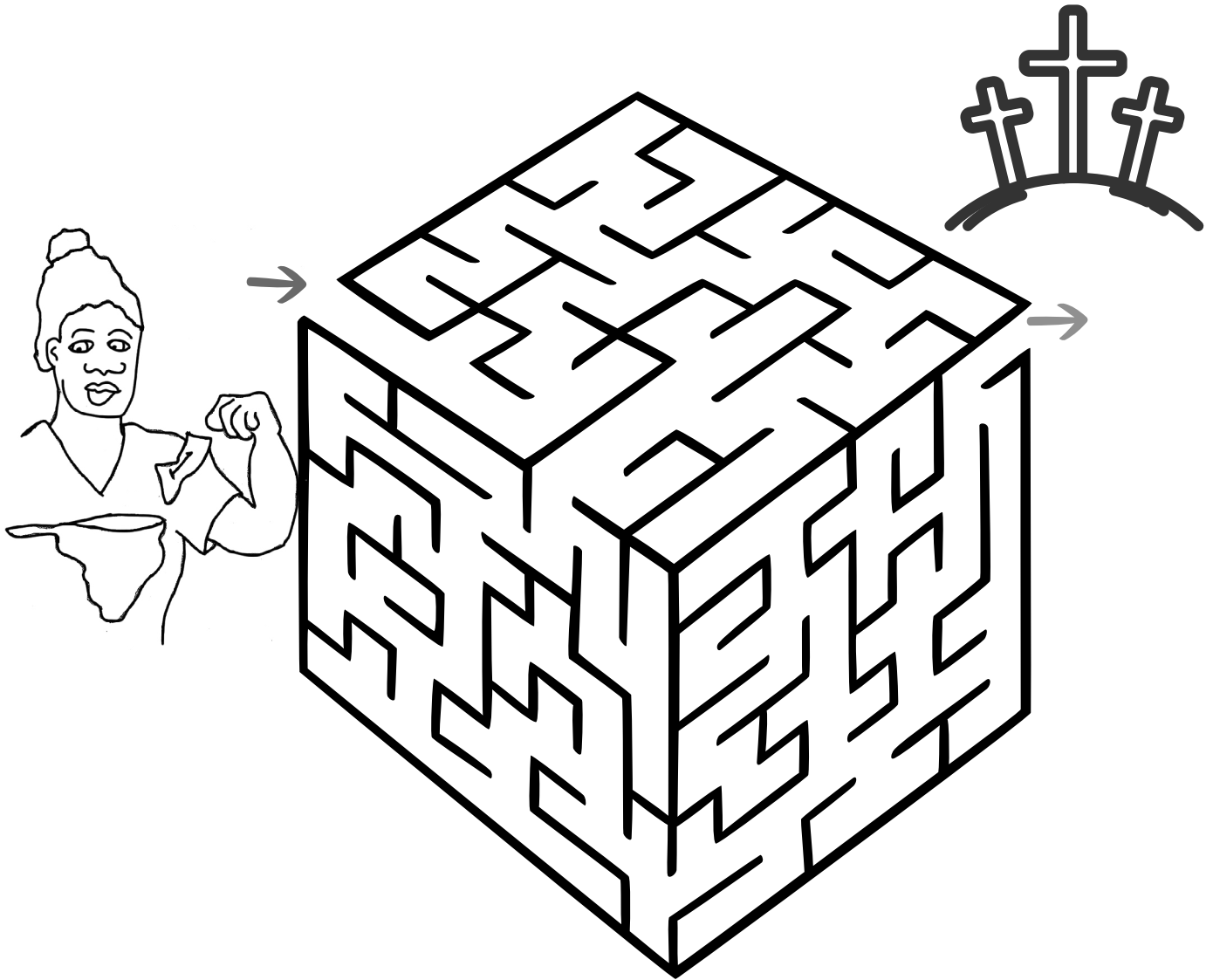
What does Jesus deserve from us as His disciples or servants?

12

How does a proper understanding of Christ's role affect how we treat Him when, for example, we give offerings?

## THE GOSPEL

Find the route Lerato's offering takes as she shares Christ with the world.

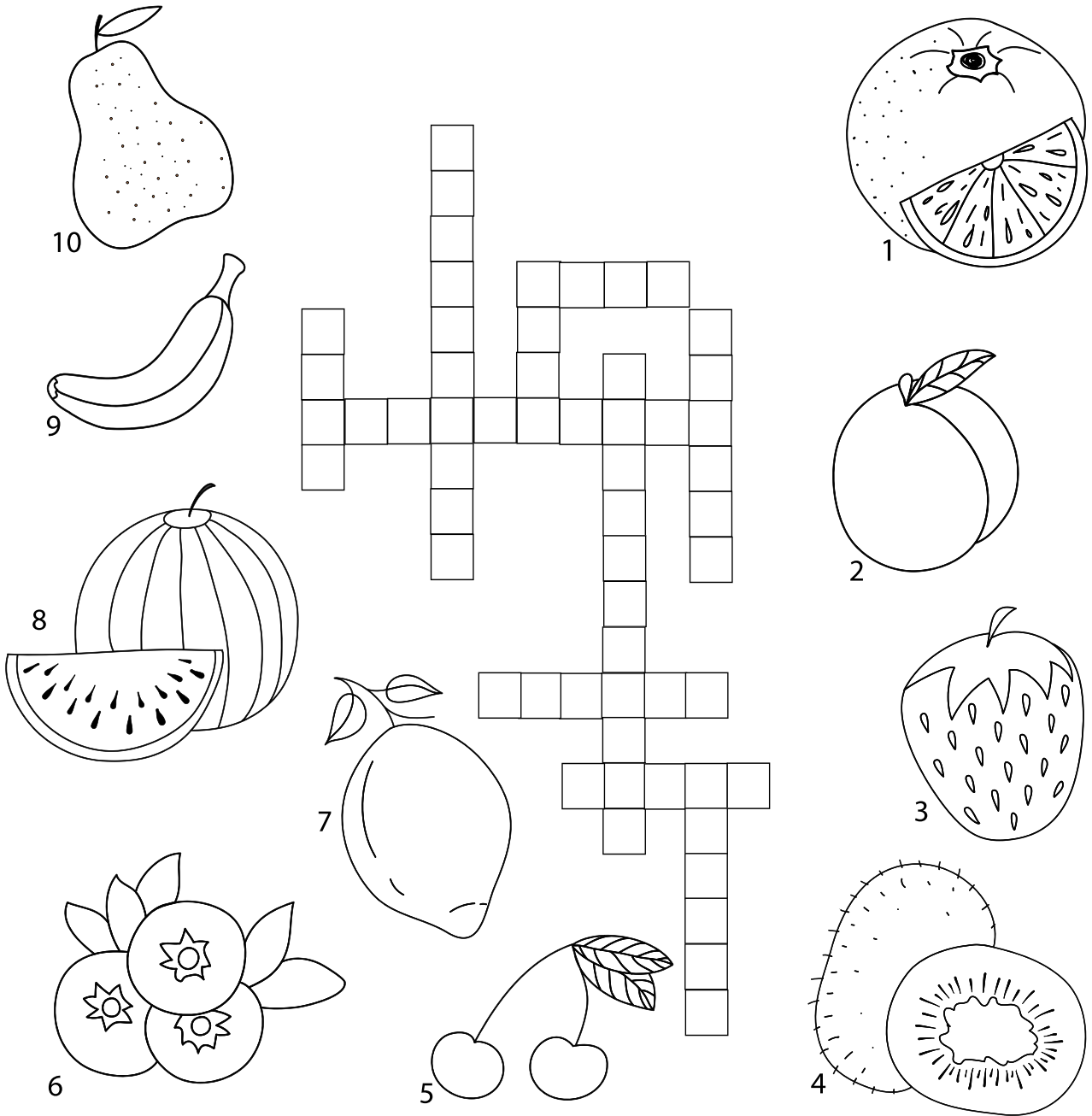


Find the solution on page 121.

Credit: Getty Images

# CROSSWORD PUZZLE

Solve the puzzle to find some fruits that Elizabeth would use to make fruit juice.



Find the solution on page 122.

Credit: Getty Images





UNLESS WE PLACE GOD  
IN THE RIGHT PLACE IN  
OUR LIVES, WE'LL NOT BE  
ABLE TO PUT OUR LIVES  
TOGETHER, NO MATTER  
HOW HARD WE TRY.





# 08

# CHAPTER

**WHAT IS THE DIFFERENCE  
BETWEEN RETURNING  
AND PAYING TITHE?**

**CHAPTER 8:**  
*What is the difference  
between returning and  
paying tithe?*



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# WHAT IS THE DIFFERENCE BETWEEN RETURNING AND PAYING TITHE?

## CHAPTER 8

1

What is the theme of the Bible study?

2

How important is stewardship training in the life of Christ's disciples and the church?

3

What is the meaning of the word "tithe"? See Leviticus 27:30, 32.

4

What is the difference between "paying tithe" and "returning tithe"?

# WHAT IS THE DIFFERENCE BETWEEN RETURNING AND PAYING TITHE?

## CHAPTER 8

5

How might the Seventh-day Adventist understanding of tithe differ from that of other churches?

6

Define the word “holy” as used in chapter 8. In what way is the tithe holy?

7

List some other things that can be considered holy.

8

How can we rob God? How? See Malachi 3:6-8.

# WHAT IS THE DIFFERENCE BETWEEN RETURNING AND PAYING TITHE?

## CHAPTER 8

9

What does the return of tithe teach us about the role of God in our lives?

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10

What do Psalm 24:1 and Haggai 2:8 tell us about God?

---

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11

How does tithing differ from other forms of giving or fundraising?

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12

Is tithing still relevant in the New Testament church? Why?

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# WHAT IS THE DIFFERENCE BETWEEN RETURNING AND PAYING TITHE?

## CHAPTER 8

13

When was tithing first seen in the Bible? Did it start with Moses? Read Genesis 14:18-20.

14

How does Paul address tithing in his letters? See 1 Corinthians 9:13.

15

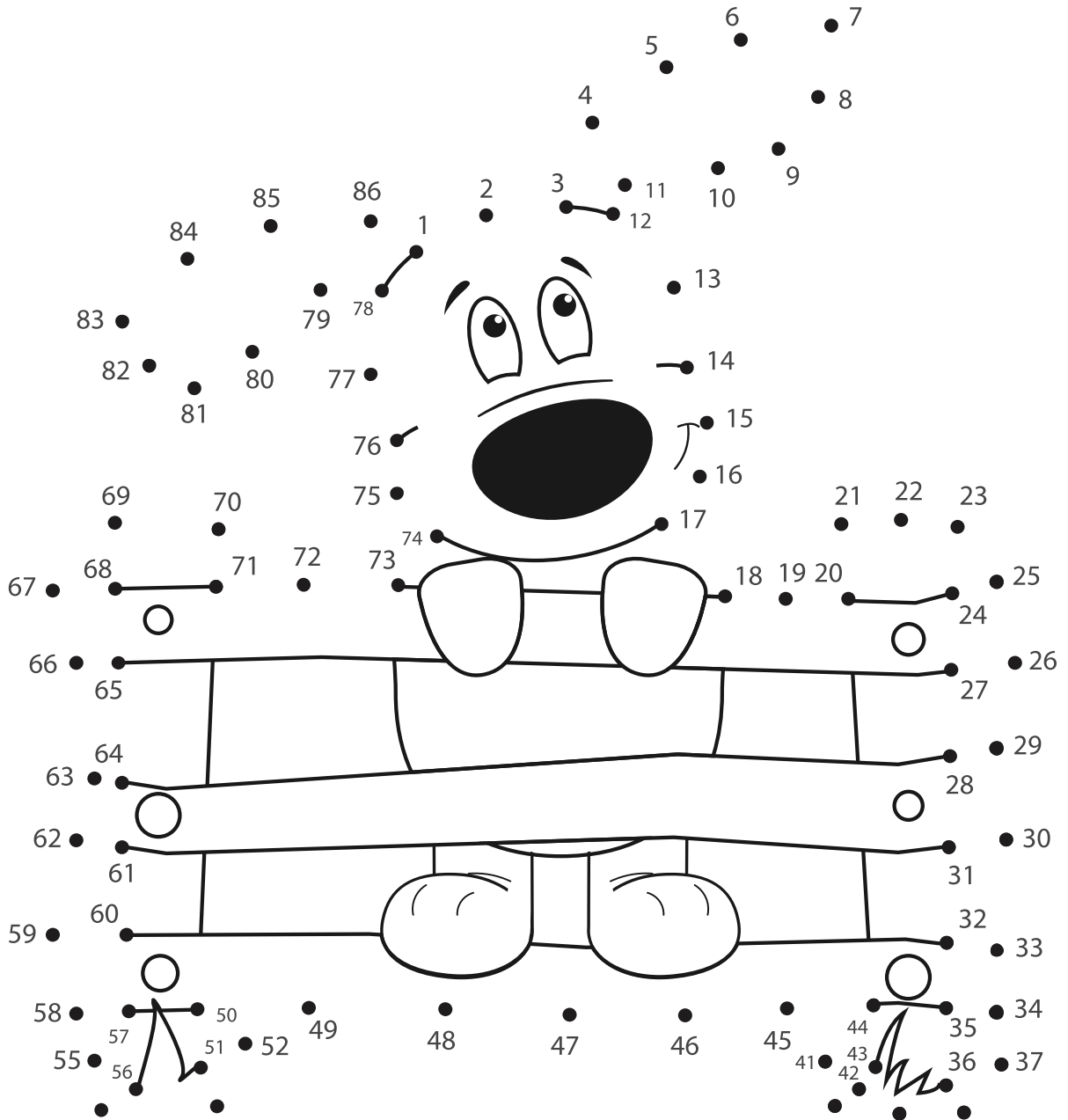
Why do we tithe money in the present day, rather than crops, animals, and so on as in the Bible?

16

According to the Bible, what part of our income or increase should be tithed?

# CONNECT THE DOTS

Help Lerato find her furry friend by connecting the dots. Color the image with the colors of your choice.



Credit: Getty Images

Find the solution on page 122.



## WORD SEARCH

L	G	O	S	P	E	L	C	P	T	T	S	T	E
T	A	S	S	D	B	M	R	L	E	S	L	S	F
P	A	Y	M	E	N	T	O	A	N	U	A	R	S
S	I	T	C	B	L	S	P	N	A	C	M	I	T
M	I	S	S	I	O	N	S	U	G	I	I	F	D
S	N	O	I	T	C	U	D	E	D	T	N	D	S
S	C	H	O	O	L	F	E	E	S	I	A	O	E
T	M	P	O	R	T	E	S	X	C	V	H	G	C
E	O	O	E	D	I	S	S	C	H	E	O	E	N
W	N	G	L	E	T	I	S	U	A	L	L	N	A
A	E	H	I	R	H	M	F	S	R	S	Y	E	N
R	Y	I	M	D	E	O	S	E	G	E	U	S	I
D	S	U	P	P	O	R	T	S	E	M	U	I	F
S	T	I	U	R	F	P	E	E	S	E	F	S	T

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|-------------|-------------|----------|---------|
| HOLY        | DEBIT ORDER | STEWARDS | PAYMENT |
| GOD FIRST   | CROPS       | GOSPEL   | MISSION |
| PROMISE     | CHARGES     | GENESIS  | FRUITS  |
| FINANCES    | EXCUSES     | PLAN     | TITHE   |
| LEVITICUS   | DEDUCTIONS  | MONEY    |         |
| SCHOOL FEES | SUPPORT     | ANIMALS  |         |

PLAY THIS PUZZLE ONLINE AT: [HTTPS://THEWORDSEARCH.COM/PUZZLE/2209962/TITHE/](https://thewordsearch.com/puzzle/2209962/tithe/). Might be slightly different.

Find the solution on page 123.



AND ALL THE TITHE  
OF THE LAND, WHETHER  
OF THE SEED OF THE  
LAND OR THE FRUIT  
OF THE TREE, IS THE  
LORD'S. IT IS HOLY  
TO THE LORD.



# 09

# CHAPTER

HOW DO I CALCULATE  
TITHE AND WHERE  
SHOULD IT GO?



How do I calculate tithe and  
where should it go?

CHAPTER 9:



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

# HOW DO I CALCULATE TITHE AND WHERE SHOULD IT GO?

## CHAPTER 9

1

How do you know if you are tithing enough? What percentage of our income is tithe? Read Deuteronomy 14:22.

2

From reading Chapter 9, what is meant by “increase”?

3

Does the concept of giving from any increase apply to us (business owners, wage workers, etc.) in modern times?

4

Why should we tithe on our gross income (the total amount before taxes and fees) rather than net income (what’s left after taxes and fees)?

# HOW DO I CALCULATE TITHE AND WHERE SHOULD IT GO?

## CHAPTER 9

5

Who were allowed to use the tithe as their source of livelihood in the Old Testament? See Numbers 18:21.

6

What is the relationship between faithfulness (in tithes and offerings, for example) and the receiving of blessings?

7

List some blessings as promised in Malachi 3:10-12.

8

What is the major use to which tithe is dedicated?

# HOW DO I CALCULATE TITHE AND WHERE SHOULD IT GO?

## CHAPTER 9

9

Who operates like the Levites today? Do they also have to tithe?

10

True or false: Seventh-day Adventists are congregationalists. Explain.

//

What does the Seventh-day Adventist Church's financial system allow at all levels of the church?

12

True or false: Irrespective of how much their churches collect as tithe, all Seventh-day Adventist pastors are paid at the same rate.

# HOW DO I CALCULATE TITHE AND WHERE SHOULD IT GO?

## CHAPTER 9

13

To whom does tithe really belong?

---

---

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14

What should our attitude be when we return our tithe online or in church?

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NOTES:

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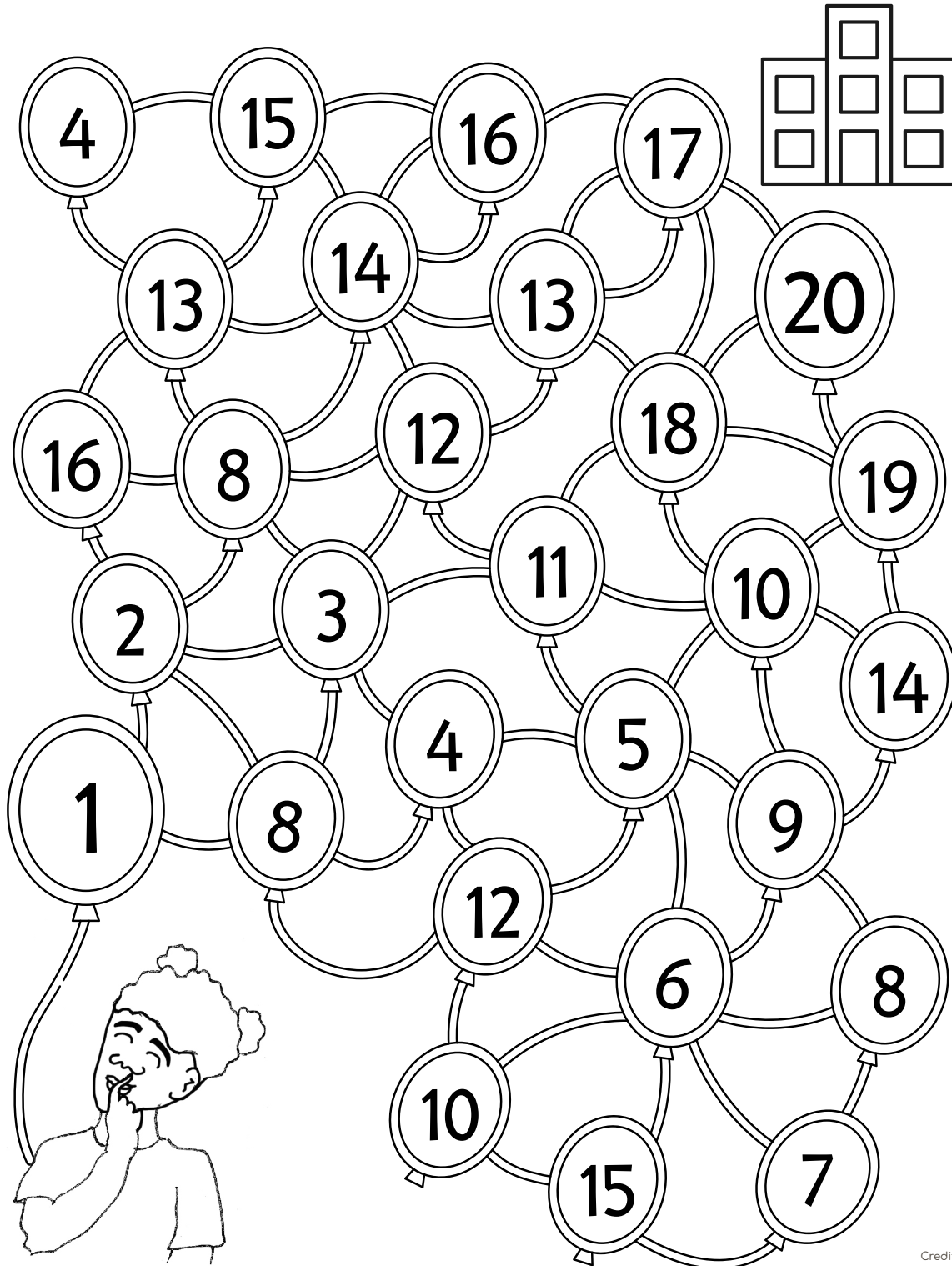
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## CONNECT THE NUMBERS

Color numbers from 1 to 20, in the right order, to accompany Lerato to the conference where the tithe and offerings go.



Find the solution on page 123.

Credit: Getty Images



## WORD UNSCRAMBLER

Unscramble the words below to find important words in Chapter 9.

1. ROSPEMI \_\_\_\_\_
2. XIEPENEVS \_\_\_\_\_
3. PDNES \_\_\_\_\_
4. MYNEO \_\_\_\_\_
5. EUTDBG \_\_\_\_\_
6. ACSHGER \_\_\_\_\_
7. RUPPOST \_\_\_\_\_
8. ASSERWTD \_\_\_\_\_
9. SLGPOE \_\_\_\_\_
10. NAPL \_\_\_\_\_
11. EMYON \_\_\_\_\_
12. LNIMSAA \_\_\_\_\_
13. TMAYPNE \_\_\_\_\_
14. SNOIMIS \_\_\_\_\_
15. THEIT \_\_\_\_\_

Find the solution on page 124.



TITHE BELONGS TO GOD,  
AND IT IS A LIFE LESSON  
THAT REMINDS US THAT  
ALL WE ARE AND ALL WE  
HAVE BELONG TO GOD.



# 10

# CHAPTER

**WHY GIVE  
AND NOT RETURN  
OFFERINGS?**

**CHAPTER 10:**  
*Why give and not return  
offerings?*



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

# WHY GIVE AND NOT RETURN OFFERINGS?

## CHAPTER 10

1

Who came to visit Lerato and her mother on the country's Independence Day, and what did he give Lerato?

2

What is Lerato going to do with what was given to her for her birthday?

3

What is the difference between returning and giving when discussing offerings?

4

What guidance does 2 Corinthians 9:6-8 give us in deciding how much to give as offering?

# WHY GIVE AND NOT RETURN OFFERINGS?

## CHAPTER 10

5

What does it mean to give from the heart?

---

---

---

6

True or false: Regular offerings must be given according to a previously decided percentage, just like the tithe. Explain. Read Deuteronomy 16:17 and 1 Corinthians 16:2.

---

---

---

7

If we make giving a way of life, what will God do for us?

---

---

---

8

What does Jesus want from us according to Matthew 28:18-20?

---

---

---

# WHY GIVE AND NOT RETURN OFFERINGS?

## CHAPTER 10

9

How does God's desire for us to make disciples relate to our decisions to give offerings?

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---

---

10

True or false: The local church is not allowed to use tithe. Why?

---

---

---

11

What percentage of our non-assigned offerings remains at the local church?

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---

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12

For what purposes is our offering used other than local church and world mission? Read Matthew 25:34-40.

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---

# WHY GIVE AND NOT RETURN OFFERINGS?

## CHAPTER 10

13

What is one benefit of being generous?

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14

How does the Adventist system of managing offerings help every level of the church?

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NOTES:

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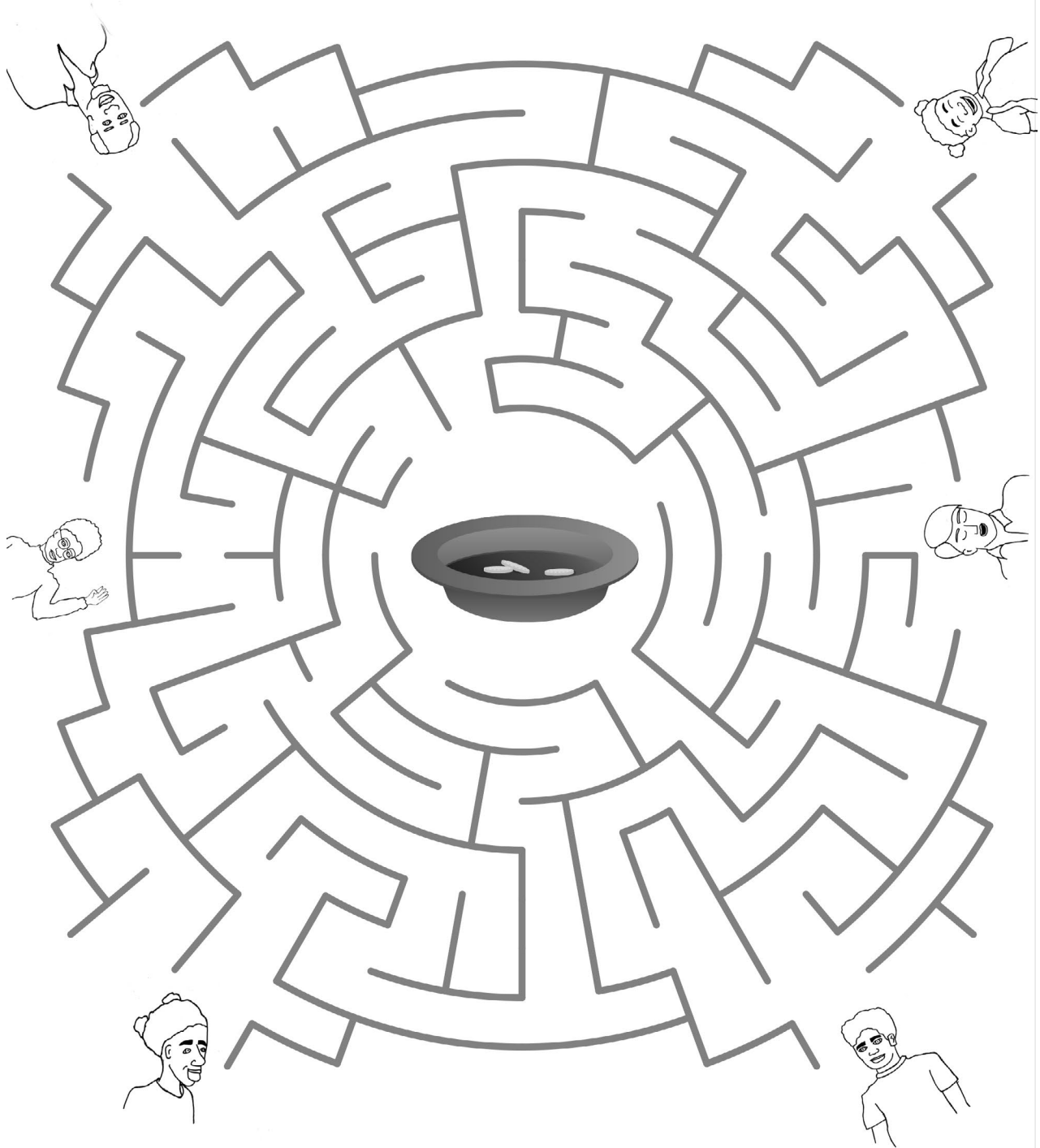
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# FIND THE OFFERING PLATE

Help Lerato and her friends get to the offering plate.



Credit: Getty Images

Find the solution on page 124.

Credit: Getty Images



## SENTENCE SCRAMBLER

These sentences have been scrambled. Can you put them together in the correct order?

1. hundred uncle dollars me three My for gave birthday my.

---

2. much How should tithe? I

---

3. I how no calculate have to idea my offering.

---

4. return belongs God. it already tithe to because. We

---

5. money belongs to with including the God, that the Everything remain us.

---

6. We percent offerings returning from the 90 God's that remains after give tithe.

---

7. God more to than give you is able you need.

---

8. God gives us to cheerfully. wants

---

Find the solution on page 125.



GIVING SHOULD BE OUT  
OF LOVE, EVEN THOUGH  
IT MAY CALL FOR SOME  
SACRIFICE AT TIMES. THE  
BEST EXAMPLE OF GIVING  
IS GOD HIMSELF.



# 11

# CHAPTER

**WHAT DO I NEED  
TO DO BEFORE  
I OWN AND USE MONEY?**

**CHAPTER 11:**  
*What do I need to do before  
I own and use money?*



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

# WHAT DO I NEED TO DO BEFORE I OWN AND USE MONEY?

## CHAPTER 11

1

Who is Thabiso, and what is his relationship with Lerato?

2

What does Thabiso do to generate income?

3

How did Lerato join the Seventh-day Adventist Church?

4

What did Thabiso's dad teach him about money?

# WHAT DO I NEED TO DO BEFORE I OWN AND USE MONEY?

## CHAPTER 11

5

What are the four questions one should ask themselves when they need money?

6

True or false: You should not donate to charity until you are a working adult who makes money from a job or business. Explain.

7

True or false: Only pastors can do ministry. Explain.

8

True or false: Only pastors need to know the Bible well. Why or why not?

# WHAT DO I NEED TO DO BEFORE I OWN AND USE MONEY?

## CHAPTER 11

9

How does Thabiso deal with the possibility of higher cost in items that he needs to purchase?

---

---

---

10

What is a budget, and why is it so important?

---

---

---

11

What are the two kinds of budget when planning?

---

---

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12

What does Luke 14:28 tell us about budgeting our money and resources wisely?

---

---

---

# WHAT DO I NEED TO DO BEFORE I OWN AND USE MONEY?

## CHAPTER 11

13

What is one benefit of being generous?

---

---

---

14

How does the Adventist system of managing offerings help every level of the church?

---

---

---

15

True or false: Giving should be out of worship to God and love for our fellowmen.

---

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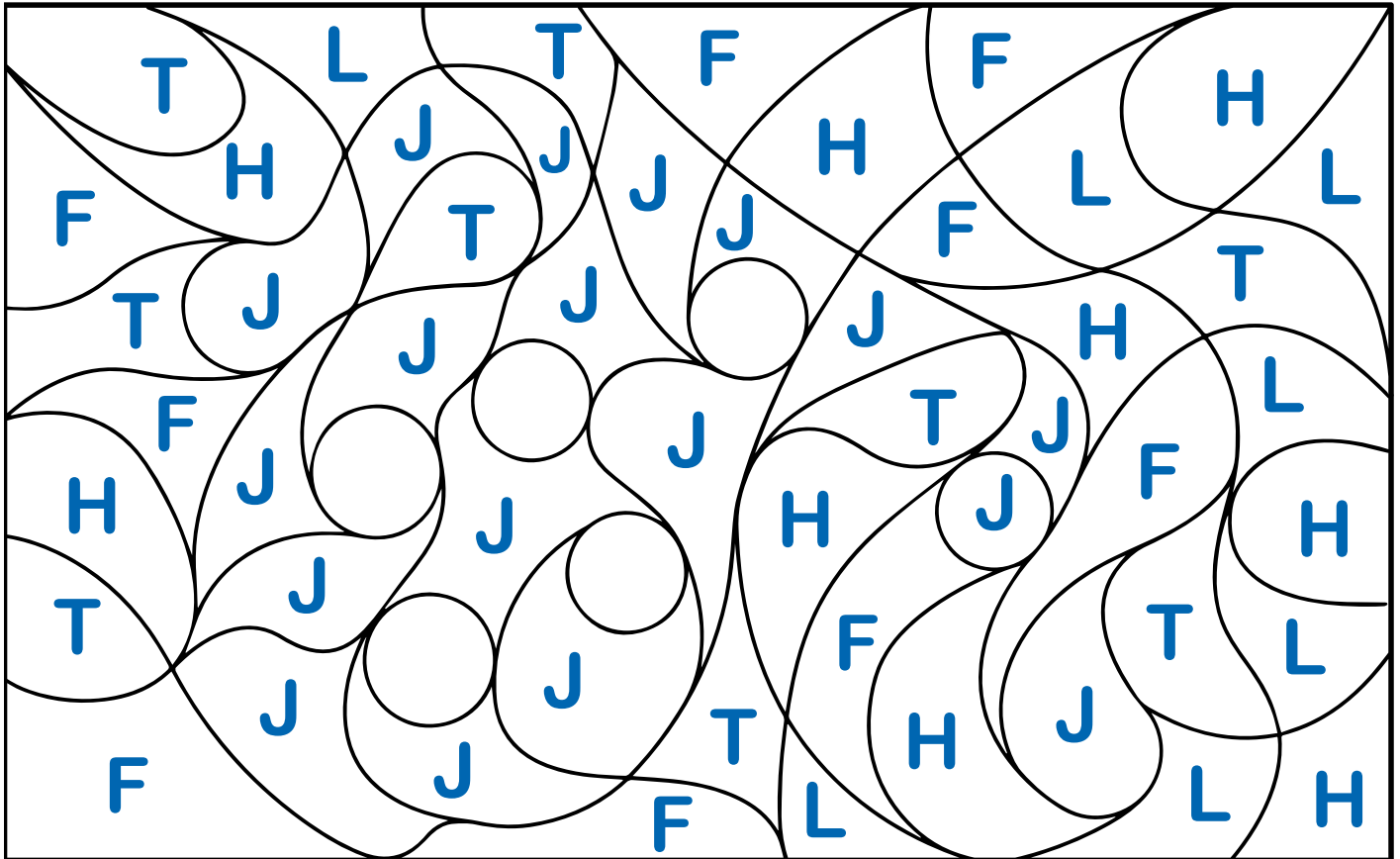
NOTES:

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## COLOR BY LETTERS

Pretend to water Thabiso's papaya trees by coloring all the letter Js. The colored letters should give you a clue of what you'll use to water the trees.



Credit: Getty Images

Find the solution on page 125.

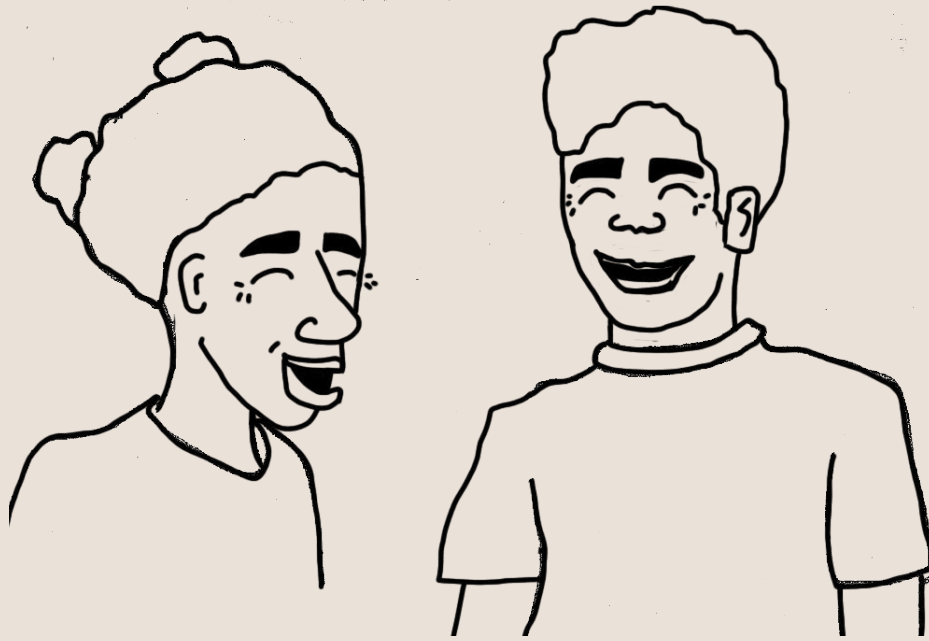


## PARAGRAPH UNSCRAMBLER

Put the sentences below in the correct order by numbering them from 1 to 8 as they appeared in Chapter 11 of the book.

- \_\_\_\_\_ The two broke into laughter, but Thabiso was quick to calm down.
- \_\_\_\_\_ "I can't wait to come."
- \_\_\_\_\_ Normally, a budget is for a whole year.
- \_\_\_\_\_ "Well, a budget is all the money you need in order to get all the things you want."
- \_\_\_\_\_ However, some budgets are for a shorter or longer period than a year.
- \_\_\_\_\_ It must also show where the money you need will come from.
- \_\_\_\_\_ "I'll invite you home one day to see what my budget looks like."
- \_\_\_\_\_ "I've never seen a budget in my whole life. Sounds silly, doesn't it?"

Find the solution on page 125.



A BUDGET IS ALL THE  
MONEY YOU NEED IN  
ORDER TO GET ALL THE  
THINGS YOU WANT. IT  
MUST ALSO SHOW WHERE  
THE MONEY YOU NEED  
WILL COME FROM.



# 12

# CHAPTER

## HOW DO I RAISE MONEY FOR MY BUDGET?



**CHAPTER 12:**  
*How do I raise money for my budget?*



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

# HOW DO I RAISE MONEY FOR MY BUDGET?

## CHAPTER 12

1

What are some ways that young people can raise money for things they want or need?

2

What are some reasons that you as a child can and should help with chores around the house?

3

Read Proverbs 22:6. What is the role of parents in training children for life?

4

What are some ways your church can help to raise money for the poor and less fortunate in your community?

# HOW DO I RAISE MONEY FOR MY BUDGET?

## CHAPTER 12

5

How many papaya trees did Thabiso purchase to plant? Do you believe he can plant more?

6

How does he water his trees?

7

What is one practical way a child can save the money he or she gets from parents, chores, etc.?

8

What is one benefit of saving your money rather than spending it immediately?

# HOW DO I RAISE MONEY FOR MY BUDGET?

## CHAPTER 12

9

What often happens to money if a person does not have a plan to save?

---

---

---

10

According to Chapter 12, what is an investment? How are Thabiso and his father planning to invest?

---

---

---

11

What is interest, and how does it enable your money to grow in value? How do you make your money earn interest?

---

---

---

12

Using the example in the story, prepare a budget for yourself by listing some items you want to purchase and how you will pay for them.

---

---

---

# HOW DO I RAISE MONEY FOR MY BUDGET?

## CHAPTER 12

13

According to Thabiso, what are some ways people can earn money without having outside employment?

---

---

---

14

Name some advantages of working for yourself as compared to working for an employer.

---

---

---

15

How did Joseph help save Egypt and the world from a natural disaster, and what can you learn from his story?

---

---

---

16

What is a balanced budget?

---

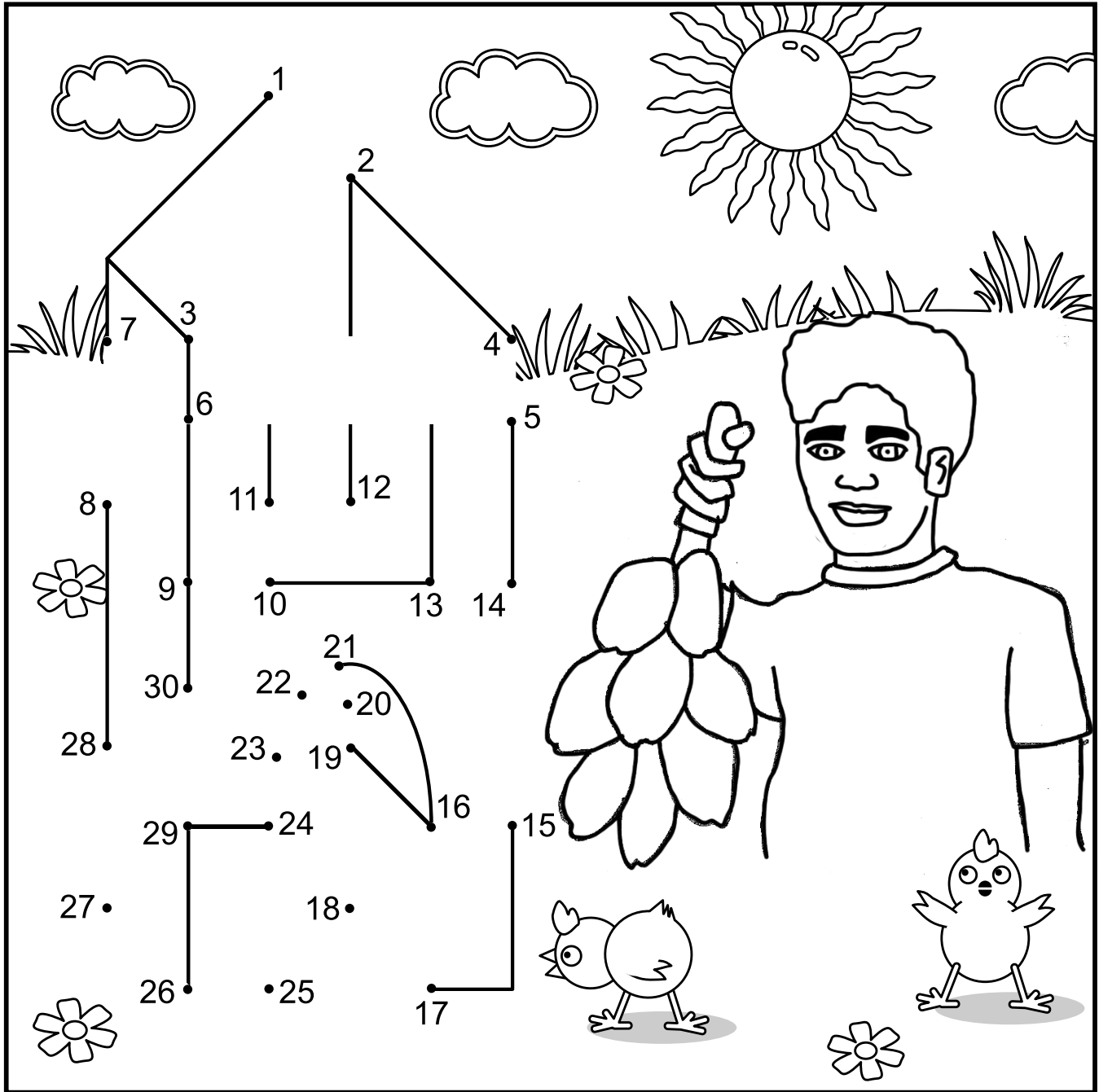
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## CONNECT THE DOTS

Help Lerato remember the shape of Thabiso's home. Draw a line from dot number 1 to dot number 2, then from dot number 2 to dot number 3, 3 to 4, and so on. Continue to join the dots until you have connected all the numbered dots. Then color the picture!



Find the solution on page 126.

Credit: Getty Images



## WORD SEARCH

L	K	P	T	N	E	M	T	S	E	V	N	I	D
T	E	O	O	T	A	R	E	L	W	S	T	U	I
I	G	C	T	I	E	G	S	A	O	E	U	B	S
F	N	K	I	N	X	P	T	G	R	R	O	I	C
O	I	E	B	C	P	A	N	R	K	O	Y	L	O
R	S	T	E	O	E	P	E	O	O	H	A	L	U
P	I	M	D	M	N	A	M	S	E	C	P	S	N
S	A	O	E	E	S	Y	Y	S	E	R	V	S	T
P	R	N	D	S	E	A	A	J	O	I	M	G	L
E	D	E	S	O	S	E	P	J	T	G	A	N	N
N	N	Y	K	F	T	M	E	B	A	O	R	I	R
D	U	I	N	L	N	C	E	R	N	A	K	V	T
T	F	N	A	A	T	D	I	I	A	L	E	A	E
P	J	B	B	S	L	S	E	L	L	S	T	S	S

Find the solution on page 126.

BANKS  
EXPENSES  
PAPAYA  
FUNDRAISING  
INVESTMENT  
WORK

SAVINGS  
PAYMENTS  
CHORES  
PROJECTS  
POCKET MONEY  
SELL

INCOME  
MARKET  
PROFIT  
DEBT  
DISCOUNT  
BILLS

PAYOUT  
GROSS  
LERATO  
GOALS  
DEBIT  
SPEND

PLAY THIS PUZZLE ONLINE AT: [HTTPS://THEWORDSEARCH.COM/PUZZLE/2209890/BUDGETING/](https://thewordsearch.com/puzzle/2209890/budgeting/). Might be slightly different.



SAVING SHOULD BE A  
PART OF YOUR PLANNING.  
AFTER YOU PUT YOUR  
TITHE AND OFFERING  
ASIDE, YOU WILL NEED TO  
DECIDE ON YOUR SAVINGS.



# 13

# CHAPTER

**HOW DO I AVOID SPENDING ABOVE MY BUDGET?**

**CHAPTER 13:**  
*How do I avoid spending above my budget?*



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

# HOW DO I AVOID SPENDING ABOVE MY BUDGET?

## CHAPTER 13

1

Is it possible to make sure your expenses stay within your budget? Explain.

2

True or false: If you find something on sale that is not in your budget, you can ignore your budget just that once. It may not be at such a low price again. Explain.

3

When thinking about purchasing things that are not in your budget, how does Thabiso suggest that you stay within your budget?

4

Who is the wisest Person to advise us on financial matters, and why?

# HOW DO I AVOID SPENDING ABOVE MY BUDGET?

## CHAPTER 13

5

True or false: The Bible is silent on money matters. Give examples.

6

Is it wise to plan before spending your money? Read Luke 14:28-30.

7

True or false: You should compare prices before making up your final budget.

8

When does budgeting require patience?

# HOW DO I AVOID SPENDING ABOVE MY BUDGET?

## CHAPTER 13

9

What is the importance of having both short-term and long-term budget goals?

---

---

---

10

True or false: Pocketing money that is lying around is not stealing because people don't notice when it is missing.

---

---

---

11

Why is it important to build good habits while young?

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---

---

12

How does being disciplined in money matters help us become better people, more like how God wants us to be?

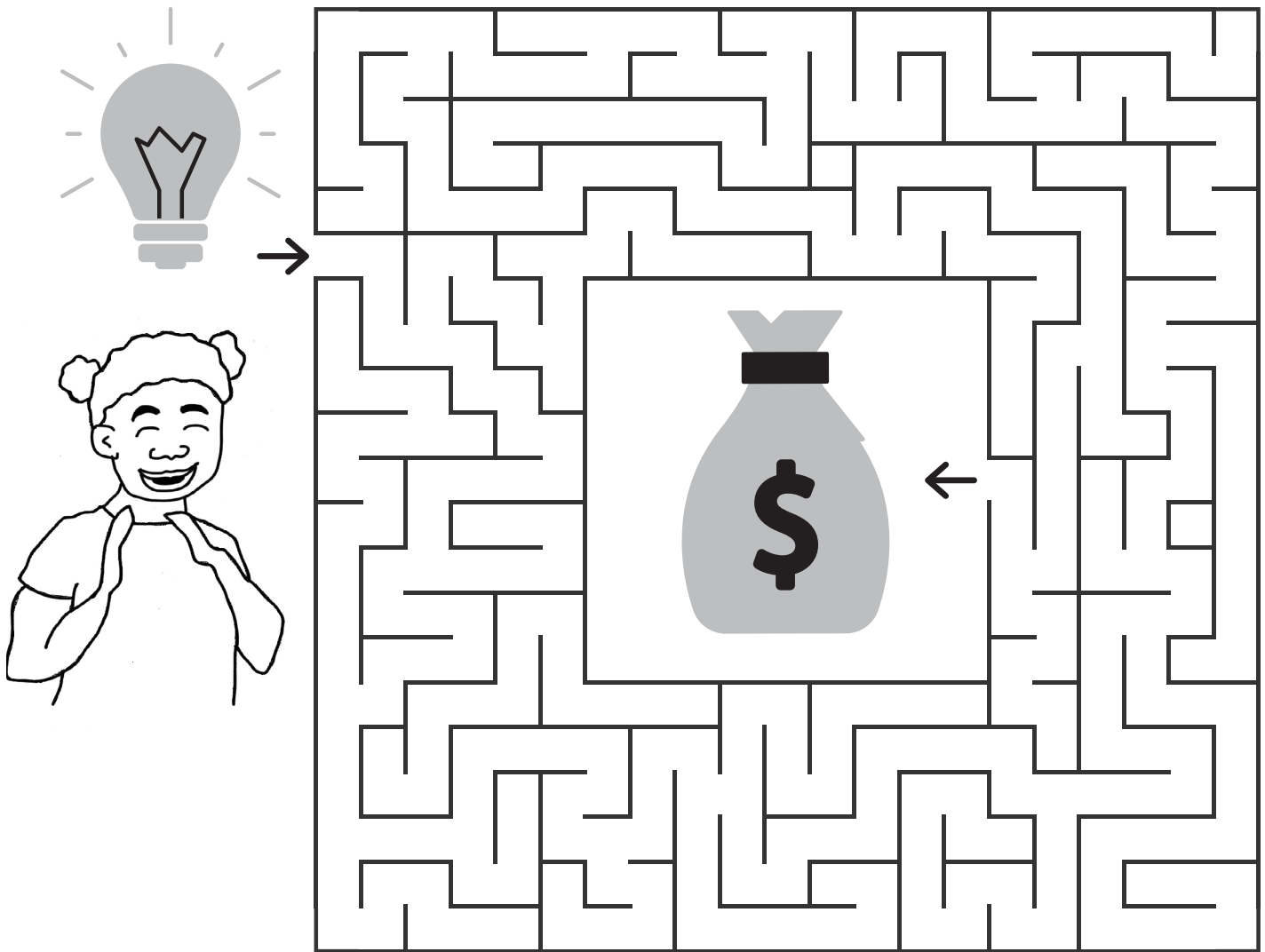
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## CROSSWORD PUZZLE

Help Lerato remember to save her money by tracing a path to the money sack.

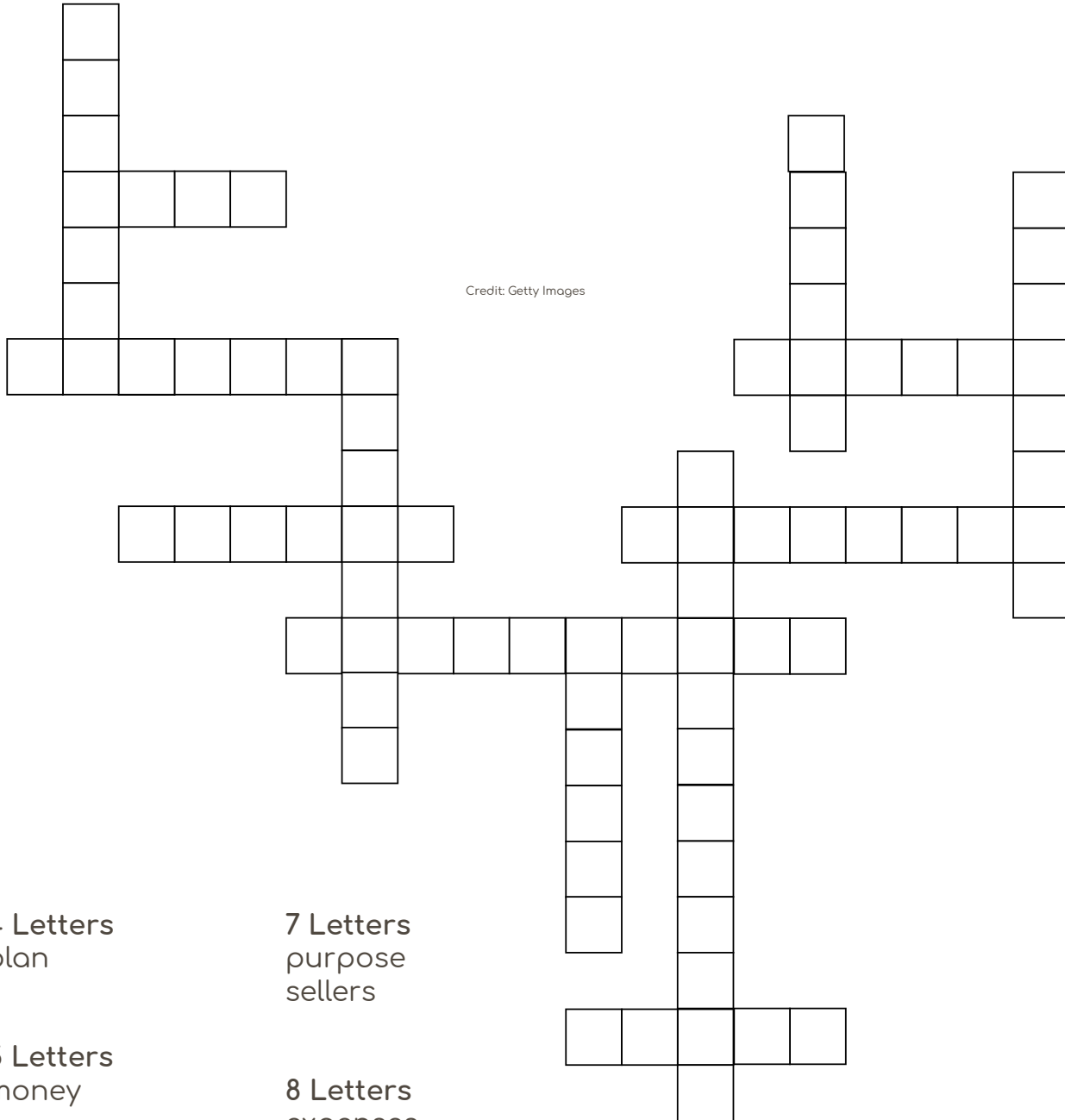


Credit: Getty Images

Find the solution on page 126.

# WORD FIT

Fill in the empty puzzle with the words below.



Credit Getty Images

**4 Letters**  
plan

**5 Letters**  
money

**6 Letters**  
budget  
buying  
prices  
reduce

**7 Letters**  
purpose  
sellers

**8 Letters**  
expenses  
patience  
spending

**10 Letters**  
discipline

**12 Letters**  
panic-buying

Find the solution on page 127.



# 14

# CHAPTER THE BEGINNING



## CHAPTER 14: *The beginning*



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

# THE BEGINNING

## CHAPTER 14

1

What occasion are Lerato and her mother celebrating?

---

---

---

2

Where did Lerato learn how to prepare the meal she made for her mother?

---

---

---

3

What are some small steps you can take to put all the lessons learned from this book into practice?

---

---

---

4

True or false: Change must take place immediately or it is no good.

---

---

---

# THE BEGINNING

## CHAPTER 14

5

Why is Mrs. Choto not discussing some of the changes she was considering in her life with Lerato?

6

How does Lerato offer to help her mother to make the changes?

7

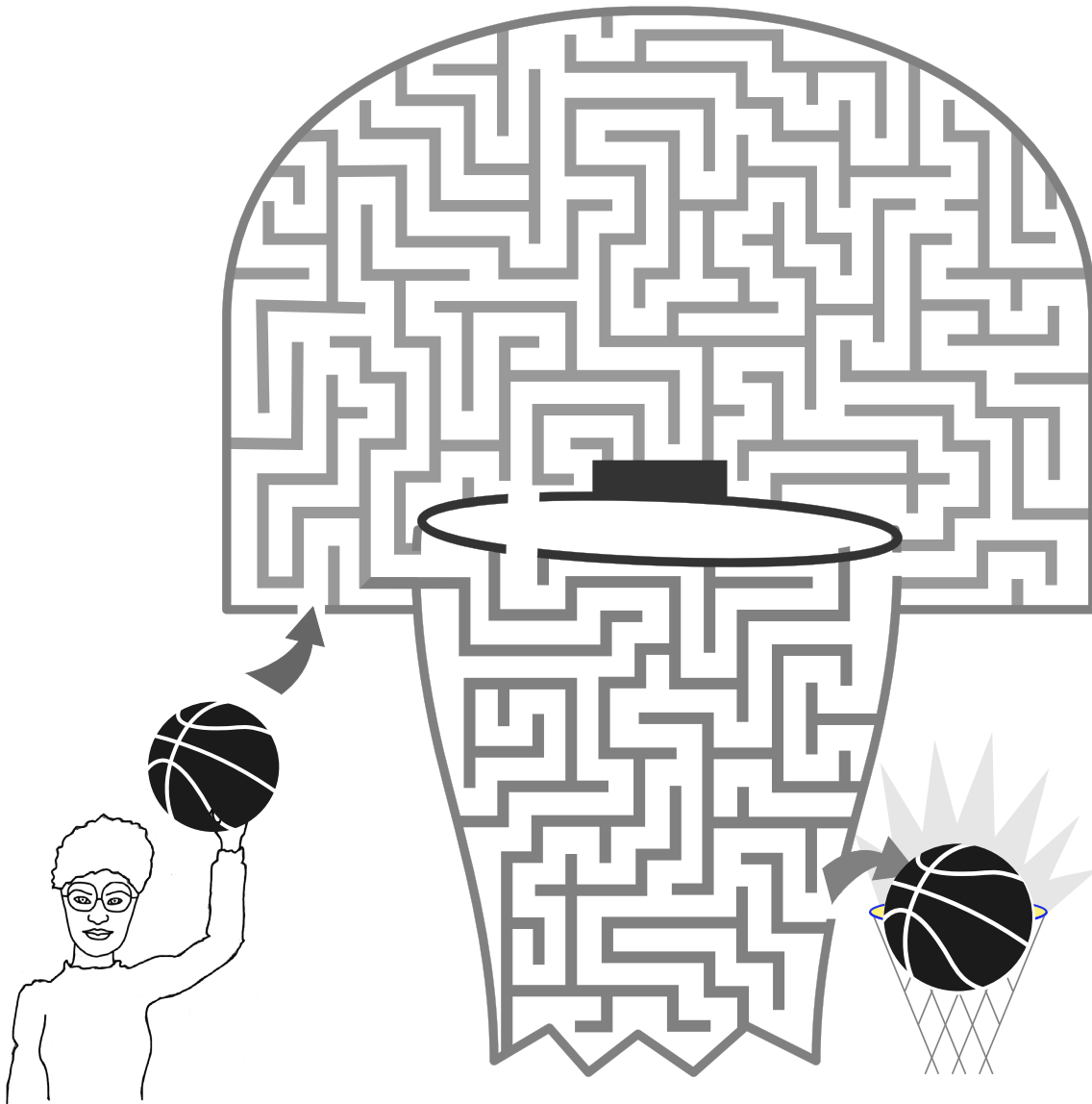
What stewardship principle is Lerato and her mother, Mrs. Choto, going to apply to everything going forward?

8

What will Lerato and her mother, Mrs. Choto, become as a result of applying these lessons?

## SLAM DUNK

Now that Lerato and Mrs. Choto have learned how to manage their finances, help Mrs. Choto make a basket.



Find the solution on page 127.

# FIND THE LETTER THAT DOESN'T BELONG

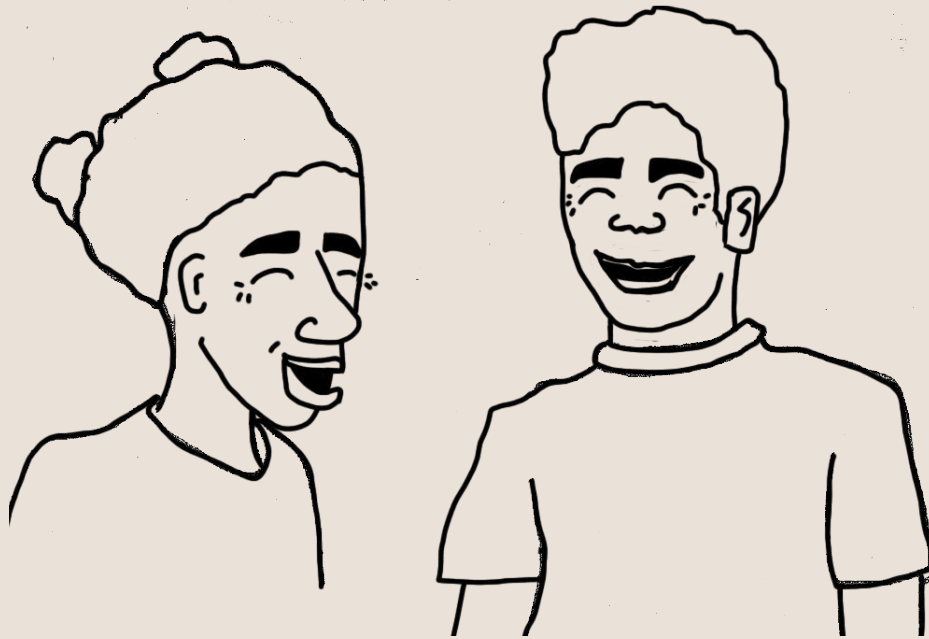
**Find** **7**

*Handwritten numbers: 4, c, b, 8, 2, a, 9, 3, b, 5, c, 4, 8, a, 1, b<sup>3</sup>*

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
1	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
2	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
3	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
4	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
5	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
6	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
7	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
8	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
9	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
10	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
11	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
12	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
13	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
14	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
15	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
16	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
17	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
18	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
19	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
20	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
21	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
22	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
23	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
24	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
25	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
26	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F

*Handwritten numbers: 6, a, 7, b, 2, a, 4, a, 4, b, 8, c, 7, a, b, 3, 4*

Column \_\_\_\_\_ Row \_\_\_\_\_ Find the solution on page 126.



A BUDGET IS ALL THE  
MONEY YOU NEED IN  
ORDER TO GET ALL THE  
THINGS YOU WANT. IT  
MUST ALSO SHOW WHERE  
THEY MONEY YOU NEED  
WILL COME FROM.

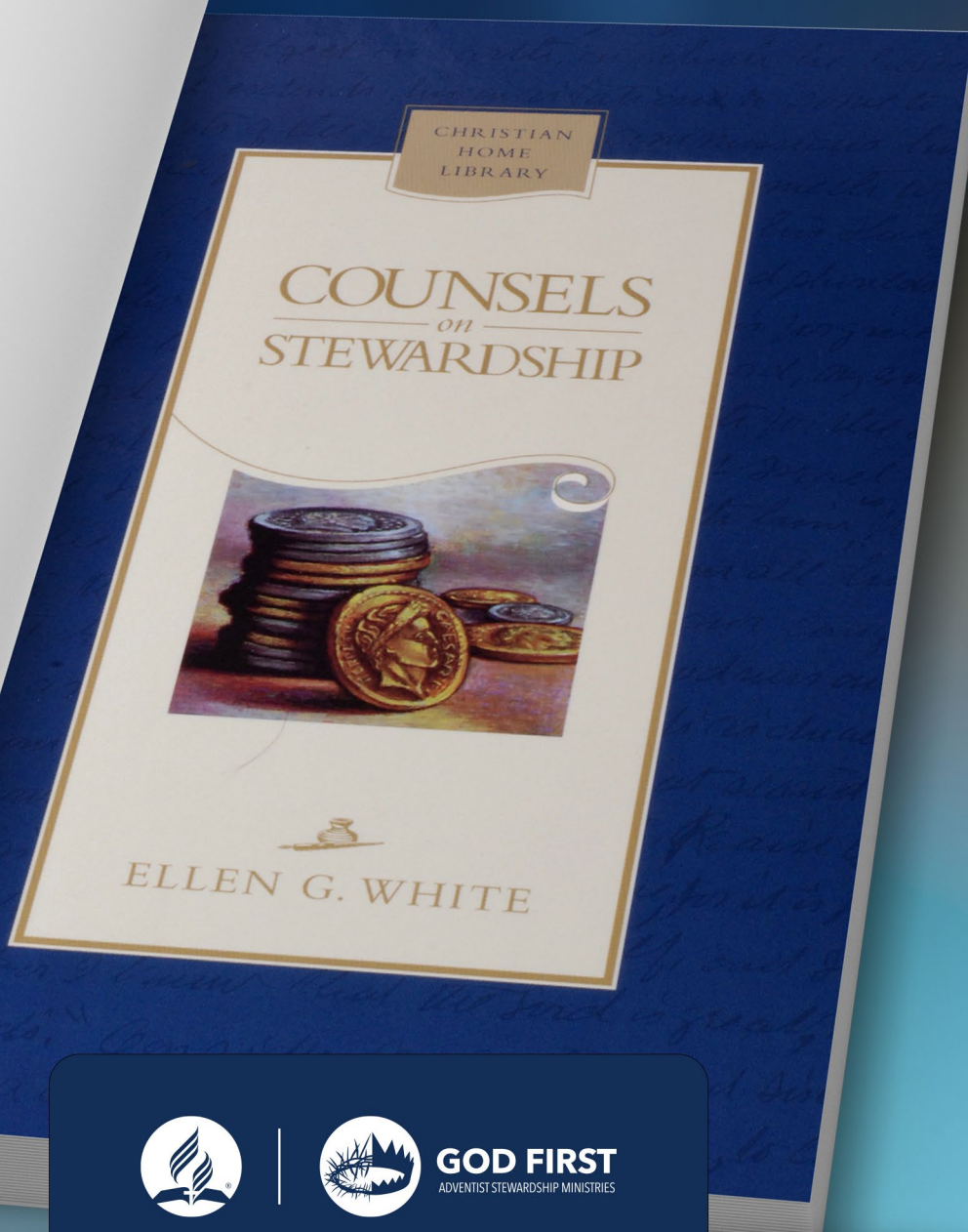




**FURTHER  
STUDY**

# CHAPTER 57

## **COUNSELS ON STEWARDSHIP**



**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

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## Chapter 57

### Words to the Youth

---

Read Chapter 57 of *Counsels on Stewardship* by Ellen G. White before answering the questions below. Each question is followed by the paragraph reference number. Click [HERE](#) to read the chapter.

---

1. What two kinds of economy are mentioned as important to be learned by those who touch the work of God? 292.3

“It is the duty of all who touch the work of God to learn economy in the use of \_\_\_\_\_ and money.”

---

2. What should do those who recognize not having good judgment in the use of time and money? 293.1

“... should \_\_\_\_\_ with those who have had experience...”

---

3. Why it is important for parents to educate their children to sacrifice for the advancing of God’s cause, like becoming “Promisors”, for instance? 293.3

“When the light of Christ is shining in the soul, the lips will be filled with \_\_\_\_\_ and thanksgiving to God.”

---

4. Why it is important for parents to educate their children to sacrifice for the advancing of God’s cause, like becoming “Promisors”, for instance? 293.3

“While parents are making sacrifices for the sake of advancing the cause of God, they should teach their children also to take part in this work... it will be the best \_\_\_\_\_ the children can receive.”

---

5. How does the Lord look to little children who deny themselves to make an offering to Him? 293.4

“While parents are making sacrifices for the sake of advancing the cause of God, they should teach their children also to take part in this work... it will be the best \_\_\_\_\_ the children can receive.”

---



---

6. How to make practical the study of figures to children? 294.1

“Let every youth and every child be taught, not merely to solve imaginary problems, but to keep an accurate \_\_\_\_\_ of his own income and outgoes. Let him learn the right use of money by using it.”

---

7. What are the two suggested sources for the money owned by children? 294.1

“Whether supplied [1] by their \_\_\_\_\_ or [2] by their own earnings...”

---

8. What is the outcome of teaching children to keep an account of their expenses while purchasing their own clothing, books, and other necessities? 294.1

“...by keeping an account of their expenses they will learn, as they could learn in no other way, the value and the use of \_\_\_\_\_.”

---

9. What important financial practice will be encouraged on youth if they are rightly trained on accounting, saving and spending? 294.2

“Rightly directed, it will encourage habits of \_\_\_\_\_. It will aid the youth in learning to give, not from the mere impulse of the moment, as their feelings are stirred, but \_\_\_\_\_ and systematically.”

---

10. How are some families that have but little to spare for God’s cause, placing temporal things above the spiritual in their financial life? 294.3

“... [those families] will yet spend money freely to purchase rich \_\_\_\_\_ or fashionable clothing. How much is spent for the table, and often for that which is only a hurtful indulgence; how much for \_\_\_\_\_ that benefit no one!”

---

11. What kind of behavior displeases God during birthday anniversaries, Christmas, and Thanksgiving festivals? 295.2 & 296.1

“... [those families] will yet spend money freely to purchase rich \_\_\_\_\_ or fashionable clothing. How much is spent for the table, and often for that which is only a hurtful indulgence; how much for \_\_\_\_\_ that benefit no one!”

---

---

12. What would be the outcome if money used extravagantly for needless things would be placed in God's treasury instead? 295.3

"... we should see men and women and youth giving themselves to Jesus, .... The richest blessing of God would come into our churches, and many souls would be \_\_\_\_\_ to the truth."

---

13. What are the four things to be taught to children by parents that want to educate them in habits of self-control and self-denial? 295.4

- a. The obligation to \_\_\_\_\_ the word of God.
  - b. The obligation to live for the purpose of \_\_\_\_\_ Jesus.
  - c. The need of living in accordance with \_\_\_\_\_ habits.
  - d. The need to avoid \_\_\_\_\_ dress, expensive diet, expensive houses, and expensive furniture.
- 

14. How parents may be developing selfishness and pride in their children by the way they celebrate birthdays, and holidays like Christmas and New Year, for instance? 296.1

"... [Parents] have taught them to regard their birthdays and holidays as occasions when they expect to \_\_\_\_\_ gifts, and to follow the habits and customs of the world.... These occasions... are turned into occasions for self-pleasing, for the gratification and glorification of the children..."

---

15. How should birthdays and holidays be celebrated so that God will be honored? 296.1

"... [Birthdays and holidays] should serve [1] to increase the knowledge of God and [2] to awaken \_\_\_\_\_ of heart for His mercy and love in preserving their lives for another year..."

---

16. Instead of increasing the knowledge of God and awakening thankfulness to Him, what have the celebration of birthdays and holidays become for children? 296.1

"...[they] are turned into occasions for self-pleasing, for the gratification and \_\_\_\_\_ of the children."

---

---

17. What are failing to teach parents that celebrate birthdays and holidays according to the pattern of the world? 296.1

“They [the children] have been kept by the power of God through every moment of their life, and yet parents do not teach their children to think of this, and to express \_\_\_\_\_ for His mercy toward them.”

---

18. What will be the result if children and youth would be properly trained in habits of giving and generosity? 296.2

“What a revenue of small gifts would be brought from the hands of the little ones to be put into His treasury as thank offerings! God would be \_\_\_\_\_ instead of forgotten.”

---

19. How can God be honored in a practical way during these festive celebrations like birthdays, Christmas, and New Year? 296.3

“... should also be seasons when every household should remember their Creator and Redeemer. Instead of bestowing gifts and offerings in such abundance on human objects, reverence, honor, and gratitude should be \_\_\_\_\_ to God, and gifts and \_\_\_\_\_ should be caused to flow in the divine channel..”

---

20. What additional practical suggestion is offered for families that want to honor God during these holidays? 297.1

“... make it a pleasant and happy day for your children, and make it also a pleasant day for the \_\_\_\_\_ and the afflicted...”

---

21. How can the minds and thoughts of our children be directed to run in a new and unselfish channel? 297.3

“... by inciting them to present \_\_\_\_\_ to God for the gift of His only-begotten Son.”

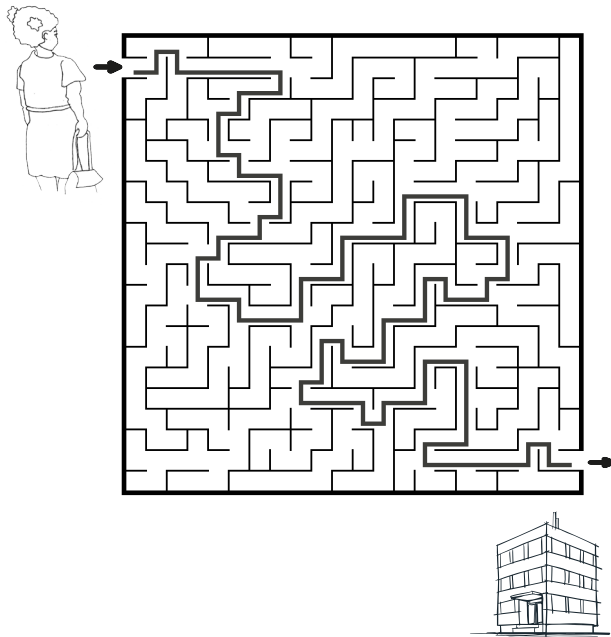
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## ANSWERS TO FURTHER STUDY

1. time
2. advise
3. self-denial
4. education
5. pleasure
6. account
7. parents
8. money
9. benevolence, regularly
10. furniture, presents
11. selfish, mind
12. converted
13. obey, serving, simple, expensive
14. receive
15. thankfulness
16. glorification
17. thanksgiving
18. remembered
19. rendered, offerings
20. poor
21. offerings

# ANSWERS TO PUZZLES

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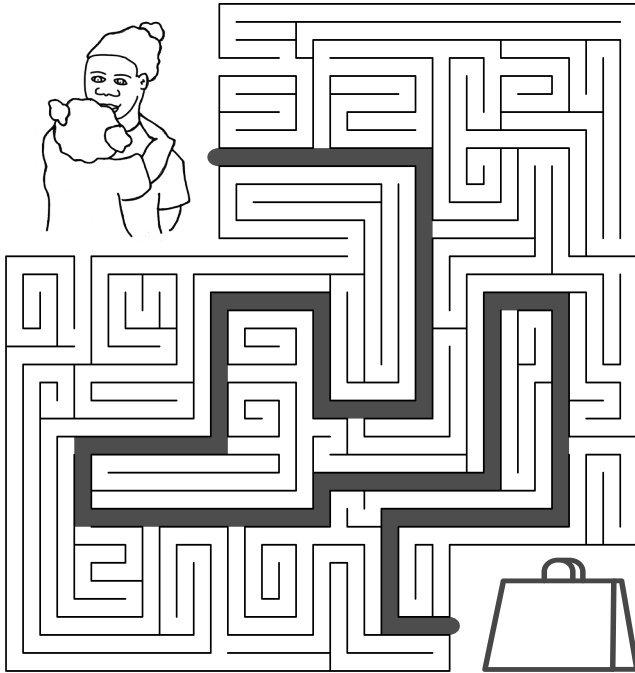
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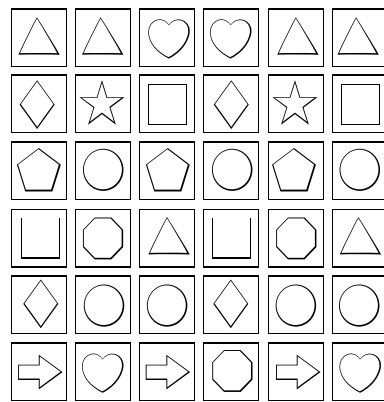
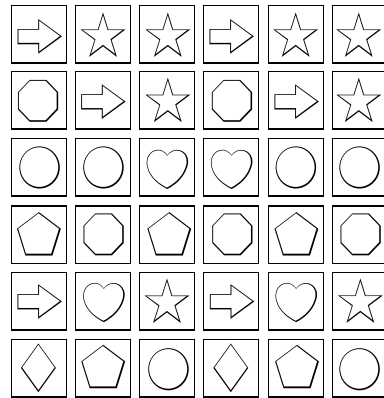
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# ANSWERS TO PUZZLES CONT'D

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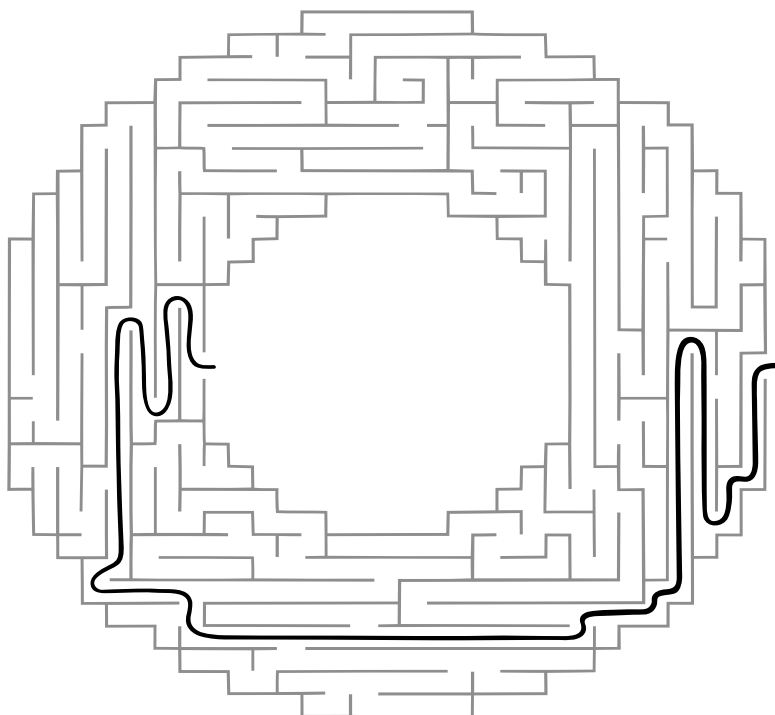
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**WHAT  
COMES  
NEXT?**

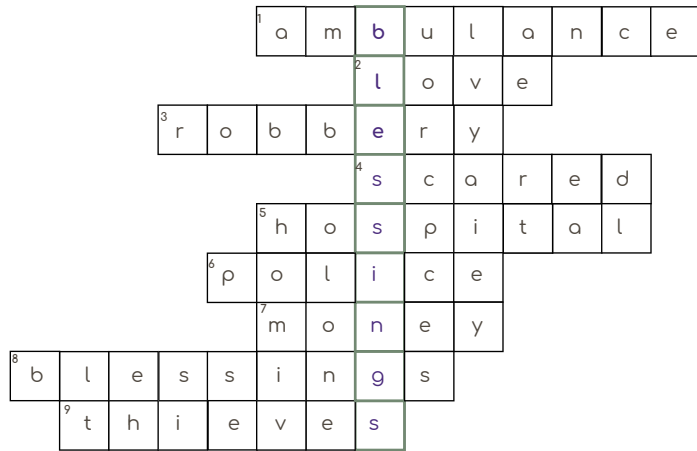


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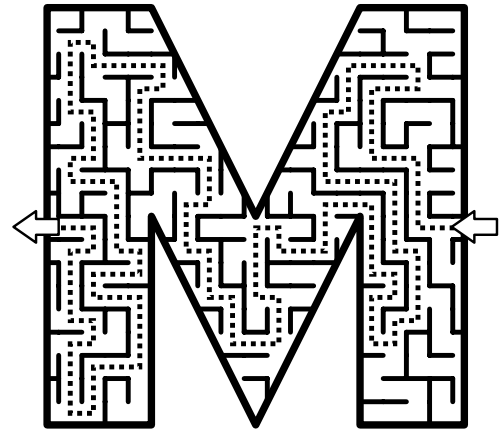
# ANSWERS TO PUZZLES CONT'D

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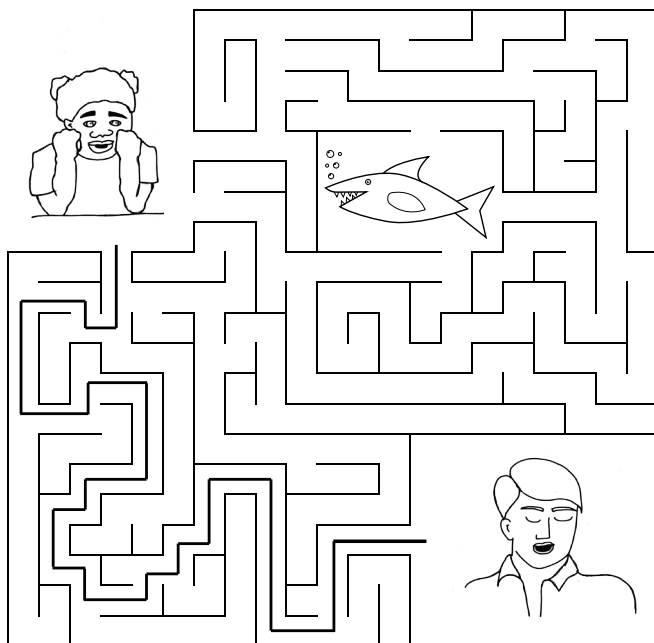


Hidden word is  blessings .

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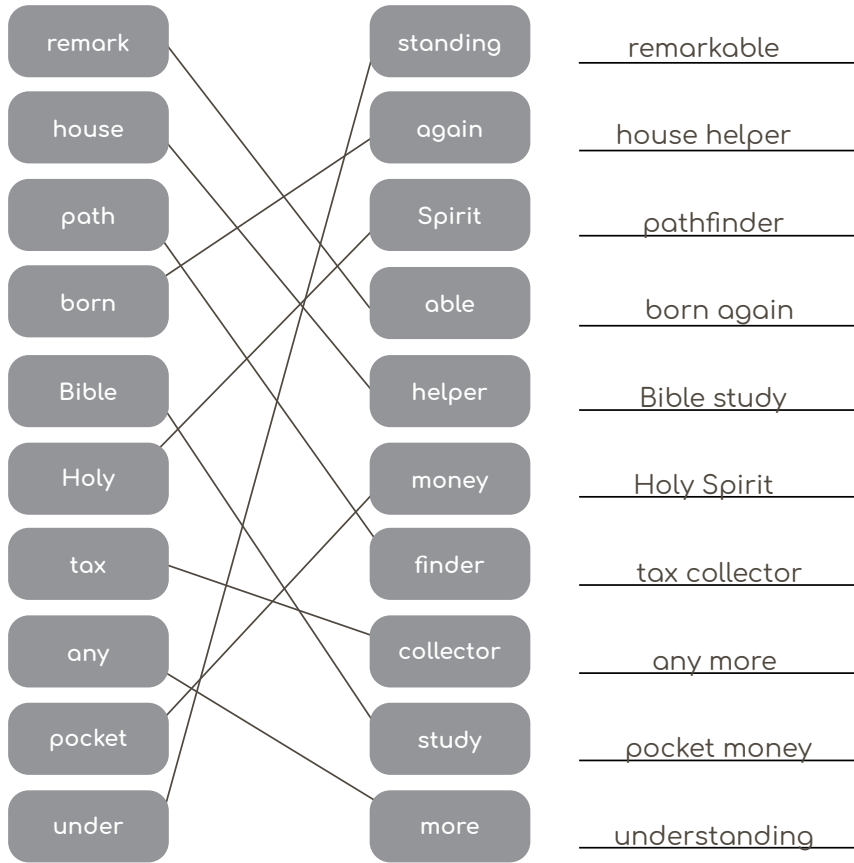
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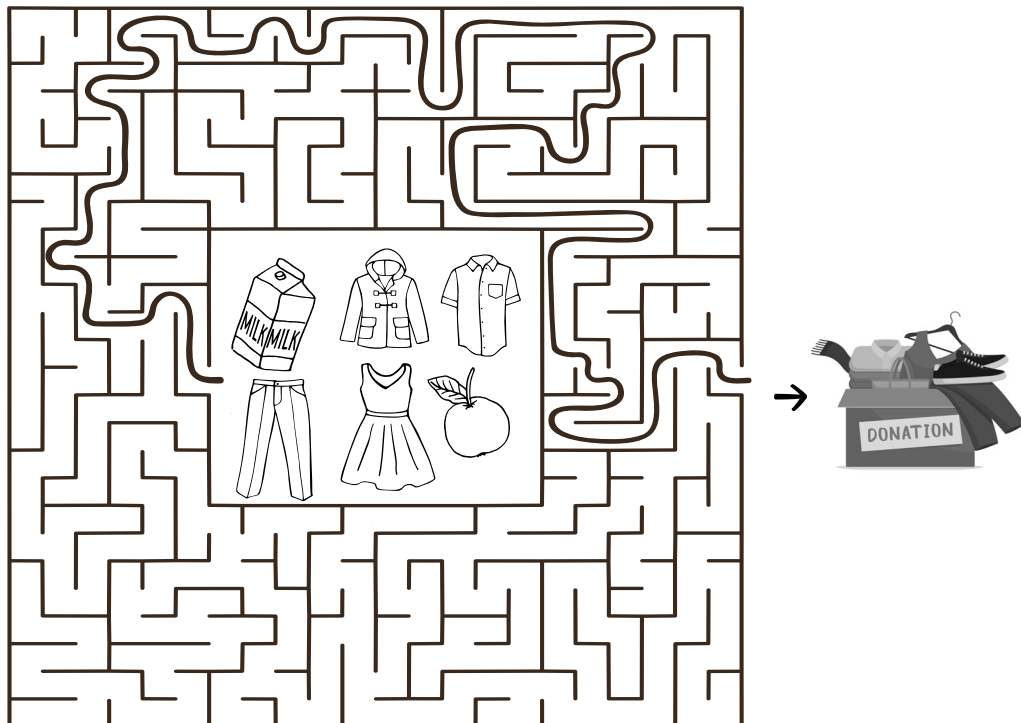
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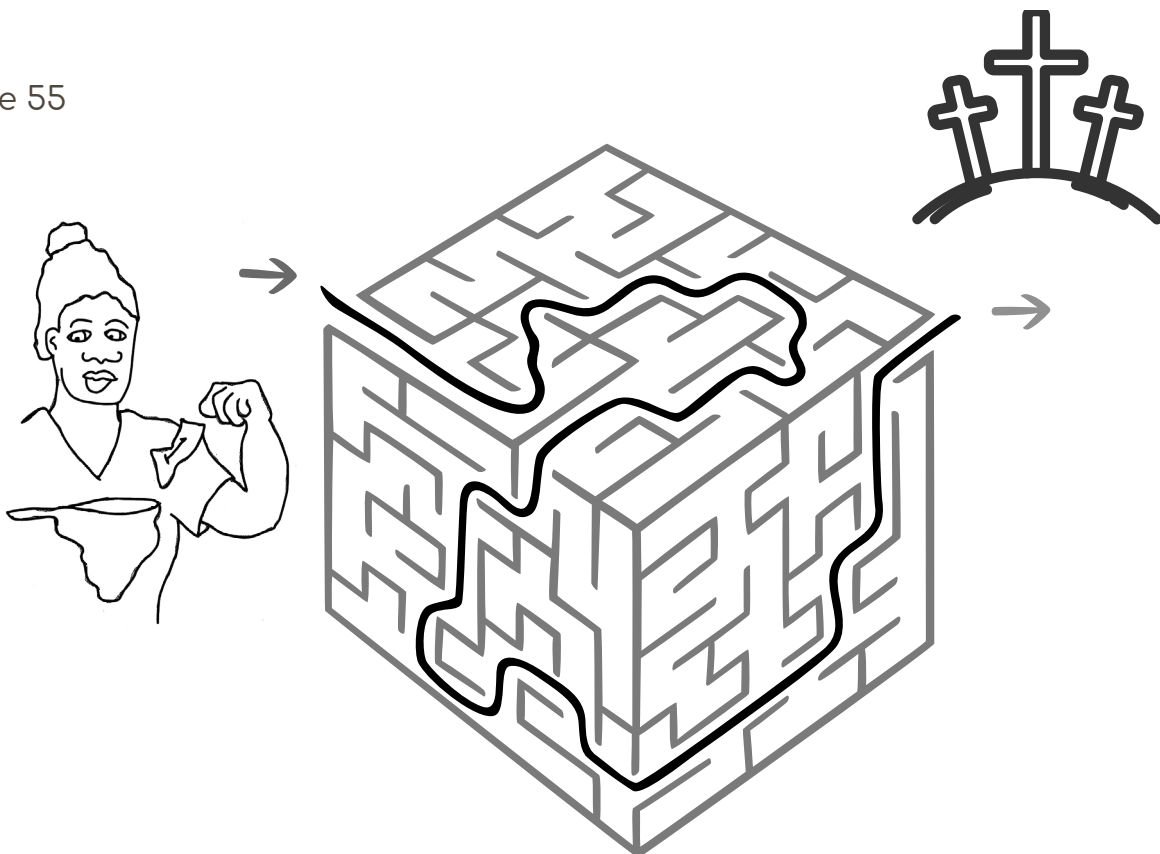


# ANSWERS TO PUZZLES CONT'D

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# ANSWERS TO PUZZLES CONT'D

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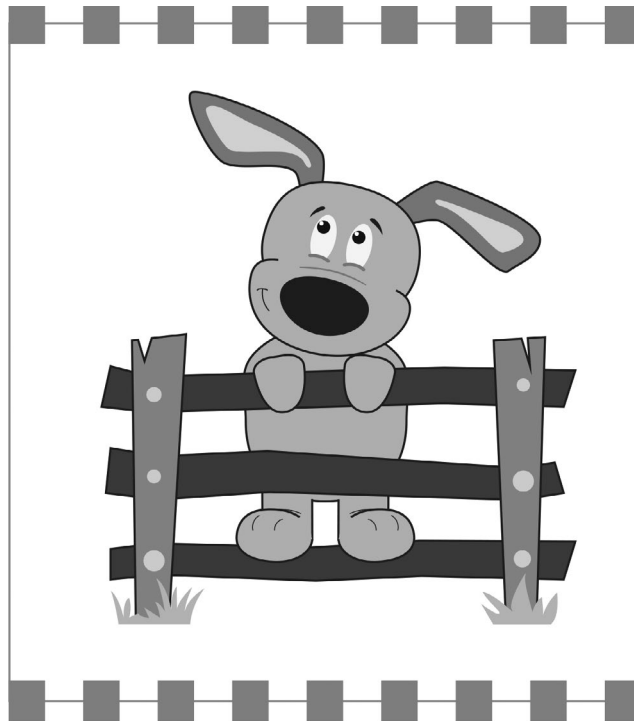
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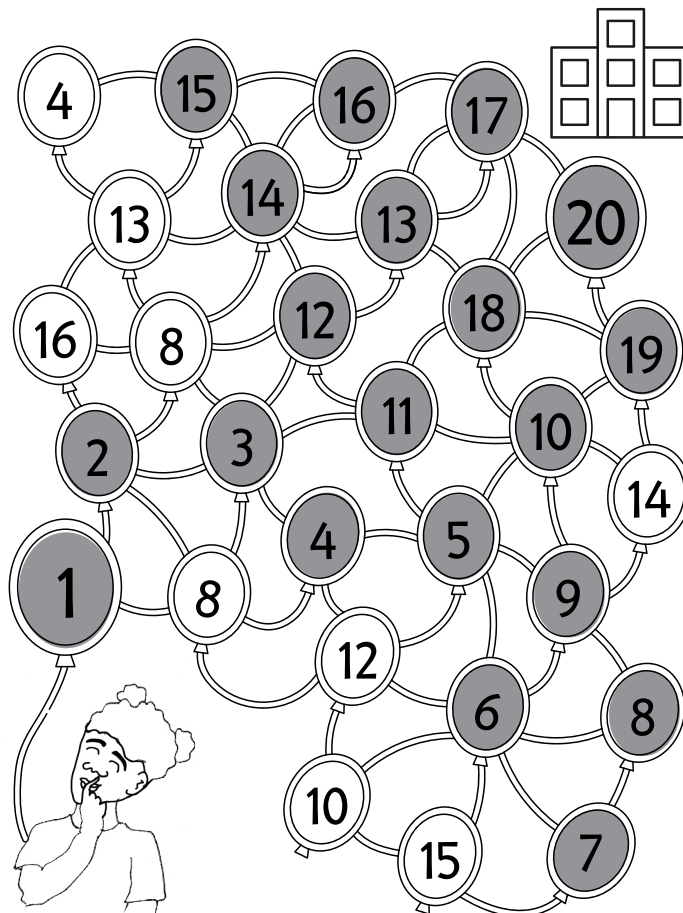
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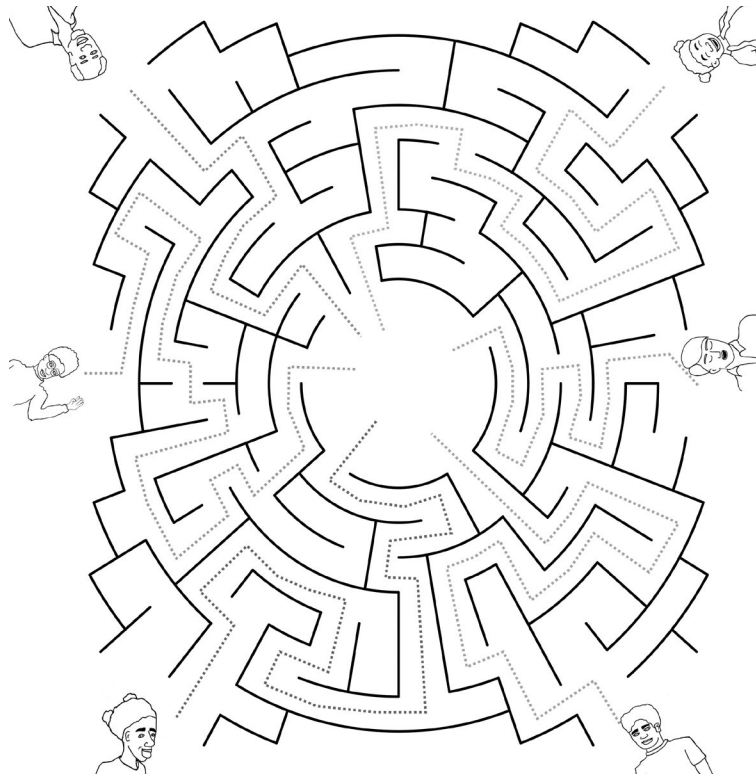
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## ANSWERS TO PUZZLES CONT'D

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- |              |                  |
|--------------|------------------|
| 1. ROSPEMI   | <u>promise</u>   |
| 2. XIEPENEVS | <u>expensive</u> |
| 3. PDNES     | <u>spend</u>     |
| 4. MYNEO     | <u>money</u>     |
| 5. EUTDBG    | <u>budget</u>    |
| 6. ACSHGER   | <u>charges</u>   |
| 7. RUPPOST   | <u>support</u>   |
| 8. ASSERWTD  | <u>stewards</u>  |
| 9. SLGPOE    | <u>gospel</u>    |
| 10. NAPL     | <u>plan</u>      |
| 11. EMYON    | <u>money</u>     |
| 12. LNIMSAA  | <u>animals</u>   |
| 13. TMAYPNE  | <u>payment</u>   |
| 14. SNOIMIS  | <u>mission</u>   |
| 15. THEIT    | <u>tithe</u>     |

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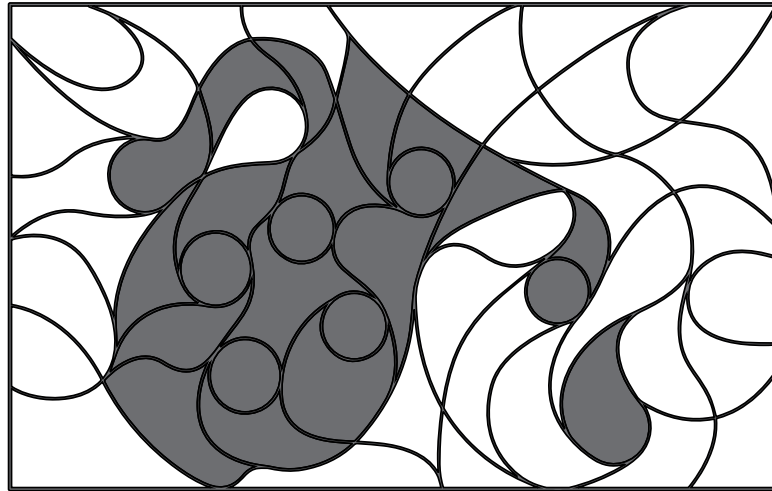


## ANSWERS TO PUZZLES CONT'D

Page 81

1. My uncle gave me three hundred dollars for my birthday.
2. How much should I tithe?
3. I have no idea how to calculate my offering.
4. We return the tithe because it already belongs to God.
5. Everything belongs to God, including the money that remains with us.
6. We give offerings from the 90 percent that remains after returning God's tithe
7. God is able to give you more than you need.
8. God wants us to give cheerfully.

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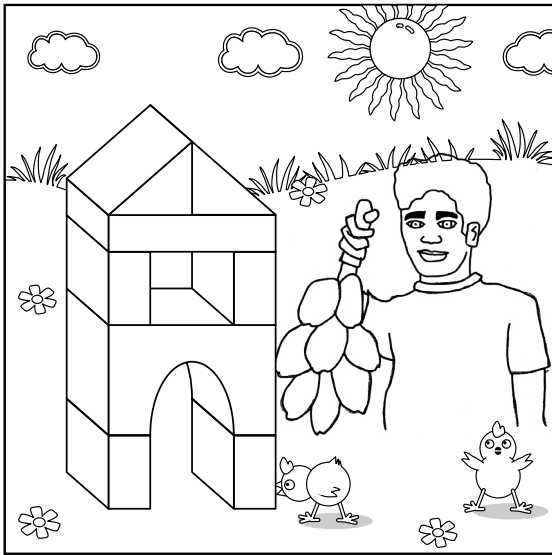


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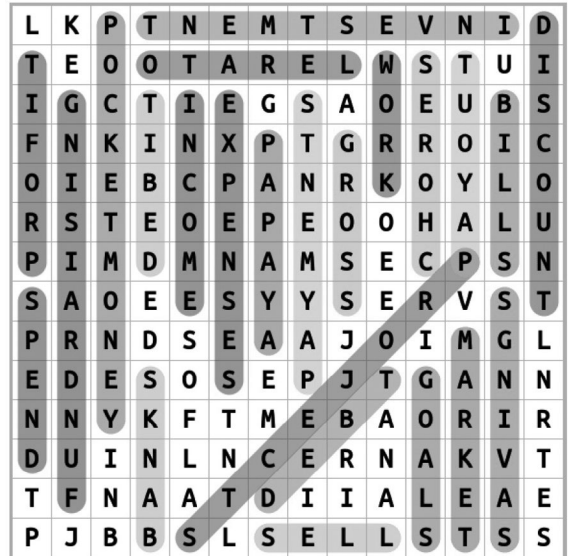
- 8   The two broke into laughter, but Thabiso was quick to calm down.
- 6   "I can't wait to come."
- 3   Normally, a budget is for a whole year.
- 1   "Well, a budget is all the money you need in order to get all the things you want."
- 4   However, some budgets are for a shorter or longer period than a year.
- 2   It must also show where the money you need will come from.
- 5   I'll invite you home one day to see what my budget looks like."
- 7   "I've never seen a budget in my whole life. Sounds silly, doesn't it?"

# ANSWERS TO PUZZLES CONT'D

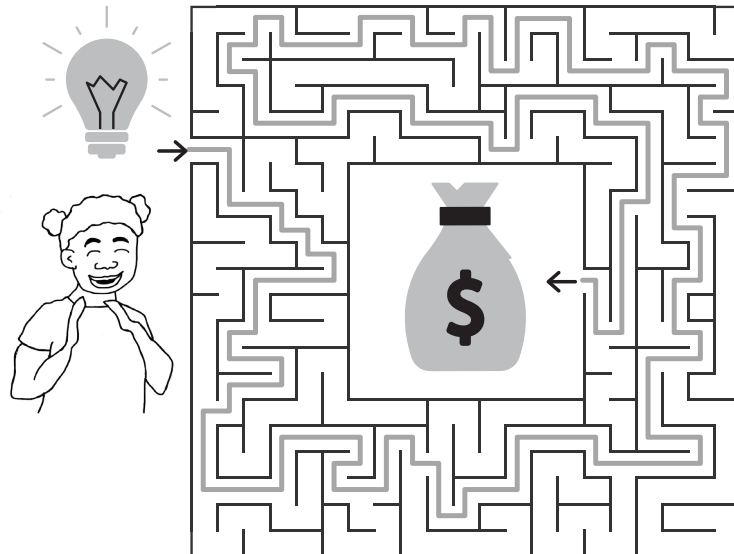
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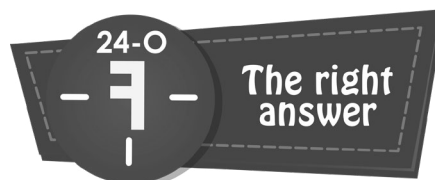
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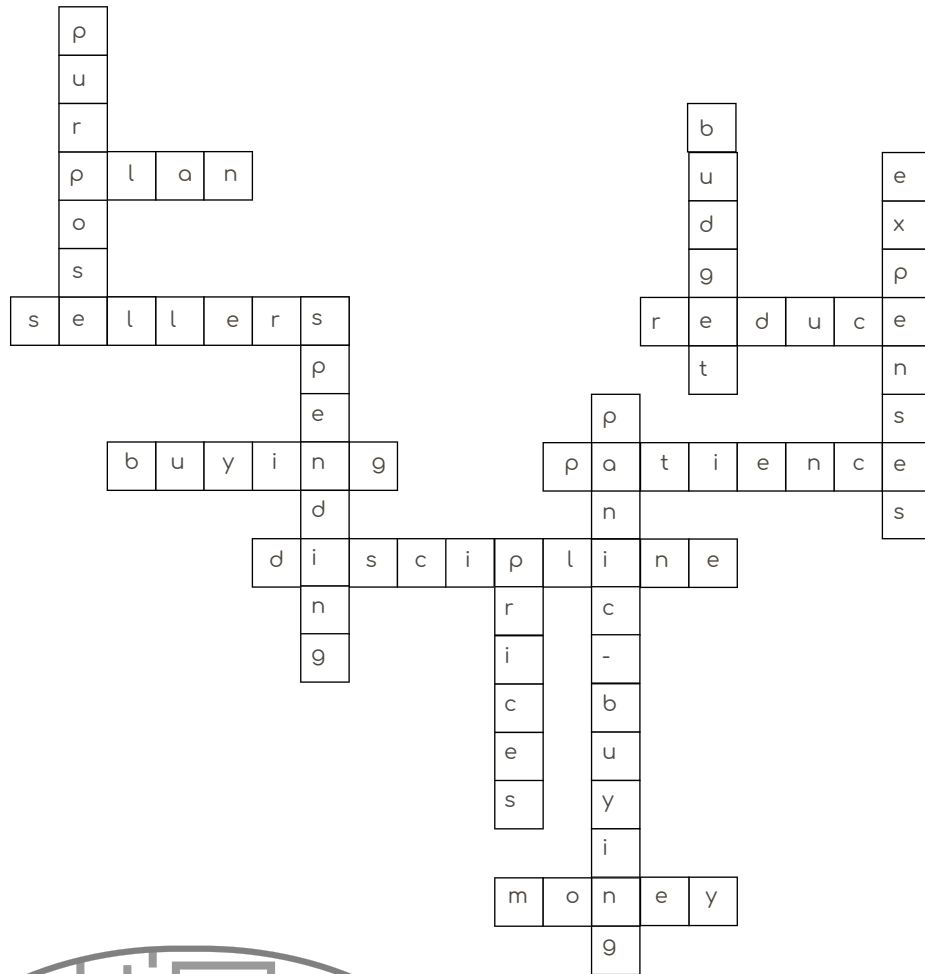


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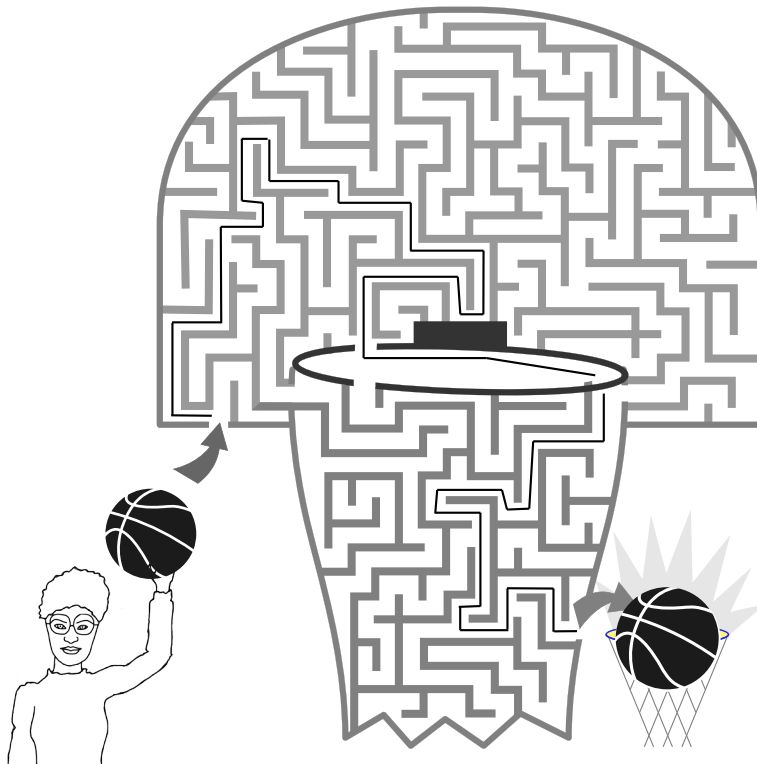


# ANSWERS TO PUZZLES CONT'D

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# COMMITMENT CARD

Now that you've completed the lessons in this book, it's time to purpose in your heart to develop healthy stewardship habits in seven areas of your life. You may make this commitment pledge as an individual or you may do it in your small group or church.

**GOD FIRST**

**I PROMISE:**

-  **SPEND TIME** talking to Jesus when I first wake up every day.
-  Ask Jesus to help me **FORGIVE** and **LOVE** others because it can be really hard.
-  Choose **HEALTHY HABITS** so I can listen to God's voice.
-  **TELL** all my friends and family about Jesus.
-  Make **SABBATH** extra special by getting ready.
-  Faithfully **RETURN** God's **TITHE** which is 10% of whatever income He **FIRST** gives to me.
-  **PROMISE** a percentage ( \_\_\_ %) of my income as regular offering.

WITH GOD'S HELP: \_\_\_\_\_ DATE: \_\_\_\_\_

**STEWARDSHIP MINISTRIES**  
Simplified Children  
Commitment Card

**GOD FIRST**

**I PROMISE:**

-  To **SET APART** the first moments of each day to commune with the Lord through **PRAYER**, the **STUDY** of the Bible, the Spirit of Prophecy and the Sabbath School lessons, and in **FAMILY WORSHIP**.
-  To **IMPROVE** my **RELATIONSHIPS**: growing in faithfulness, forgiveness, and loving by principle.
-  To **ESTABLISH** one new **HEALTHY HABIT**, to better serve the Lord with my mind: \_\_\_\_\_
-  To **DEVOTE** regular time each week to **WORK** for God, spreading the good news to others through Bible studies, small groups, etc. (TMI).
-  To **KEEP** the **SABBATH**, preparing for it accordingly on Friday, keeping its limits, right thoughts, and activities.
-  To **FAITHFULLY RETURN** the Lord's **TITHE** (10% of my income).
-  To **DEDICATE** a percentage ( \_\_\_ %) of my income as a regular **OFFERING** to the Lord.

WITH GOD'S HELP: \_\_\_\_\_ DATE: \_\_\_\_\_

**STEWARDSHIP MINISTRIES**  
Adult English  
Commitment Card

Find a Commitment Card in your language on our website: <https://stewardship.adventist.org/commitment-card-promise>.







# LERATO AND HER MONEY QUESTIONS:

Making Child Disciples Who Understand God and Money

by Michael Rugube Ngwaru. Born in Cape Town, South Africa, he's been married to Elizabeth Ngwaru since 1983. He holds a BA in Theology and an MBA. He also has a certificate in Entrepreneurship in Emerging Economies from Harvard University. Michael has served the church since 1978. At the time of publishing this book, Michael served as the Personal Ministries director of the Southern Africa Indian-Ocean Division. He loves educating through storytelling.



**ACCESS YOUR  
FREE COPY!**

In the footsteps of the Master Teacher, Michael Ngwaru creatively uses stories to share life lessons with kids. Going beyond superficial money talks, this book addresses creating and managing wealth to grow disciples for God's kingdom. In these pages, parents and spiritual educators have a reliable toolbox to build up our loved ones for an abundant life. Thanks and blessings to Michael and many others who invest in passing Him on.

Topics include "Is Jesus a Beggar?" "What is the Difference Between Returning and Paying Tithe?" "Why Give and Not Return Offerings?" and "How Do I Avoid Spending Above My Budget?"

