**Show Me The Money Session 3**

Tonight is the third of 4 Show Me The Money sessions.

In the first week we showed the movie: Nothing for Mahala.

Last week we looked at Honesty.

Welcome to newcomers and regulars.

This week we are going to look at Thrift.

Icebreaker 1: Marshmallow / toothpick delayed gratification game. “Save that marshmallow” (6-8 Min)

As the youth arrive for the meeting, give each person 3 marshmallows (NB you can also use jelly tots instead). Instruct them to hold onto them. A bit later, when the official meeting begins, divide everyone into equal groups of 5 people. Have the exact number in each group. Any extras should sit out and observe. Give out a pile of toothpicks to each group. Instruct each group to build a tower using the marshmallows and toothpicks. Give the groups more toothpicks if they need but not more marshmallows. Award a small prize, for example, a chocolate bar, to the group building the tallest tower. Groups can then eat the marshmallows if they wish.

Debrief: Comment on how some groups might have been disadvantaged if people in their group had already eaten some of the marshmallows, so they had fewer to work with. Talk briefly about how not being willing to wait for things can really disadvantage us in the long run.

Introducing Thrift (10mins): Definition of thrift: Read out the following definitions of thrift:

• Using money and resources carefully and not wastefully

• Being mindful of the future when it comes to spending money

• Delayed gratification, sacrifice and saving for the future

Enacting Thrift: In groups you have 3 minutes to come up with a skit or song that reflects your understanding of thrift.

Movie Clip: Before you show the clip read the following introduction: We saw last week that while Axe has been trying to make his mark, he has been living a lavish lifestyle and gets into trouble with loan sharks and the law. He has an expensive car, smart clothes and a town house, none of which he can really afford, and he is getting deeper and deeper into debt. You will see that he is so desperate; he is even willing to lie to get back a TV set he gave to Gogo, so he can sell it to repay some debts. In an alternative ending to the film, Axe arrives at the old-age home and tells Reneilwe he has sold his flashy car and will save up until he can buy another one – one that he can afford.

Play Scene 2: The story of Axe and Thrift on the DVD at the back of the book. (5 min). If you don’t have a DVD player or projector, you can read the scene synopsis out loud:

• Axe believes, “Making it rich is about being the right man in the right place at the right time”. He drives a flashy car and wears expensive suits.

• When he lands in trouble with the law the magistrate asks him, “If you owe so much money, why have such an expensive car?”

• Axe replies, “You’ve got to spend money to make money. It’s about the look.”

• Axe owes loan sharks money and arrives home to find they’ve stolen his suits. (He is more upset about his suits than anything else.)

• Axe visits Gogo and tries to get back the TV he gave her so he can sell it and repay his debts. Gogo says she gave it to the church as she doesn’t watch TV – and they sold it and used the money for the soup kitchen as they didn’t need a TV. Axe is shocked and this shows us the difference between his values and hers.

• Hendrik suggests that Axe should borrow money from his boss. Axe replies, “You see how deep in debt I am – do you think I want more?”

• After a number of events, Axe arrives at the old-age home and tells Reneilwe he has sold his flashy car and will save up until he can buy another one – one that he can afford.

Video: Honesty: The Story of Axe and Thrift. From the Show Me The Money/Nothing for Mahala DVD.

Movie Talk (6-8 min)

1. In the beginning of the film, what does Axe believe about spending money and using his resources?

2. How do his views differ from those of Gogo – what does she believe about spending?

3. Who or what do you think influences the decisions Axe makes? In which ways could he make better decisions when it comes to spending?

4. At the end of the film we see Axe having sold his car and made some lifestyle changes. What lessons do you think Axe has learned?

Activity: Use That Paperclip. How many ways can you use a paper clip differently? (You can also use a used toilet

roll inner or empty plastic milk bottle) (6-8 min). Divide into groups of about 4 or 5 people. Give out a paperclip, pen and paper to each group. Give every group 3 minutes to list as many uses for the paper clip that they can think of, for example, clean your ears; clean your nails; hold your pants together if the zip breaks, etc. Award a small prize for the group that has the longest list.

Debrief: Using the paper clip for lots of different uses is an example of what it means to be thrifty. Today we are going to explore what thrift is, what the Bible teaches us about thrift, and how it can make a difference in our lives.

Thrift Discussions (14-16 min): In small groups we are going to look at what the Bible says about thrift.

1. Read Proverbs 6:6-8

“Lazy people should learn a lesson from the way ants live. They have no leader, chief, or ruler, but they store up their food during the summer, getting ready for winter.”

• Do you think Axe, in the earlier clips, thought much about planning for the future? Give reasons for your answers?

• What lessons could Axe learn from the ant mentioned in this Bible verse?

2. Read Luke 14:28-30

“Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, ‘This person began to build and wasn’t able to finish.’

• Axe got himself into a lot of trouble because of debt and overspending.

• How could Axe’s life have been different if he had taken advice from what Jesus said in this story?

3. Read Matthew 6:19-21 Living Bible (TLB)

“Don’t store up treasures here on earth where they can erode away or may be stolen. Store them in heaven where they will never lose their value and are safe from thieves. If your profits are in heaven, your heart will be there too.”

• Axe was putting too much emphasis on trying to get money and possessions. What do you think motivated him to do this?

4. In Matthew Jesus told the story of a man who was given 5 bags of gold to look after while his master was away. The man made the money work hard and invested the money wisely. When his master returned he gave back 5 extra bags of gold. 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!’

• What could Axe have learned from this story?

• How can we apply this story in our lives?

5. Turn to someone next to you and share: What are some of your possessions, abilities or talents that, if used more carefully, could make your own life better, or could be used to help other people?

Optional: The Story of Joseph (8-10 min)

Read Genesis 41:16-36 or this summary:

• Joseph has been sitting in jail in Egypt for a long time.

• The King of Egypt, called Pharaoh, has a dream about 7 fat cows and 7 lean cows as well as a dream about 7 good grains of wheat and 7 withered grains. No one is able

to interpret the dreams.

• Because Joseph has a reputation of being able to interpret dreams, he is brought before Pharaoh and interprets the King’s dream.

• He suggests a survival plan to the King, which involves storing up grain in the “7 fat” years in order to survive the “7 lean” years of famine, instead of squandering the wealth and affluence of the fat years.

• The King puts Joseph in charge of collecting the excess grain during the 7 years of plenty. As a result the nation of Egypt was able to survive the 7 years of famine that followed.

Bible Discussion in Groups

1. How do you think this story shows Joseph living out the virtue of being thrifty?

2. What do you think would have happened to Egypt if the King had ignored the advice of Joseph?

3. What lessons can we learn from this story?

Thrift Challenge: Give each young people a pen and a piece of paper on which they can fill out a thrifty resolution (type out and copy this card ahead of time and give them time to complete the card).

This week I will live out the value of thrift by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

This week I will use my money carefully by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

This week I will use my time carefully by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Food For Thought: Read through the following questions slowly and get your youth to quietly reflect on the answers.

• Am I using what I have: time, pocket money, air time, talents or things, carefully?

• Am I wasting things, time or talents I have by not using them properly?

• Am I spending my money carefully?

Closing Prayer (2min): Dear God, thank you for all the things you give us: our talents, possessions, money and so much more. We ask you to give us the strength to become more thrifty people. Help us not to waste what we have but to put it to good use. Help us to plan well for our futures and to work hard to accomplish all that you want us to. In Jesus’ name we pray. Amen.

Next week we will be exploring Diligence!