

BUY NOW, PAY LATER

1. How much stuff do you think today's teenagers want compared to what teens might have wanted in past generations? Why or why not?

2. You've completed your education and are working. How important is it for you to own each of the following items?

V (very important)

S (somewhat important)

- A new car or truck
- A big-screen TV
- A home computer with Internet access
- A laptop computer
- A cell phone

N (not really important)

D (definitely not important)

- A VCR or DVD player
- A recreational vehicle
- A home
- A fashionable wardrobe
- A microwave oven
- A car stereo system
- A video game system

3. Rank the following things from what you would **most likely** spend your money on (1) to what you would **least likely** spend your money on (7).

- Stuff for personal use
- Helping others
- Going out and having a good time
- Saving for further education
- Helping with family expenses
- Tithing
- A girlfriend or boyfriend



4. Read these statements and decide whether they're **T (true)** or **F (false)** for you.

- Teens will want less as they accumulate more.
- Teens will have a higher standard of living than their parents.
- Teens should be given the material things they want.
- Teens worry about having enough money in the future, more than anything else.
- Teens want and expect stuff based on what their families want and expect.
- Teens who have more stuff are more popular.
- Teens can have too many possessions.
- Teens must give up their possessions to follow Christ.

5. Read the following Bible verses and write what they say about God's perspective regarding money and possessions.

Proverbs 8:10

Isaiah 55:2

Matthew 16:24-26

Luke 12:15

Proverbs 30:8, 9

Amos 6:1, 4-7

Luke 6:38

THIS WEEK

There's no doubt that consumerism has infected our society—and affected the youth culture as well. The media has influenced the expectations of young people, whether they're poor, middle class, or rich. Teens between the ages of 12-17 spend over \$100 billion annually—that's over \$4,400 each*! Is this consumerism acceptable by Christian standards? And how do your church kids handle their money surrounded by a mentality that says they need it all? This TalkSheet explores the topic of possessions and materialistic values and how your kids can avoid getting caught in the urge to buy now, pay later.

OPENER

See if your kids realize how much money is spent on them—give each person a piece of paper and something to write with, then have them make a list of all the stuff they have on their bodies. They should list all that they're wearing—including what's in their wallets, pockets, and purses. Have them include things like glasses, contact lenses, and braces. Next to each item they should write down an estimate of how much each item costs to calculate the total worth of what they're wearing. Then add up the individual totals and write down the total for the whole group. You and your kids may be surprised at the amount of money that has been spent on the group members! Point out that this amount could be more than the annual income of families in third world countries. Pretty scary, huh?

THE DISCUSSION, BY NUMBERS

1. In the past young people didn't have as much because there wasn't as much to have. Today, a person could fill a warehouse full of consumer goods. What do your kids think?
2. Here you will get at the kids' material expectations. Ask them why they plan to own the things they identified. How can the things they want get in the way of their relationship with God? How much stuff is enough?
3. This activity identifies the priorities of your students. Have the kids guess how Jesus might rank these, and compare the two lists.
4. Ask the students to share their choices and their reasons why. Take some time to discuss them if some are debatable within your group.
5. In the Bible, Christ had much to say about money and possessions. Some of the Bible passages are very straightforward. Other passages sound contradictory. Examine them and decide which make

the most sense and which seem to be paradoxes. Come to some conclusions about God's view of possessions and money. Ask the group to decide which (if any) of these passages are lived out by the average person in our society.

THE CLOSE

Remind the group of the introductory activity, and challenge them to convince a teenager from an average third world country that the youth group is not wealthy—hard to do, considering how much stuff even poor teenage Americans have!

In the past people had less stuff than we do now. Closet space savers, storage sheds, and rental storage space have increased our ability to consume by giving us more places to put things. We can consume and consume endlessly, always wanting and getting more. God says, however, that you must give in order to get; you must lose your life to save it. Christ repeatedly warned his disciples about the dangers of possessions—they get in the way of living life! It isn't necessarily the stuff itself that gets us into trouble, but our attitude toward it! Jesus warned us against the belief that our possessions will provide us with happiness.

Consider closing with the parable of the sower found in Matthew 13:1-23, focusing especially on verse 22.

MORE

- Why not raise money for those who don't have what they need, let alone what they want? Consider doing a fundraiser, clothing drive, food drive, or some other activity to help a charity or other organization. You may want to plan a garage sale or church rummage sale for people to sell those things that they don't want or need. Then donate the money and left over items.
- How do advertisements affect materialism and consumerism? Ask your kids to make a list of everywhere they see advertisements—on clothing, on buses, on the Internet, and even on cereal boxes. Where do they see advertising? How does advertising influence people to buy things they don't need? How can your kids keep advertisements from getting to them?

* Teen Fact Book 2000, Channel One Network: New York, Los Angeles, Chicago. Used by permission.