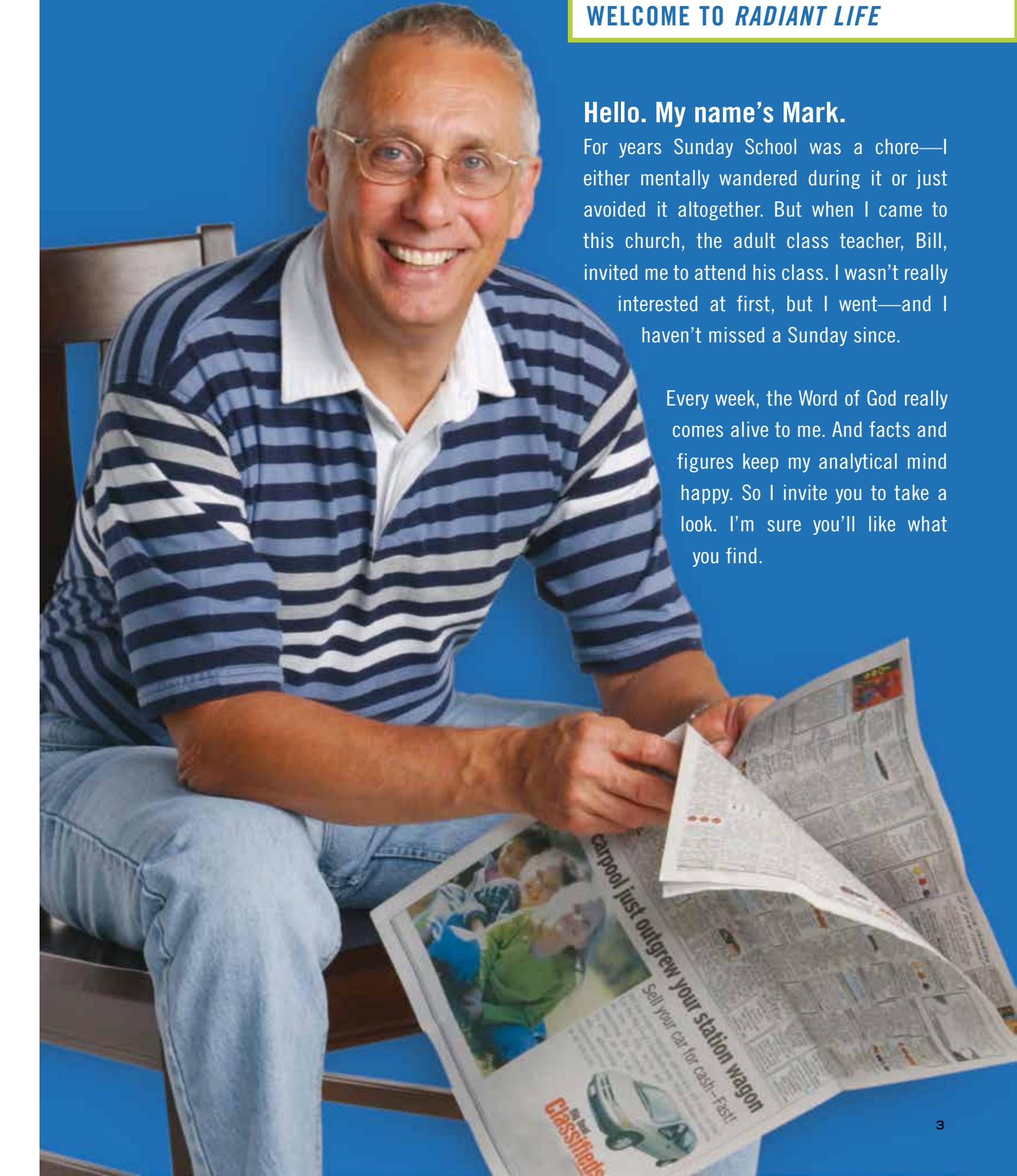


# ADULT AGES 40 AND UP



Radiant Life





**Hello. My name's Mark.**

For years Sunday School was a chore—I either mentally wandered during it or just avoided it altogether. But when I came to this church, the adult class teacher, Bill, invited me to attend his class. I wasn't really interested at first, but I went—and I haven't missed a Sunday since.

Every week, the Word of God really comes alive to me. And facts and figures keep my analytical mind happy. So I invite you to take a look. I'm sure you'll like what you find.

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[www.RadiantLife.org](http://www.RadiantLife.org)

## RADIANT LIFE PHILOSOPHY

You'll know your *Radiant Life* lessons are successful when two things happen—your students gain Bible knowledge, and they let biblical principles change their lives. With *Radiant Life* you'll ...

### SAVE VALUABLE PREP TIME

Time is valuable, and you probably don't have a lot of it to spare. That's why our lessons are easy to use. The central truth, overall focus, and lesson introduction makes prep-time a snap. Plus, the outline format helps you move quickly and easily through the lesson as you teach.

### ADAPT TO MEET YOUR NEEDS

No one knows your students like you do. That's why every *Radiant Life Adult* lesson includes plenty of discussion opportunities and group activities so you can choose the best lesson options to fit your schedule and meet your students' learning needs.

### KEEP STUDENTS INVOLVED

All your students want to enjoy class time, but how much of the study do they remember? Research shows that adults learn best in a variety of ways:

- Seeing (visual: 40%)
- Touching (tactual: 15–20%)
- Hearing (auditory: 20–30%)
- Moving (kinesthetic: 15–20%)

You'll find *Radiant Life Adult* lessons cover each of these learning preferences, so you can include those that appeal to your students' needs.

### RADIANT LIFE IS ALWAYS BIBLICALLY SOUND

*Radiant Life* lessons are firmly rooted in God's Word—and they always will be! Plus, our unique Pentecostal emphasis ensures that *Radiant Life* curriculum goes beyond the basics, allowing the Holy Spirit to make life-altering transformation.

### We Believe...

 INSPIRATION OF SCRIPTURE  
*2 Timothy 3:16*

 THE ONE TRUE GOD  
*Deuteronomy 6:4*

 THE TRINITY  
*Matthew 28:19*

 THE DEITY OF CHRIST  
*John 1:1*

 SALVATION  
*Titus 3:5–7*

 WATER BAPTISM  
*Matthew 28:19*

### SEE YOUR STUDENTS' LIVES CHANGED

Your goal is to help adults become more Christlike. Our goal is the same. That's why *Radiant Life Adult* studies include features like Discipleship in Action, Ministry in Action, and For Further Study. After all, Christian growth requires practical application of God's Word to your students' lives daily, whether they're young or just young at heart.

### TAILOR-MADE LEARNING.

Because every student learns differently, Adult lessons include activity options that target the four basic learning styles. That way, you can tailor your lesson to meet the needs of your students. Here's how your students learn:

### ANALYTIC

Mark values facts and figures, enjoys lecture, and analyzing information. He works as a computer analyst.

### COMMON SENSE

Diane is a problem solver and hands-on learner who enjoys testing ideas. Those traits serve her well in her profession as a doctor.

### IMAGINATIVE

Brenda is a "big picture" person who likes to ask questions and explore ideas in a discussion format. She's an enthusiastic participant and friendly to students, old and new.

### DYNAMIC

Stephen is creative and has a "what if?" mentality. He is a risk-taker and tends to be the leader. He's known for starting projects and not finishing them. He's started several businesses over the years.

The **Focus** and **Central Truth** clearly and conveniently state the purpose of and overall objective for every study.

## SAMPLE TEACHER GUIDE LESSON

*Radiant Life Adult* lessons have an easy-to-follow format that helps you keep your place while you teach the lesson.

### STUDY 1

#### Study Text

Proverbs 3:9,10; Malachi 3:8–11;  
Luke 12:13–21; 1 Corinthians  
16:1–3; 2 Corinthians 9:6–8;  
1 Timothy 6:6–10,17–19;  
Hebrews 13:5,6

#### Focus

To examine biblical principles regarding money and manage our resources wisely.

#### Outline

1. Avoid Materialism
  - A. Warning Against Greed
  - B. Results of Greed
2. Give Faithfully
  - A. Tithe
  - B. Give Offerings
3. Trust in God
  - A. Be Content
  - B. Be Confident

#### Preparing to Teach

- Select questions, learning activities and items from the *Adult Resource Packet* (pages 49–52) to help you fulfill your lesson objective.
- Fill out the "Planning the Session" sheet (*Adult Resource Packet*, page 5).
- Copy the work sheets "How to Be Rich," "Offering of Thanks," "Family Giving Planner," "For Further Study 11" (*Adult Resource Packet*, pages 49–52).

Adult Teacher Guide

The Christian Family

# Foundations for Family Finances

Every study is based on a foundational portion of Scripture. We include both KJV and NIV translations so you can use the one that fits your class best.

The **Outline** provides an at-a-glance look at the lesson's main points.

**Introducing the Study** will help you engage your students in the day's lesson.

**Learning Objectives** help you define measurable goals for the teaching session.

**Preparing to Teach** simplifies your lesson preparation with its step-by-step instructions, list of needed materials from the *Radiant Life Adult Resource Packet*, and any other supplies necessary for a great lesson.

## SAMPLE TEACHER GUIDE LESSON

Scriptures used in the lesson are easy to find in *Radiant Life Adult* studies, because we print key portions on the second page of every lesson in both the KJV and NIV translations.

These same verses are also printed in the *Adult Student Guide*, the *Adult Student Guide—Large Print Edition*, and the *Adult Lesson Folders*.\*

\*For more on these resources, see pages 14 and 15.)

It's great having both the *King James* and the *New International Versions* used in class. *Radiant Life* prints the biblical text for the lessons in the *Adult Teacher* and *Student Guide*, which is really handy. Since Bill prefers the KJV and I use the NIV, it's helpful being able to see both versions side-by-side.



### King James Version

**Luke 12:15.** And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

16. And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully:

17. And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?

18. And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

19. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

20. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?

21. So is he that layeth up treasure for himself, and is not rich toward God.

**Malachi 3:10.** Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

**2 Corinthians 9:6.** But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.

7. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

8. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.

**1 Timothy 6:6.** But godliness with contentment is great gain.

7. For we brought nothing into this world, and it is certain we can carry nothing out.

8. And having food and raiment, let us be therewith content.

**Hebrews 13:5.** Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

6. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me.

### New International Version

**Luke 12:15.** Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

16. And he told them this parable: "The ground of a certain rich man produced a good crop.

17. He thought to himself, 'What shall I do? I have no place to store my crops.'

18. "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods.'

19. And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'

20. "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

21. "This is how it will be with anyone who stores up things for himself but is not rich toward God."

**Malachi 3:10.** "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

**2 Corinthians 9:6.** Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

7. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

8. And God is able to make all grace abound toward you, so that in all things at all times, having all that you need, you will abound in every good work.

**1 Timothy 6:6.** But godliness with contentment is great gain.

7. For we brought nothing into the world, and we can take nothing out of it.

8. But if we have food and clothing, we will be content with that.

**Hebrews 13:5.** Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

6. So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"

Bible Commentary expounds on the lesson's Scripture and is printed in a two-column format with space between for you to write your own notes and reminders.

### Notes

#### 1. Avoid Materialism

##### A. Warning Against Greed

**Luke 12:13-19**

Luke 12:13-21 is commonly known as the Parable of the Rich Fool. Jesus was in the middle of teaching when someone in the crowd asked Him to arbitrate an argument about an inheritance (verse 13).

Ask: **"In what ways can money matters create problems in a family, particularly in a marriage?"** An attitude of selfishness on the part of any family member can show itself in greed. Parents must set the example of sharing freely with each other and with the children during the growing years of the family. Parents must also teach the children how to share and give them opportunities for sharing time, possessions, household tasks, and money.

Parents also need to anticipate the time they will not be around and prepare the family to share their resources fairly. Nothing should be left to chance that could cause friction among the children after one or both parents have died. Every couple needs a will or a revocable trust to define clearly how the family estate is to be divided among the survivors. They should also make sure to provide information regarding the location of important papers and insurance policies.

Instead of doing as the man asked, Jesus asked a question to reveal that it was not His place to act as a judge in such a matter. He then took the opportunity to teach about greed (verse 14). He warned that we are to be on guard against greed, pointing out that life does not consist of material possessions (verse 15).

To illustrate His point, Jesus told a parable about a rich man who became even richer when his fields

produced a bumper crop (verse 16). Instead of thanking God for this blessing or thinking of others who might benefit from some of his bounty, the man worried about how to store his great wealth (verse 17). He decided to tear down his existing barns and build bigger ones (verse 18). Once this decision was reached, he relaxed, confident that his needs and wants would be taken care of for many years. He planned on living the good life (verse 19).

It is often easy to feel secure in our own ability to earn and save money. But God wants us to trust Him for our future. If we put more faith in the provisions than in the Provider, we are in trouble.

##### B. Results of Greed

**Luke 12:20,21**

**Teaching Tip 1:** Have students present the skit referred to in last week's Looking Ahead section.

Ask: **"What is God's attitude toward those who trust in their possessions instead of in Him?"** In this parable, God called the rich man a fool (Luke 12:20)! That gives us a pretty good idea of how God views materialism. In fact, the rich man was going to die the very night he thought he had it made. And who would benefit from his riches after he died? He couldn't take anything with him.

Ask: **"What are some of the reasons the rich man was considered a fool?"** The rich man was not described as being immoral or dishonest. Indeed, it seems hard work and good management, along with God's blessings, had yielded great abundance. Yet he had several problems. First, he was totally self-absorbed. Everything revolved

In-depth commentary helps you and your students dig deep into the meaning of Scripture.

Discussion questions give students an opportunity to interact with and learn from each other, helping drive home the lesson.

## SAMPLE TEACHER GUIDE LESSON

Incorporating work sheets from the *Adult Resource Packet* will keep students interested and reinforce learning.

**Teaching Tips** offer optional ways of enabling learners to connect with the topic. We intentionally include more options than you can use in a normal class period to ensure *Radiant Life Adult* resources are adaptable for a wide variety of learning styles.

**MAKE IT WORK FOR YOU:**  
Before class read through the teaching tips and choose the ones best suited to your students, time constraints, and class setting. Remember, "Teaching Tips" can be used or left out without impacting the lesson's effectiveness.

**Discussion Questions** are printed in bold and indicated by a question icon in the margin. Incorporating them into your study will help facilitate learning for your dynamic learners. Plus, it will enable all your students to interact and discover.

Even if your students aren't inclined to interact, asking questions still engages their thinking in a deeper way. If they don't respond, the paragraph that follows contains an answer which you can share with your students.

around him. There is no mention of others at all.

Second, he gave no thought to God's role in his life. He was focused on what he had and what he would do in the future.

Third, he assumed he was the master of his destiny. He thought he had his future planned out, but it was not in his control. His life was unexpectedly taken from him.

"This is how it will be," the Bible says, for anyone who allows greed to overtake him (verse 21, niv). Instead of being overly concerned with material things, we are to be rich in the things of God.

→ **Teaching Tip 2:** Hand out the work sheet "How to Be Rich." Allow students a few minutes to complete the work sheet and then briefly discuss their answers.

### 2. Give Faithfully

#### A. Tithe

*Malachi 3:8–11;*  
*Proverbs 3:9,10*

**Teaching Tip 3:** Some people teach that tithing is an Old Testament Law and Christians are not subject to the Law (Galatians 5:18). However, tithing was before the Law (Genesis 14:20) and Jesus confirmed tithing (Matthew 23:23). Yet even if it were simply an Old Testament Law which Christians would not necessarily be subject to, it would still be a principle from the Old Testament to teach Christians both the joy and blessings of giving.

Tithing is giving the first ten percent of one's income to God. Tithing is also a subject many people would

rather not discuss. In Malachi 3:8–11, God says that if we don't give tithes and offerings, we are robbing Him (verses 8,9)! Sometimes God uses strong words to get our attention. "Robbed" might seem extreme in describing the withholding of tithes, but this is only because the natural mind has difficulty comprehending the seriousness of disobeying God's commands. The Bible teaches that everything is God's. What we have is merely entrusted to us to be used properly with our responsibility to the Lord always in mind. If we don't give our tithes and offerings to God, we are under a curse.

But on the other hand, if we do give our tithes and offerings, God has given us some promises. Ask: **"What are some of the benefits of tithing?"** According to verse 10, we can expect a great outpouring of blessing. This may be material or spiritual blessings. God delights in blessing His children in meaningful, personal ways.

God has also promised to watch over what we already have (verse 11). In biblical times, this meant protection of crops and flocks of animals. We can easily translate this into our own lives in today's society.

→ **Teaching Tip 4:** Allow one or two students to testify to God's provision as a result of tithing. Hand out the work sheet "Offering of Thanks." Allow time for students to complete the work sheet, and then ask for two or three students to read their psalm out loud. Thank God together for His provision.

In addition to the blessing aspect, it's important to remember what our tithes are used for. Our tithes help to support the body of Christ. When we joyfully give our tithe to our

local church, we are literally paying the bills for the advancement of God's kingdom. We are investing in something of eternal value when we do what God has commanded in this area.

Proverbs 3 gives us another look at the same principle. Verse 9 encourages us to honor the Lord with the first part of our income. This is an important principle to teach our children. We don't give our tithe to God solely out of obedience or obligation, but because it is another means of honoring Him. We want our children to get the big picture: If we honor God in every area of our lives, He will make himself known to us. Blessing will be a large part of our lives, because that's how God likes to work. But our motive for giving to God and living for Him should not be to receive. Receiving will be a by-product of seeking Him and living to honor Him every day of our lives.

Verse 10 tells us that if we do honor God by giving, our barns will overflow and our presses will brim with new wine. To put that in modern-day language, we will have plenty. That's the kind of God we serve.

#### B. Give Offerings

*1 Corinthians 16:1–3;*  
*2 Corinthians 9:6–8*

The apostle Paul gave the Corinthian believers some practical financial advice. In 1 Corinthians 16, Paul instructed them on how to collect an offering for their fellow believers in Jerusalem (verse 1). He stipulated that each person should set aside some money each week toward the offering (verse 2). This money was to be saved by each individual until Paul came. Then all would bring their offering and put it with the others'. In this way, Paul

said, no collection would have to be taken up while he was there.

God is an orderly God. He is pleased when we give with purpose. Many believers will give sacrificially when presented with an emotional appeal for money. Yet consider the joy of saving an amount for weeks or months, then presenting the sum to God for a specific purpose—perhaps a missions project or a brother in need. This kind of giving is a legacy your children will never forget.

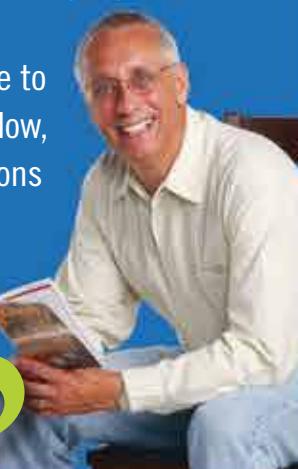
→ **Teaching Tip 5:** Have a volunteer read 1 Corinthians 16:2 out loud. Ask, "How are believers to give?"

Each believer is to give in accordance with his or her own income. There are to be no guilt trips for those who gave little, nor pride among those who are able to give much. God has entrusted all of us with varying amounts of material wealth. It is up to us to seek Him for our individual financial plan.

Verse 3 brings out the need for accountability in financial matters. Paul wanted the Corinthian believers to know that the money they were giving would be used for the purpose it was given. To that end, they were to choose representatives who would be part of the group that presented the offering in Jerusalem. While we do believe in the integrity of church leaders, we need to have financial safeguards in place within our churches so there are no grounds for accusation. This brings honor to God and can increase the joy of those who give.

In 2 Corinthians 9 we learn that if we give generously, we will reap generously (verse 6). Everything we have comes from God, so why not be generous? If He gave us what we have, He can surely give us more!

At first, I was nervous about joining in group discussions. There are so many smart people in the class! But Bill encouraged me to get involved. Now, class discussions are usually continued over Sunday lunch!



I grew up thinking money was evil. I struggle with the fact that I earn a good wage. I pay my tithes, give to missions, that sort of thing. But I've always wondered if being financially comfortable was wrong.

I was relieved when Bill said that God doesn't want us impoverished; He wants us to keep material wealth in perspective.

Wealth is a responsibility to meet the needs of others. I felt my inner tension ease. Now I know I've been given a great responsibility by God, and I'm honored.



God loves it when we are generous with His money. He loves it even more when we give with joy (verse 7). If we can learn to be a channel of blessing, God will begin to pour himself through that channel to others.

Giving does not merely include finances. Giving should be manifested in every area of our lives as well. We can give time. We can give love. We can give forgiveness. And just when we think we might run out, God is there to renew us. He gives us what we need, so that "in all things at all times" we will have what we need to give more (verse 8, niv)! God will never run out of resources.

### 3. Trust in God

#### A. Be Content

*1 Timothy 6:6–10,17–19*

Ask: "Why is it wise financial planning to give tithes and offerings to God?" As we discussed in last week's lesson, God is our Provider and Sustainer. In God's economy, learning to live godly lives and being content with what we have is considered to be "great gain" (1 Timothy 6:6). If we are focused on eternity, our temporary material possessions won't seem nearly as important. In fact, if we are seeking God's kingdom above our own life, we won't have to worry about material things. God promises to meet the needs of those who put Him first (see Matthew 6:33).

We didn't bring anything with us into this world when we were born, and we certainly can't take anything out with us when we die (1 Timothy 6:7). And according to verse 8, we should be satisfied with having our basic needs met. Of course, it's not wrong to have more than the clothes on our back. But we must not be continually striving for wealth. If wealth is the focus of our lives, then God is not.

#### Notes

In fact, if making more money or obtaining more things is the focus of our lives, then we have fallen into the trap of greed. Verse 9 tells us that those who are greedy have succumbed to temptation that will lead them to ruin and destruction. The pull of greed is so strong that some people even abandon their faith in Jesus and end up piercing "themselves through with many sorrows" (verse 10, kJV).

Along this same line, the rich are warned not to be arrogant and not to put their hope in their wealth (verse 17). Instead, they are to trust in God for everything. Instead of glorying in their wealth, those who are rich should be rich in good deeds and generosity (verse 18).

Ask: "Would you classify yourself as being rich? Why or why not?" Though we might not consider ourselves rich, we can still suffer from pride in our self-sufficiency and "trust in uncertain riches" (verse 17, kJV). No matter what our financial status, we need to trust in God to meet our needs and be willing to share with others what God gives us (verse 18).

When we give generously to meet the needs of others, we are storing up treasure in heaven. When we give, we learn what life is really about (verse 19). A life that is lived selfishly is not really life at all. But a life lived in godly contentment and generosity is real living!

#### B. Be Confident

*Hebrews 13:5,6*

It is important that we learn to tell the difference between our needs and wants. Our needs, when we get right down to it, are really quite simple. Our list of wants, on the other hand, can be endless. God has promised to supply all our needs (see Philippians 4:19). But He didn't say He would give us all our wants.

#### Notes

The writer of Hebrews encouraged believers to live in freedom from materialism (Hebrews 13:5). Ask: "What reason does the author of Hebrews give for living in contentment?" The author reasoned that God has promised to never leave us or forsake us; therefore we should be content.

At first glance, this answer doesn't seem to go with the ques-

tion. But if we think about it, we realize that God wants to be sufficient for our every need. Once we learn this concept, we can be confident in His care. We won't live in fear of what may happen on this earth, because God is our Helper (verse 6). What a promise! We can trust God with everything—our lives, our families, and our finances.

### Discipleship in Action

God has specific principles for money management. God wants believers to trust Him with their finances, and to teach their children to do the same.

**Teaching Tip 6:** Hand out the work sheet "Family Giving Planner." Instruct students to take time this week to prayerfully consider how their families can be effective stewards of the resources God has given them.

When you model good stewardship, your children learn stewardship. When you model tithing, your children will learn to tithe. And don't forget the other part—teach your children to notice the blessings that God gives to those who are faithful. Be sure to point out to them the rewards of being faithful to God. God loves cheerful, thankful givers!

### Ministry in Action

This week, challenge your family to try a "giving experiment." For dinner one evening, serve a simple, inexpensive meal. Then take the money that you would have spent for a normal meal and put it aside. On Sunday, let your children give this extra money in the offering at church, perhaps designating it for a compassion ministry. Afterwards, discuss how the family felt about the experience and what they think God would say about what they did.

### For Further Study

- |           |   |
|-----------|---|
| Monday    | Blessings of Obedience.<br>Deuteronomy 28:1–13  |
| Tuesday   | Proper Priorities Please God.<br>1 Kings 3:3–14 |
| Wednesday | The Joy of Trusting God.<br>Psalm 21:1–7        |
| Thursday  | Invest Wisely.<br>Matthew 25:14–30              |
| Friday    | A Sacrificial Gift.<br>Luke 21:1–4              |
| Saturday  | Love in Action.<br>1 John 3:16–24               |

### Looking Ahead

- The work sheet "Loving Others" in next week's lesson is a group assignment. You will need to have a list of people prepared ahead of time for this assignment. You should have enough people on the list so each student can be assigned a person. See page 280 for more information.

We'll help you bring the study home with **Discipleship in Action** and **Ministry in Action** sections. These features will help your students apply the principles to their everyday lives.

After all, helping adults gain Bible knowledge and become more like Christ is what *Radiant Life* is all about.

Challenge yourself and encourage your class members to study the Bible outside of class with these portions of Scripture. The topics will keep the lesson current in their minds throughout the week.

**For Further Study** information is also printed in the *Adult Student Guide* resources and is available as a reproducible work sheet with space to take notes in the *Adult Resource Packet*.

For more information, see page 14.

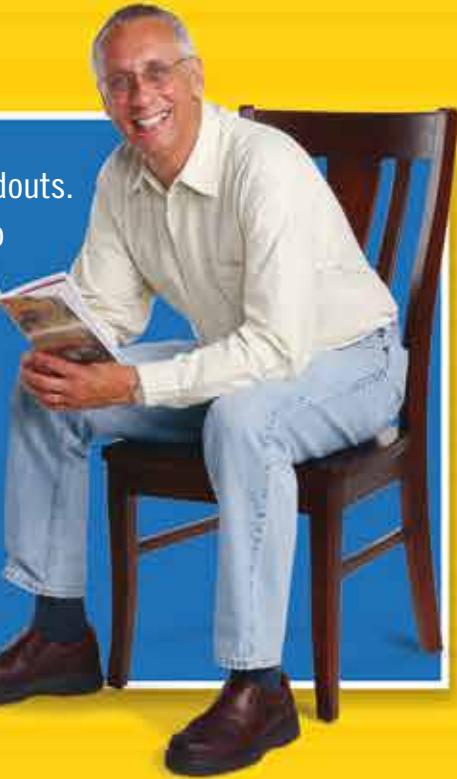
## CLASSROOM RESOURCES

The *Radiant Life Adult Resource Packet* is full of reproducible materials to enhance your lesson presentation, including posters, transparencies, work sheets, case studies, quizzes, and informational handouts.



I really appreciate the *For Further Study* handouts. I love digging deeper into a topic and am used to pursuing my own Bible study, but this handout really keeps me focused. The note-taking space is invaluable.

I even started collecting them in a notebook. I recently flipped back through the past year's work sheets. It was encouraging to see in black and white how much I've grown as a Christian and in my knowledge of God's Word.



These resources will help you target different learning styles, so you can effectively communicate God's Word. **Work sheets** and **informational handouts** will broaden students' understanding of what the Bible says through writing and discussion.

**BONUS:** Make copies of the resource items you don't intend to use in class and give them to your students to further their study throughout the week.

Every *Radiant Life Adult Resource Packet* comes with four posters—two promotional posters to advertise upcoming themes to other church members, and two to display in your classroom to encourage your students' faith.

**TEACHER TIP:** Post the invitation posters in a prime location away from your church (i.e., a bulletin board advertising local events) and invite members of your community to study God's Word with you.

## STUDENT RESOURCES

**Radiant Life Adult Student Guides** will help your students prepare for the week's study as well as follow along during class.

Each of the lesson's main points and core information is covered in this booklet, conveniently sized to fit in most Bibles. Plus, questions at the end of every section will challenge adults to apply biblical truth in their personal lives.

This resource is also available in a *Large Print Edition* for those who appreciate easier-to-read print.

love of money and to be content  
reason for this is that we can trust  
to take care of us. If Almighty  
is watching over us and helping us,  
do we have to fear? If we follow  
financial principles, we can con-  
say, "The Lord is my helper; I  
am afraid" (verse 6, NIV).

**For Classroom Discussion:**  
Heb. 13:5. He who  
himselfes focused on God, for  
it is our Provider. In 13:5, we are  
instructed to keep ourselves free from  
the love of money.

**One thing I can do this week in response to this lesson:**

**For Further Study** topics and Scripture passages from the *Teacher Guide* and *Resource Packet* are printed on the first page of every *Adult Student Guide* lesson and *Adult Lesson Folder*.

These six daily Bible reading passages will enhance your students' personal devotions as they dig deeper into the study's topic. It's just another way *Radiant Life* connects learning to life.

**Radiant Life Adult Student Guides** will help your students prepare for the week's study as well as follow along during class.

Each of the lesson's main points and core information is covered in this booklet, conveniently sized to fit in most Bibles. Plus, questions at the end of every section will challenge adults to apply biblical truth in their personal lives.

This resource is also available in a *Large Print Edition* for those who appreciate easier-to-read print.

**The Christian Family**

## Foundations for Family Finances

**Key Verse:** Matthew 6:33  
Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

**Study Text**  
Psalms 3:9-10; Malachi 3:8-11; Luke 12:13-21; 1 Corinthians 16:1-3; 2 Corinthians 9:8-9; 1 Timothy 6:6-10,17-19; Hebrews 13:5-6

**Central Truth**  
Christians should use biblical principles to manage money.

**For Further Study**  
Monday: Blessings of Obedience; Deuteronomy 28:1-13  
Tuesday: Proper Priorities Please God; 1 Kings 3:3-14  
Wednesday: The Joy of Trusting God; Psalm 23:1-7  
Thursday: Invest Wisely; Matthew 25:14-30  
Friday: A Sacrificial Gift; Luke 21:1-4  
Saturday: Love in Action; 1 John 3:16-24

**Commentary & Application**

**1. Avoid Materialism**  
Luke 12:13-21  
Jesus warned people against greed. (Luke 12:13-15) He told a parable about a man whose fields produced a crop too large to fit into his barns. Instead of being thankful to God and generous to others, the man hoarded his wealth (verse 18). Feeling secure in his wealth, he planned to live the easy life (verse 19). God had had enough of the rich man's self-centeredness. God even called him a fool (verse 20)! That night, the man was to die. All his possessions and pride would then be useless. This is how it will be, Jesus said, for anyone who "lays up treasure for himself, and is not rich toward God" (verse 21, NIV). Material things are just that—things. If our possessions are more important to us than God, greed has set in. If we give our possessions tightly for one reason, we are not open to what God has in store for us. Possessions fit themselves are not evil, but we must not put our hope in what we have instead of in the living God.

**What are some of the reasons the rich man was considered a fool?**

**2. Give Faithfully**  
Malachi 3:8-11; Proverbs 3:9-10; 1 Corinthians 16:2-3; 2 Corinthians 9:6-8

For the Christian, tithing—an offering of one's income—should be a large part of our giving. However, we should not feel coerced or compelled to give beyond what we can give with a joyful heart (verse 7). God loves giving. Missing us so we can bless others. Verse 8 says that God is able to "make all grace abound" to us so we will have enough to give generously (verse 9). Material and spiritual blessings are included in God's promise to those who give according to His plan.

**What are some of the benefits of tithing?**

**3. Trust in God**  
1 Timothy 6:6-10,17-19; Hebrews 13:5,6

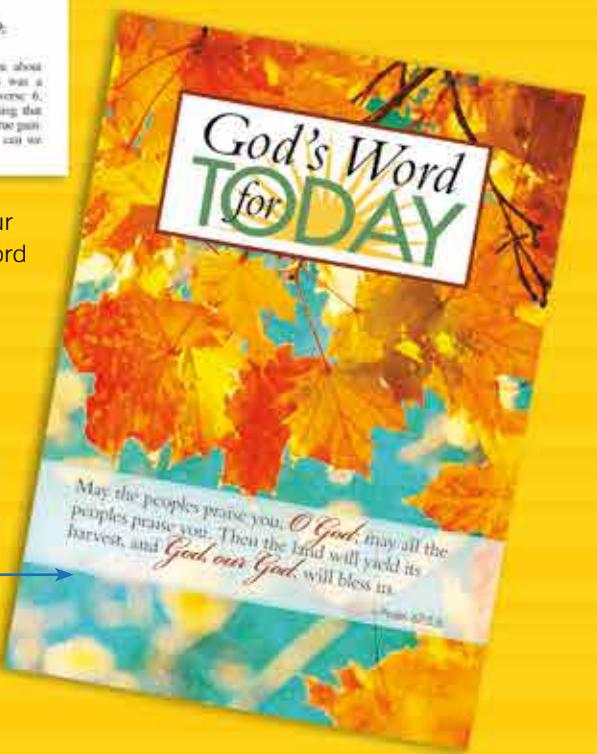
In 1 Timothy 6, Paul wrote about those who thought godliness was a means to financial gain. In verse 6, Paul refuted this thinking, stating that godliness with contentment is true gain. Only when we rely on Christ can we

Small enough to fit in a Bible, **God's Word for Today\*** encourages your students to develop a life-long habit of pursuing God through His Word as they journey through the Bible in a year.

Each daily devotion focuses on a key portion of the Bible and ends with a prayer suggestion, challenge, or thought for the day that will help adults apply a central truth to their lives.

And the daily prayer emphasis will encourage them to use their intercessory skills as they pray for the world, missionaries, Christian organizations, and social issues.

\*Published quarterly. Yearly subscriptions available.



Uplifting stories in **LIVE\*** will inspire adults in their Christian walk. Be sure to send this eight-page, mini-magazine home with your class members each week.

\*Published quarterly. Yearly subscriptions available.



**Adult Lesson Folders** ensure your visitors don't feel left out. This loose-leaf resource allows you to give a condensed version of the day's lesson to those without a *Student Guide* so they can follow along during class.

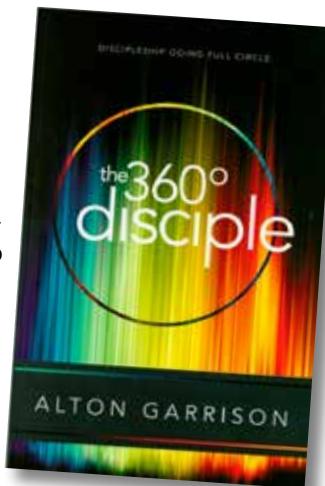
Each of the lesson's main points and core information is covered along with the Scripture setting. Plus, questions at the end of each section will challenge adults to apply the truth in their personal lives.

# Small Group Resources

## The 360-Degree Disciple by Alton Garrison

Get the tools you need to turn pew sitters a full 360 degrees into pew fillers! In this handbook you'll discover how to produce transformed, godly disciples who circle around to draw others to Christ. It lays out a systematic plan for church-wide discipleship that is neither complicated nor overly simplified, a plan every church can put into practice today. Includes chapters specific to discipling children, youth, families, and people of diverse ethnicities. Paper. 288 pages.

02LU0562



## Spiritual Health Planner with Spiritual Health Assessment

Take your church to the next level of spiritual maturity through intentional discipleship. This effective tool focuses on inward growth by assessing individuals' current spiritual walk and guiding them to set goals in five key areas: worship, connect, grow, serve, and go. Leader Kit includes workbook, 10 two-ply tests, and a CD-ROM with English and Spanish files of the Health Planner and Assessment.

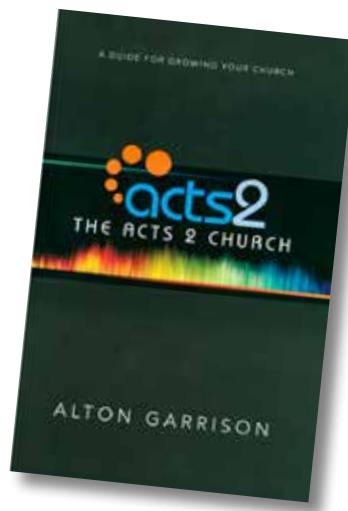
Leader Kit      08LU8460  
Workbook      02LU0937  
Test            07LU5405



## The Acts 2 Church by Alton Garrison

In this handy booklet, Garrison explains a simple philosophy for church growth—follow what the Early Church did in the Book of Acts. Provides ideas to get you going and resources to equip you to lead a healthy, growing church. Ideal for church staff, deacon board, and volunteer leadership. 36 pages.

02LU0508



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