Treasure Hunt: What Really Matters?

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. My Favorite Things (That Money Can Buy)
Look around your room or house. What are 3–5 things you love that money bought for you? Write or draw them on the next page.
My bike, my stuffed animal, my favorite hoodie, my art set…

2. My True Treasures (That Money Can't Buy)
Now, think about special things in your life that don't come from a store and can't be bought with money. These are your true treasures! Write or draw them on the next page.
Family movie nights, hugs from Mom, playing with friends, laughing until my belly hurts, God's love…

Reflection

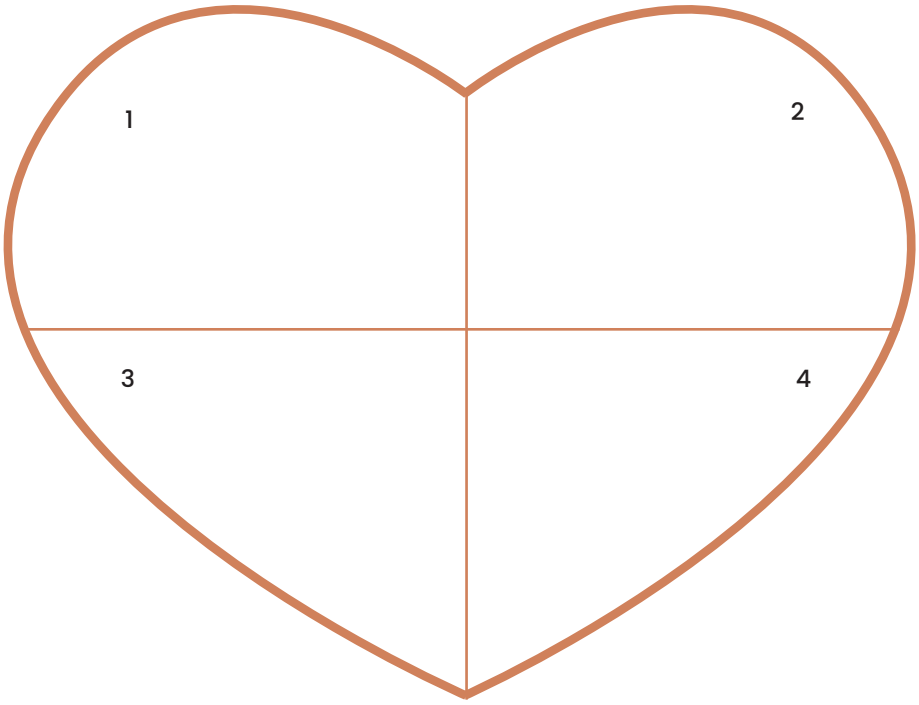
If you had to choose, would you rather have a lot of your favorite things but none of your true treasures, or all your true treasures but not a lot of your favorite things?

It's fun to have things we love, but the best treasures are the ones that last, make us smile inside, and remind us how loved we are.

Things I Love (That Money Can Buy)

1	2
3	4

My True Treasures (That Money Can't Buy)



Trade or Buy?

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. Imagine two ways to get something you want, like a toy, snack, or book

> Option 1: Trade something you own for it
> Option 2: Pay for it with money

2. For your trade, draw a picture of something you want, and then a picture of what you want to trade for it.

> Is it a fair trade?

3. Now you'll pay for it with money. Draw a picture of something else you want, and then a picture of the money you have to pay for it.

Reflection

Why is using money easier than trading?

What you want

Draw a picture of something you want!

What you have to trade

Draw a picture of what you have to trade for the thing that you want.

What you want

Draw a picture of something else that you want!

Money you have to buy it

Draw a picture of the money you have to buy the thing that you want.

The Fair Trade Game

What You Need

+ A few small objects (e.g., toy car, sticker, pencil, coin, eraser)
+ 2+ children (or role-play with parent/teacher)

What to Do

1. Lay out the items and give each child one.

> Let them trade with each other — but one round includes someone trying to make an unfair trade (like a pencil for a toy car).

2. Pause the game and ask:

> "Was that a fair trade?"
> "How would you feel if you were the one getting less?"
> "What would God want us to do in a trade like this?"

Discussion

1. Why do you think God cares about fairness, even in trading toys or things at school?

2. Could it have been easier to get the item you wanted if you had money to pay for it instead of trading?

Silly Money

What You Need

- This worksheet
- Crayons, markers, or colored pencils
- Your imagination!

What to Do

1. Imagine
Money can be anything people agree has value. In history, people used shells, salt, and even chocolate as money. Now it's your turn to get creative! Imagine four silly things people might use as currency today. It can be something funny, wild, or totally made-up—like bubble gum wrappers, glitter, robot stickers, or dragon scales!

2. Draw
Draw a picture of each silly money idea in each of the four boxes. Give each one a name and write a sentence about what people could trade it for.

Example
Name: Glitter Gold
What it can buy: A ticket to a unicorn race!

Reflection

1. Which silly money idea is your favorite?
2. Would people really use it? Why or why not?

Silly Money Idea #1

Name:

What it can buy:

Silly Money Idea #2

Name:

What it can buy:

Silly Money Idea #3

Name:

What it can buy:

Silly Money Idea #4

Name:

What it can buy:

Coin Detectives

What You Need

+ A few different U.S. coins (pennies, nickels, dimes, quarters)
+ A magnifying glass (if you have one)
+ This worksheet to fill in observations
+ Pencil or crayons

What to Do

1. Look closely at each coin. What do you notice about the size, color, year, and details?

2. Try to remember what metal(s) it is made of. Refer to the chart from this lesson.

3. Write or draw what you see on the provided worksheet.

Reflection

1. Which coin do you like the most? Why?

2. Why do you think coins are made from cheaper metals now instead of silver or gold?

Penny

Year it was made:

Color:

Draw the front (heads/obverse):

Draw the back (tails/reverse):

What's it made of?
(Use the lesson table to help!)

Nickel

Year it was made:

Color:

Draw the front (heads/obverse):

Draw the back (heads/obverse):

What's it made of?
(Use the lesson table to help!)

Dime

Year it was made:

Color:

Draw the front (heads/obverse):

Draw the back (heads/obverse):

What's it made of?
(Use the lesson table to help!)

Quarter

Year it was made:

Color:

Draw the front (heads/obverse):

Draw the back (heads/obverse):

What's it made of?
(Use the lesson table to help!)

What is it Worth Now?

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

Imagine you are in two completely different situations. For each one, rank six items from most valuable (1) to least valuable (6) for that scenario. You will use the same list of items both times. Be sure to think about what you would need most!

> **Scenario 1: Stuck on a Deserted Island**
> You're alone on an island with no phone, no stores, and no one else around. You'll need to survive until help arrives.

> **Scenario 2: At a Big Birthday Party with Friends**
> You're at a birthday party with music, food, games, and your friends. You were invited to play longer after the party ends.

Reflection

1. Were your rankings the same in both situations?

2. What do your answers tell you about how value changes depending on what you need?

Scenario 1:
Stuck on a Deserted Island

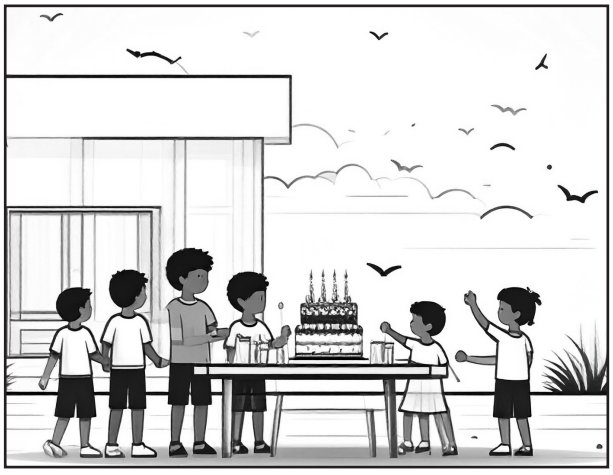


Your plane crashed on a deserted island in the middle of the ocean and you're the only one who survived. In the wreckage, you find these 6 items. Think about what you will need most for the next 3 days to survive until help arrives!

Rank these items from the wreckage from (1) to (6).
(1) is the most valuable. (6) is the least valuable.

___ **A flashlight**
___ **A popular video game**
___ **Two gallons of water**
___ **A sparkly gift bag**
___ **A box of snacks**
___ **A restaurant gift card**

Scenario 2:
At a Friend's Birthday Party



You were invited to your best friend's birthday party and it turns out to be the most fun you've ever had in your life! After everyone leaves the party, your best friend asks you if you want to play longer and stay for dinner. You look in the kitchen area and see these 6 items on the countertop and dining table.

Rank these items at the party from (1) to (6).
(1) is the most valuable. (6) is the least valuable.

___ **A flashlight**
___ **A popular video game**
___ **Two gallons of water**
___ **A sparkly gift bag**
___ **A box of snacks**
___ **A restaurant gift card**

In __ We Trust

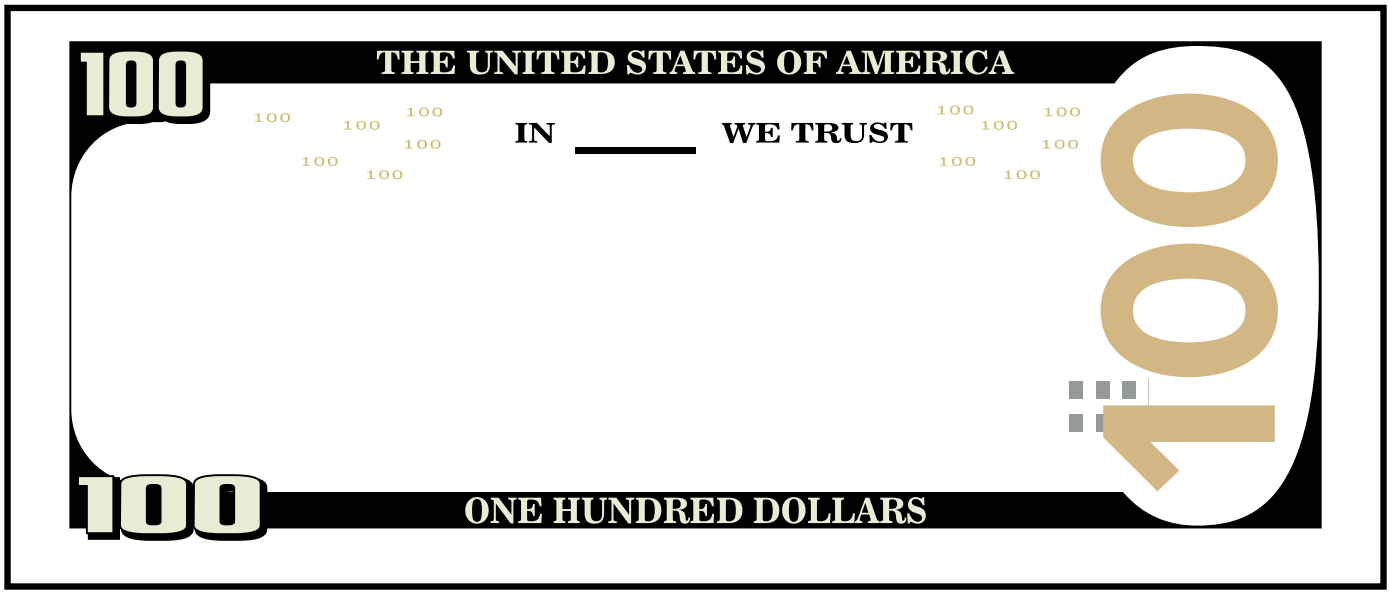
What You Need

+ A pencil or crayon
+ This worksheet

What to Do

1. Look at the blank dollar bill on the next page. Find where it says: "In ___ We Trust" and fill in the blank.
2. Decorate your dollar to remind you that trusting God is better than anything else you could put your trust in.


100
ONE HUNDRED DOLLARS
100
FEDERAL RESERVED NOTE
JB 487756688 T
B2
THE
UNITED STATES
OF AMERICA
THIS NOTE IS LEGAL TENDER
FOR ALL DEBTS, PUBLIC AND PRIVATE
100
JB 487756688 T
100
100


100
THE UNITED STATES OF AMERICA
IN _____ WE TRUST
100
100
100
100
100
100
100
100
100
100
100
100
100
100
100
ONE HUNDRED DOLLARS

What Would You Do?

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. Read each of the decision stories on the next page.
2. For each one, fill in the circle for the choice you think shows integrity. Integrity means doing what's right, even when it's hard.

Reflection

Why is it sometimes hard to be honest?

Decision #1

You find $10 on the floor at school. Nobody saw you.

What do you do?

- ◯ Keep it for yourself
- ◯ Take it to the lost and found
- ◯ Pick it up and buy your lunch with it

Decision #2

You're playing a board game and notice your friend didn't see you skip ahead by accident.

What do you do?

- ◯ Leave it
- ◯ Pretend you didn't notice
- ◯ Go back and play fair

Decision #3

You're at the store and the cashier gives you too much change.

What do you do?

- ◯ Tell them and give it back
- ◯ Keep it
- ◯ Say nothing and leave

Decision #4

You see your friend take a candy bar from the store without paying.

What do you do?

- ◯ Say nothing, because it's not your problem
- ◯ Tell an adult or store worker what you saw
- ◯ Help your friend hide it

A Day in the Life

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. Choose two characters (Emmanuel, Miguel, Marisol, or Olivia) and read a short paragraph describing their day.
2. Reflect by answering a few questions in the first person, as if you are that child.

Reflection

Sometimes it's hard to imagine living a life that's very different from your own. What makes that difficult?

Name: Emmanuel

Country: Uganda

My Life:
I live in a small village in Uganda. In the morning, I help my family by collecting water from the well and feeding our chickens. I walk barefoot a mile to school. We eat beans and cornmeal most days. At night, we sit by a small fire and tell stories because we don't have electricity. I dream of becoming a teacher someday.

Imagine you are Emmanuel:

What do you do in the morning?

What do you eat for lunch?

What are you thankful for today?

Name: Miguel

Country: Mexico

My Life:
I live in a busy town in Mexico. My family sells fruit and vegetables at the market. Some days I miss school to help my mom carry baskets and take care of customers. We eat beans, tortillas, and eggs. After work, I play soccer in the street with my friends. I hope to finish school and get a good job one day.

Imagine you are Miguel:

What do you do during the day?

What do you eat?

What is one thing you hope for?

Name: Marisol

Country: Guatemala

My Life:
I live in a town near Lake Atitlán. My mom is a weaver, and I help her make colorful bracelets to sell to tourists. I wear a huipil and corte every day. I go to school in the afternoon after helping in the market. At night, I sit by the lake and watch the boats come in. I want to be a teacher when I grow up.

Imagine you are Marisol:

What do you wear every day?

What chores or work do you do?

What is beautiful about your home?

Name: Olivia

Country: United States

My Life:
I live in a suburban neighborhood. I have my own bedroom, and my mom drives me to school. At school, we use computers and eat lunch in the cafeteria. After school, I go to soccer practice and eat dinner with my family. I'm thankful for my friends, my home, and the fun things I get to do.

Imagine you are Olivia:

What is your favorite part of your day?

What does your home look like?

How do you get to school?

What are 3 things you are thankful for?

The Peace Jar

What You Need

- A clean jar, cup, or small box (you can decorate it!)
- Small slips of paper or index cards
- A pen or pencil
- Optional: Stickers, markers, or ribbon to decorate the jars

What to Do

1. Decorate Your Peace Jar
Write "My Peace Jar" or "Rest Over Riches" on the outside. Decorate with calm, happy images — maybe clouds, hearts, or peaceful nature scenes.

2. Think About Peace
Ask yourself: When do I feel the most at peace? Is it when I'm outside? Snuggled up reading a book? Talking to God? Helping someone?

3. Write It Down
On each slip of paper, write or draw one moment, activity, or place where you feel peaceful and content — where you feel safe, calm, and happy without needing to buy anything.

Example:
"When I'm riding my bike"
"When I'm praying before bed"
"When I'm baking cookies with Grandma"

4. God's Peace Prompt
On one slip, write this Bible reminder:
"God's peace is better than anything money can buy!" — Proverbs 15:16 (adapted)

5. Daily Peace Check
Anytime you feel worried or restless, take out a slip from your Peace Jar. Think about (or do) the peaceful thing you wrote down. Then say a short prayer asking God for His peace in that moment.

Thankfulness Countdown

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. Set the Scene: Sometimes we focus so much on what we don't have, we forget all the blessings God has already given us. This activity helps us "hunt" for the treasures in our own life.

2. Draw or Write: In 3 minutes, draw or list as many things as you can that you are thankful for. These can be people, places, experiences, talents, or even little everyday things like "a sunny day" or "playing with my dog."

3. When the timer stops, share a few items from your list or drawings with the group or a grown-up.

4. Extra Challenge: Circle at least 3 things on your list that money can't buy, and thank God for them right now.

Reflection

Count how many things on your list that money can buy, and how many money can't buy. What do you notice?

I'm thankful for...

My Work is Good

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. Use the worksheet with three sections labeled Hands, Mind, and Heart.

2. In each section, write or draw one way you can work in that category.

> Hands: physical work (sweeping, gardening)
> Mind: thinking/learning work (schoolwork, problem-solving)
> Heart: caring/helping work (encouraging a friend, praying for someone)

Reflection

Do you prefer working with your hands, mind, heart, or all of them?

Hands

Mind

Heart

Encouraging Gifts

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. Seeing Gifts in Others

> If possible, get into a group of at least two people.
> Print out page 2 of this activity for all participants.
> Write down gifts and talents you notice in each person in the group. Try to be specific.
> Write for yourself too. what gifts and talents do you see in yourself?

2. Growing a Gift

> Each person chooses one gift they would like to get better at.
> Write down one idea for how to practice or improve it.
> Share your growth idea with the group. You might even help each other with encouragement and ideas!

Reflection

Joseph's gifts included understanding dreams, leading, and organizing, and they were noticed by others in every place he went. He used them faithfully, and they grew over time. Just like Joseph, we can see gifts in ourselves and others, encourage each other, and keep practicing so God can use our gifts in all kinds of ways!

Name: _____

Gifts: _____

_____

Name: _____

Gifts: _____

_____

Name: _____

Gifts: _____

_____

Name: _____

Gifts: _____

_____

Your Name: _____

Your Gifts: _____

_____

_____

Gift You Want to Grow: _____

How This Gift Can Grow? _____

_____

_____

Integrity With My Jobs

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. For the Grown-Up:

> Pick up to three jobs your child already does at home (examples: cleaning room, feeding a pet, setting the table).
> For each job, write one special request in the "Integrity Request" box. This request should be something you want your child to pay attention to — the part of the job that's often skipped, rushed, or needs extra care.

Example: Clean your room. Request - Put toys where they belong, not under the bed.

Example: Feed the dog. Request - Make sure the water bowl is full too.

Example: Set the table. Request - Remember the napkins.

2. For the Child:

> Read each job and the Request.
> Do the job with integrity, paying attention to the request.
> After completing, check the box that says, "I did this job with integrity!"

Reflection

The person making the request will be very happy you did your jobs well!

Job #1

Job: _____

Request: _____

☐ **I did this job with integrity!**

Job #2

Job: _____

Request: _____

☐ **I did this job with integrity!**

Job #3

Job: _____

Request: _____

☐ **I did this job with integrity!**

What Did it Cost?

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

Think about some things you bought recently. Write them down, how much they cost, and how much work (time + energy) you did to earn the money. This helps you see how your life connects to the things you buy.

Reflection

Were these things worth the time and energy you spent to earn the money required to buy them?

	What I bought	Cost ($)	How much work it took (time/energy)
1			
2			
3			
4			

Ready or Not? Job Check!

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. List Current Family Jobs
Together with your parent, write down the family jobs you already do that you do not get paid for.

2. Family Job Check-up
Parent and child discuss: Do I do these jobs without reminders? Do I finish them with care?

3. Pathway Plan
If the child is struggling to constently complete their family jobs, either reassess the jobs and make them more achievable, or try to motivate the child to complete them with a monetary (or other) reward. For kids motivated by money, even a very small amount could make a huge difference to help the child form healthy habits. Whether they are ready or not, brainstorm ideas for some paid jobs together.

4. Encourage
Parent, end the conversation by encouraging your child in the things they are doing well!

Family Jobs

List jobs that you do not get paid for.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

Kids, ask your grownup how you're doing with your family jobs. If there are any jobs you still need to work on, now is the perfect time to talk about them together.

Note for Parents:
This is a great opportunity to reassess family jobs and be sure they are age-appropriate and realistic. Every child is different, and the goal is to choose jobs that are achievable and can be consistently completed well.

If the child is struggling to constently complete their family jobs, either reassess the jobs and make them more achievable, or try to motivate the child to complete them with a monetary (or other) reward. For kids motivated by money, even a very small amount could make a huge difference to help the child form new healthy habits. The reward for Family Jobs can be removed once Paid Jobs are in place, expecting the healthy habits will continue.

Paid Jobs

List ideas for jobs that you could get paid for.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

The next lesson will present a system called **The PayDay Path**. No system is perfect, but if a family needs help or wants to try a new way to manage household jobs, it may be helpful.

These paid job ideas will come in handy in the next lesson.

Make It Clear

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

Each sentence is missing two important details. Read each sentence and then rewrite the sentence clearly so that the instructions are clear. Be creative! There are many possibilities for the details that are missing. The important thing is that you include "What," "How," and "When" in your new sentence.

Reflection

What can happen if someone asks you do do something, but their instructions are missing necessary details?

Care for the garden.

The **What** is "the garden," but the **How** and the **When** are missing!

Rewrite the sentence below, including the missing details for this request.

Wash it with this special soap.

The **How** is "with this special soap," but the **What** and the **When** are missing!

Rewrite the sentence below, including the missing details for this request.

Do the thing at 7 PM.

The **When** is "at 7pm," but the **What** and the **How** are missing!

Rewrite the sentence below, including the missing details for this request.

Create a Business

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

Now it's your turn to think like a business owner! Refer to the following pages and follow the steps that it takes to plan a new business.

Reflection

What may happen if you start a business while thinking more about what you want rather than what your customer wants?

1. What Need Are You Filling?

Write one sentence explaining the problem your business solves.
Example: "Kids need colorful bracelets to give as gifts" or "Busy neighbors need someone to walk their dogs."

2. What Are You Offering?

Write or draw your product (something you make) or service (something you do).

3. Who Are Your Customers?

List the people who would buy your product or service. (Friends, family, neighbors, etc.)

4. What Are Your Costs?

Write down what you would need to spend money, time, or energy on, and how much it costs. There may be more spaces below than you need to use, but try to think of as many possible costs to run your business as you can.
Example: "String and beads - $10" or "Poop bags for each walk - $2"

Name	$ Cost	Name	$ Cost
1.		6.	
2.		7.	
3.		8.	
4.		9.	
5.		10.	

5. How Much Will You Charge?

Decide on a fair price for your product or service. Make sure it covers your costs and still leaves you some profit.

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6. How Will People Find Out About Your Business?

Write one or two ways you'll market your business.
Example: "Make a colorful sign" or "Ask neighbors if they need help."

---

7. What Makes Your Business Stand Out?

Write one thing that makes your product or service different from other similar businesses (your competition).
Example: "My bracelets can be customized with initials" or "I'll give dogs extra playtime."

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8. Name Your Business

Write down a fun name for your idea.
Example: "Pawsome Dog Walking" or "Bead Bonanza Bracelets."

---

9. What Is Your Profit?

At the end, add up your profit. If you sell 10 of your product or service, how much money would you make after paying your costs?

Take a Risk

What You Need

+ A pencil or crayon
+ A six-sided die, or go to www.restoverriches.com/app/dice
+ This worksheet

What to Do

1. You borrow $100 for a month of supplies.
Imagine you are opening a lemonade stand. Like Alex in the story, you borrow $100 to start your business.

2. Roll for the weather.
Each roll of the die represents one week of sales. Roll once and check the chart on the following page.
Write down your revenue for "Week 1".
Roll 3 more times (4 times total), and fill in your revenue for weeks 2,3, and 4.

3. Follow the instructions on the worksheet to see if you made a profit, or ended up with bad debt (owing money).

Reflection

Borrowing money in the hope of making money to pay it back is risky. If you can start a business with money you already have, you lower your risk of having bad debt.

1. You borrowed $100 to pay for 1 month of supplies for your lemonade stand.

Your agreement is that you will pay this $100 back after 1 month.

2. Roll for the weather.

Roll a die 4 times and record how much money you made in sales each week.
If you don't have any dice, you can roll online on our website: www.restoverriches.com/app/dice

Week 1: $ _____
(First Roll)

Week 2: $ _____
(Second Roll)

Week 3: $ _____
(Third Roll)

Week 4: $ _____
(Fourth Roll)

Roll:

1	Sunny: $40 in sales
2	Sunny: $40 in sales
3	Cloudy: $30 in sales
4	Cloudy: $30 in sales
5	Rainy: $15 in sales
6	Cold: $5 in sales

3. How did you do?

Add the total revenue from all 4 weeks to see if you will be able to continue selling lemonade.

Total from all 4 weeks:

$ _____

If total is **less** than $100

Uh oh! The weather was unpredictable. You will have to close down your business and find other work to pay back what you borrowed.

If total is **at least** $100

Congratulations! You paid back the $100 that you borrowed. If you have more than $100, then you made a profit that you can use to grow your business!

Try and Learn Experiment

What You Need

+ A pencil or crayon
+ This worksheet

What to Do

Option 1: Reflect on something you did.
Think of something you did recently that didn't go exactly as planned. Maybe you baked cookies, built with blocks, played a sport, or tried a new chore. Write it down and answer the questions on the following page.

Option 2: Do something new.
If nothing comes to mind, go ahead and do something simple right now. Here are some fun ideas you can try quickly:

+ Stack coins or blocks to see how tall you can make a tower before it tips over.
+ Balance on one foot and see how long you can stay up.
+ Fold a paper airplane and see how far it flies.
+ Draw a picture using only your non-writing hand.
+ Pour water into a cup with your eyes closed (with a grown-up nearby).

Answer These Questions

1. What did I do?

2. What happened the first time?

3. What did I learn?

4. What would I do differently if I did it again?

My Stewardship Journal

What You Need

+ A pencil or crayon
+ This worksheet

What to Do

Part 1: What I already take care of.

› Think about the things in your life that God has trusted you with right now. It might be a pet, your room, schoolwork, toys, money, or even helping with chores.
› On your worksheet, make a list or draw a picture of three things you are already responsible for.
› Next to each one, write or tell how you can take care of it well this week. For example:
Pet: feed it every day
Room: keep it clean
Money: save part of it instead of spending it all

Part 2: What I would like to take care of.

› Now, think about some things you would like to take care of one day. Maybe you'd like to take care of a bigger pet, help with a family garden, earn your own money, or save up for something important.
› On your worksheet, write or draw two or three things you hope to be trusted with in the future.
› Share your list or drawing with your grown-up, and talk about what steps you can take now to be ready to take care of those things.

Part 1: Things I take care of

Part 2: Things I would like to take care of

Money Garden

What You Need

+ A pencil or crayon
+ This worksheet

What to Do

It's time to plant seeds!
Use words or draw pictures of the fruit from each category that you want to plant seeds for today. Examples are included to help you think of ideas.

Reflection

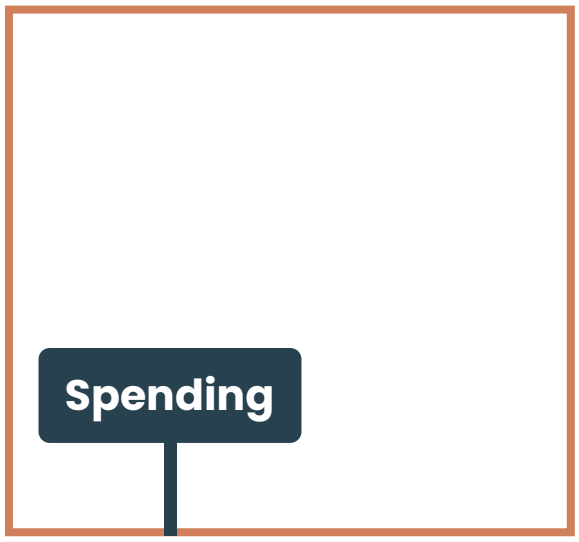
Which garden plots have the most fruit?

Which have the least?

We'll learn more about how to plant seeds in each basket in the next four lessons.

It is the season for planting seeds.

Use words or draw pictures of the fruit from each category that you want to plant seeds for today. Examples are included to help you think of ideas.



Spending for our needs and wants today, such as clothes, snacks, and games.



Saving for future needs and wants, such as an electric scooter, camp, or your first car.



Investing to grow the money we have, such as buying supplies to start a business, taking a class to learn new skills, or buying your first stock in an American company.



Giving to help others such as buying a meal for a homeless person, giving to help pets find a new home, or giving to your church to help a friend pay for summer camp.

Buy This Or That

What You Need

+ A pencil or crayon
+ Scissors
+ This worksheet

What to Do

You've been working hard at your jobs and saving up. Now your spending basket is full, and you have $100 to spend. Your parents have asked you to use some of your spending money on needs as well as wants. The choices you can spend your money on are shown on the spending cards.

1. Cut out the spending cards.

2. Decide how to spend your $100. Place the cards you choose in either the Needs box or the Wants box on the worksheet. Read the spending cards carefully. The total amount spent should add up to $100 or less.

Reflection

Were you able to cover all of your needs without running out of money?
What trade-offs did you have to make?

How will you spend $100?

Place the cards you choose in either the Needs box or the Wants box on the worksheet.
The total amount spent should add up to $100 or less.

Needs

Wants

Cut out the spending cards.

For some of the items, you can choose from a **NEW** or **USED** item, depending on how much money you want to spend on it. The used item is in good condition, just slightly worn.

$25
Groceries for lunch at school this week
(Need)

$30
NEW shoes for school
OR spend less on used shoes
(Need)

$10
USED shoes for school
OR spend more on new shoes
(Need)

$5
Pencils and paper for school
(Need)

$40
NEW jacket for school
OR spend less on a used jacket
(Need)

$15
USED jacket for school
OR spend more on a new jacket
(Need)

$5
3 special pens for school
(Want)

$25
NEW stylish backpack for school
(Want)

$10
USED stylish backpack for school
(Want)

$40
NEW video game
(Want)

$25
NEW LEGO set
(Want)

$10
NEW sports ball
(Want)

$10
USED LEGO set
(Want)

Money Mirror

What You Need

+ This worksheet
+ Pencil or crayons

What to Do

1. Look in the Mirror
In the big rectangle on the next page, draw a picture or write a few ways you have spent your money (or wanted to spend money) recently.
Examples: buying a toy, getting candy, saving for something big, giving at church, helping a friend

2. Try It New
In the heart on the next page, draw or write one way you can use money for someone else. There's nothing wrong with spending money on yourself, but let's practice thinking of others!
Think about helping someone, giving to your church, or saving for a gift.

Reflection

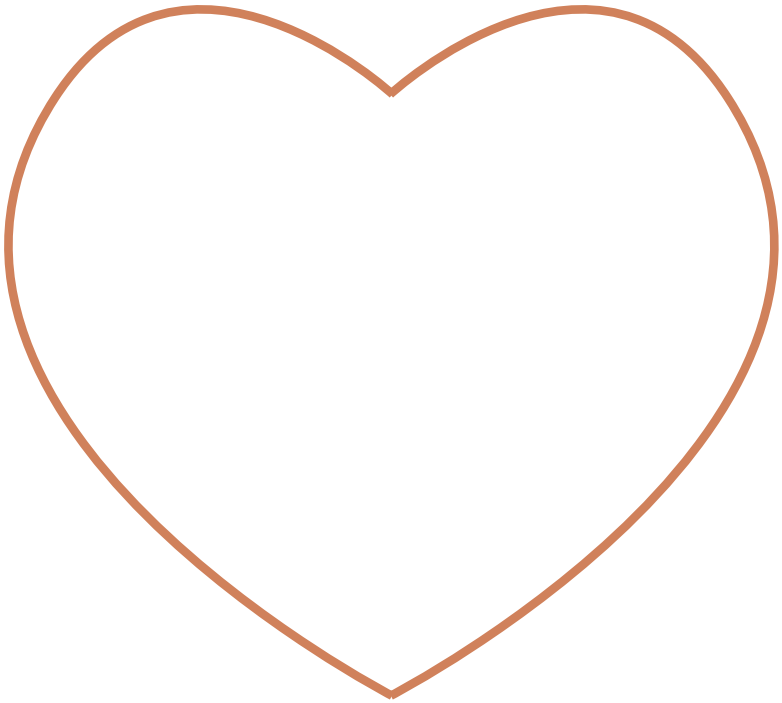
1. Do the things you spend your money on show what you care about and enjoy?

2. Spending money on ourselves can be good—and is often necessary. But God also tells us to think about others. The next time you want to buy something for yourself, could you try giving first, even just a quarter or a dollar, to someone you care about?

Look in the Mirror



Try it New



Savings Goals

What You Need

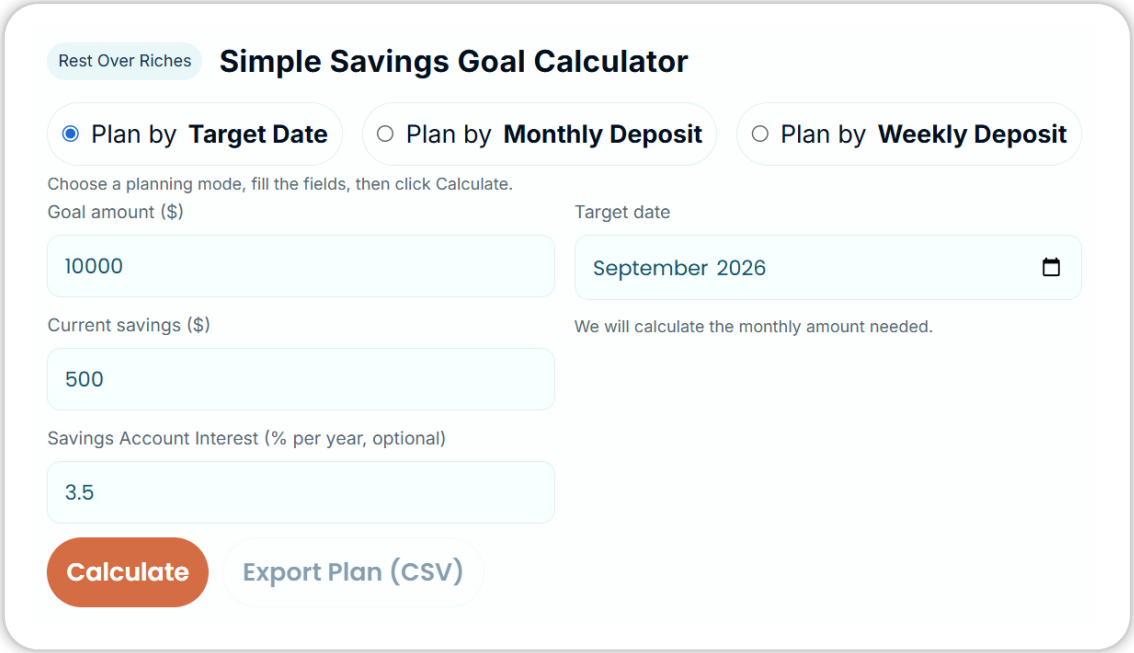
+ A pencil or crayon
+ This worksheet

What to Do

You and your family may already have goals you're saving for—or you may want to create new ones. In this activity, you'll set two goals: one Family Goal and one Child Goal. You'll use the online Savings Goal Calculator to make a simple, doable plan, then write your plan on the worksheet.

Link to Calculator: www.restoverriches.com/app/savings-goal-calculator

1. Pick a goal. Choose one Family Goal or one Child Goal.
2. Follow the instructions on the next page.
3. (optional) Fill out details of your committment to reaching this goal on page 3.



How to Use the Savings Goal Calculator

1. Open the calculator at www.restoverriches.com/app/savings-goal-calculator

2. Choose your planning method:
   - **Plan by Target Date:** Select your Target Date.
   - **Plan by Deposit:** Choose **Weekly** or **Monthly**. Enter the **Deposit Amount** to save each period.

3. Enter the **Goal Amount** and any **Current Savings** you already have.

4. If the bank account you are saving money in rewards interest, enter the % **Savings Account Interest**.

5. **Calculate**. For Target Date planning, the calculator shows how much you need to save each period. For Weekly or Monthly Deposit planning, the calculator shows your Estimated Time to reach your savings goal. If you'd like to track progress, **Export** the CSV file and open in a spreadsheet app.

6. (optional) **Record** your plan on the next page of this worksheet.

My Goal

Goal Name: _____

Total Goal Cost ($): $_____

Current Savings ($): $_____

Amount Still Needed ($): $_____ (Total Cost – Current Savings)

Plan Details

Start Date: ___/___/_____

Finish Date (Estimated): ___/___/_____

Contribution Frequency (circle one): Weekly / Monthly

Amount to Save Each [Week/Month] ($): $ _____

Number of Contributions Needed: _____

Who's Contributing? (helpful for Family Goal) _____

Contributors & Amounts: _____

Savings Sources: *(circle all that apply)*

Allowance / Chores / Family Jobs / Babysitting / Pet Care / Yard / Neighborhood Jobs / Small Business / Side Hustle / Gifts

Other: _____

Milestones

25% Reached ($/Date): $ on ___/___/_____

50% Reached ($/Date): $ on ___/___/_____

75% Reached ($/Date): $ on ___/___/_____

100% Reached ($/Date): $ on ___/___/_____

Check-Ins

Review Date #1: ___/___/_____ Notes:

Review Date #2: ___/___/_____ Notes:

Review Date #3: ___/___/_____ Notes:

Roadblocks & Solutions

Possible Roadblock: _____

My Plan to Overcome It: _____

Commitment

Discipline Pledge (Initials):

Child Signature: Date: ___/___/_____

Grown-Up Signature: Date: ___/___/_____

Giving & Receiving Journal

What You Need

+ A pencil or crayon
+ This worksheet

What to Do

1. On your worksheet, you'll see two boxes:

> Ways I Gave
> Ways I Received

2. Above each box, choose whether you want to look back (circle "Look Back") or look forward (circle "Look Forward").

> **Look Back:** Write or draw something you already did (how you gave, or how you received).
> **Look Forward:** Write or draw something you can do this week (a way to give, or a way you might need help).

3. After filling in your boxes, share them with a parent or grown-up. Talk about how it felt to give, and how it felt to receive.

4. End by praying together, thanking God for both sides, giving with joy and receiving with thankfulness.

Circle One

Look Back / Look Forward

Ways I Gave

Circle One

Look Back / Look Forward

Ways I Received

Watch it Grow

What You Need

+ A pencil or crayon
+ This worksheet

What to Do

1. Look at the chart on the next page. Each dot shows the value of an investment at a certain time.

2. Use your pencil to connect the dots from left to right, one by one.

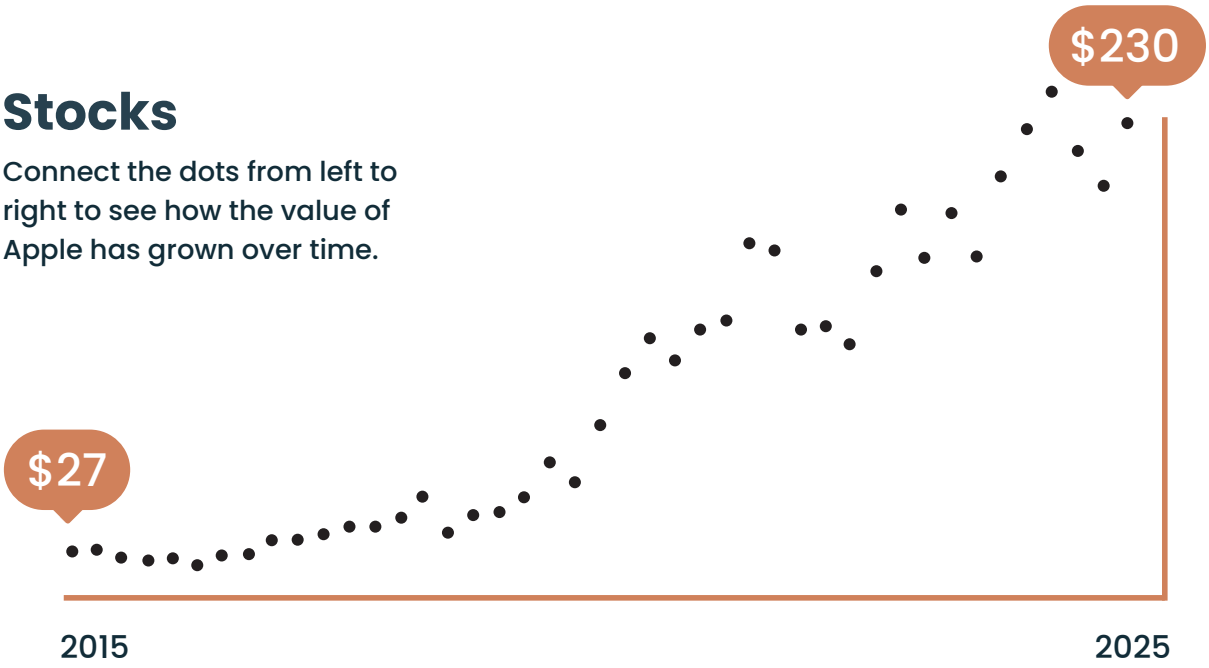
3. When you finish, you will see how the value of that investment changed over time.

4. Color the line or add designs (like little trees, gold coins, or stars) to make your chart fun.

5. Talk with your grown-up: What do you notice about howeach market grew over time? Did the value go up, down, or both?

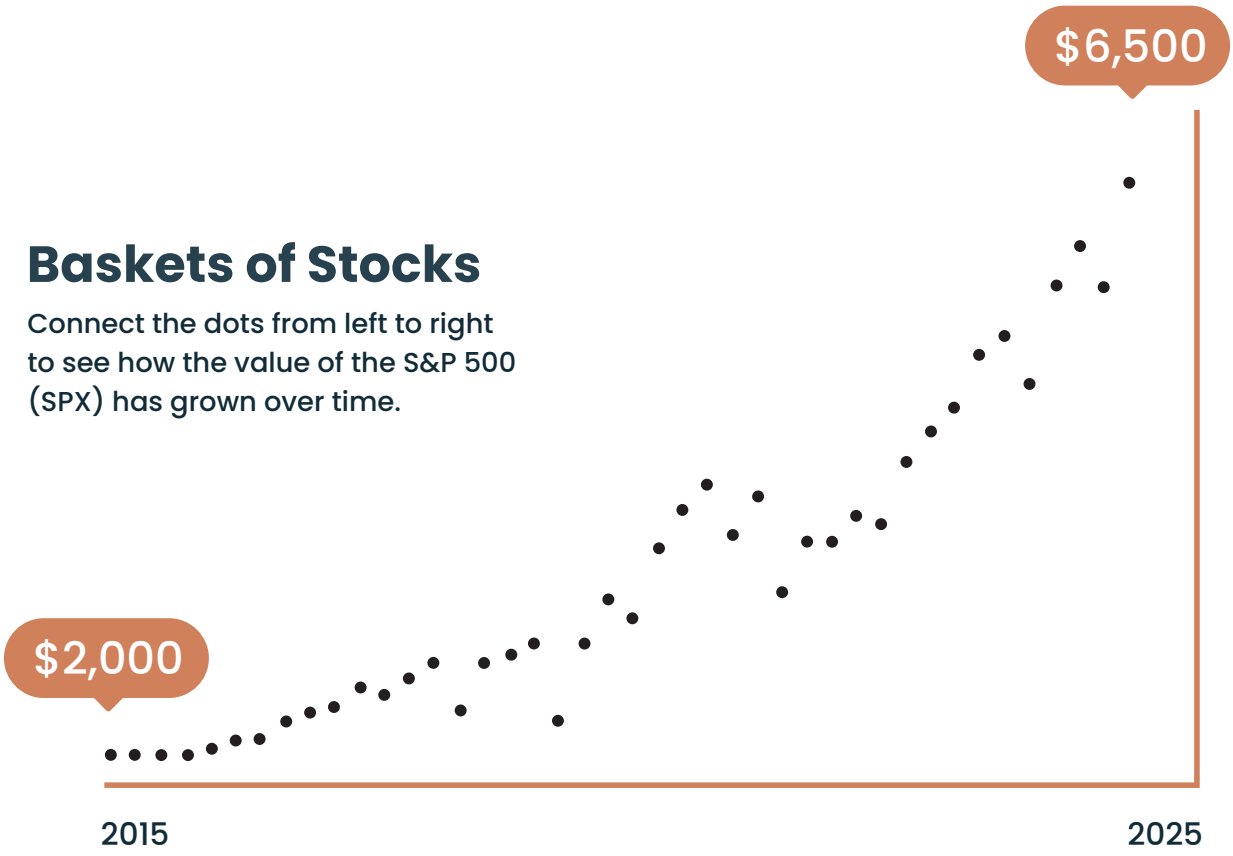
Stocks

Connect the dots from left to right to see how the value of Apple has grown over time.



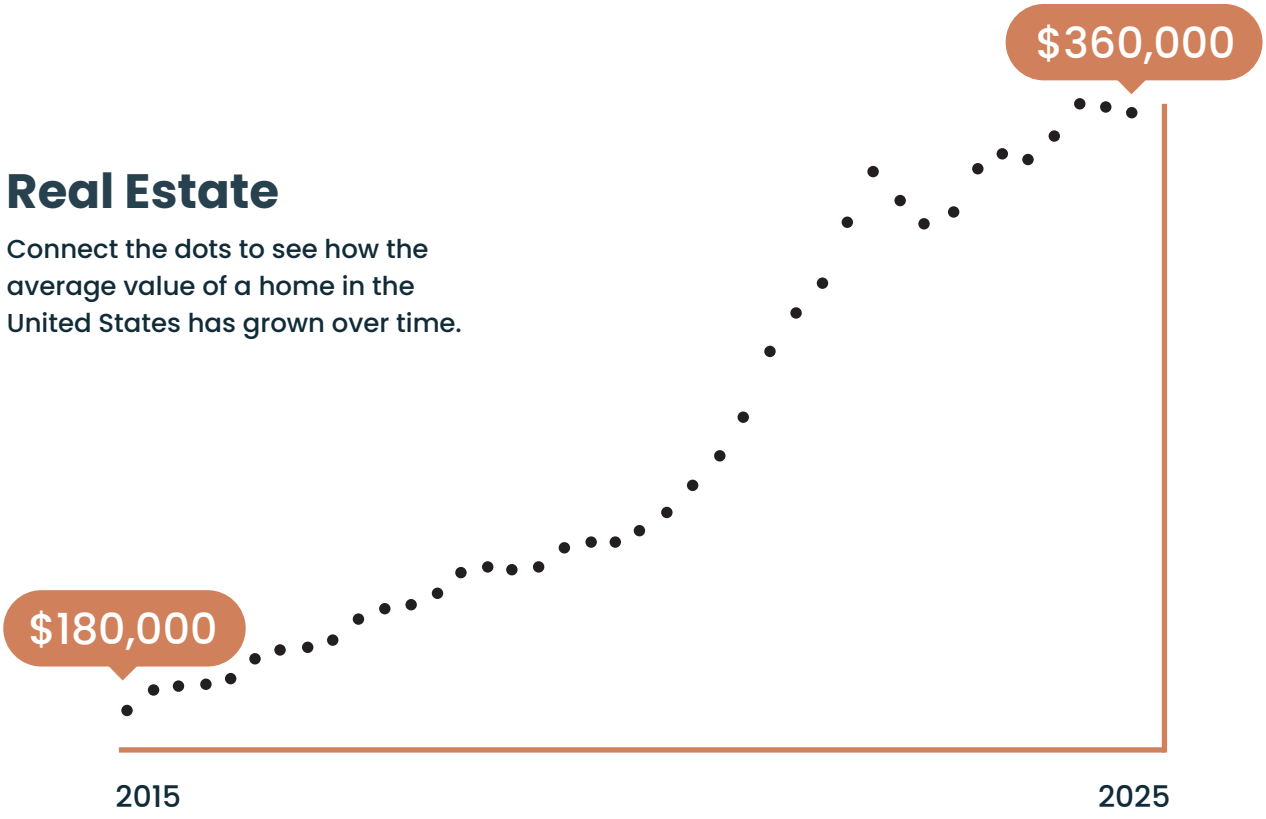
Baskets of Stocks

Connect the dots from left to right to see how the value of the S&P 500 (SPX) has grown over time.



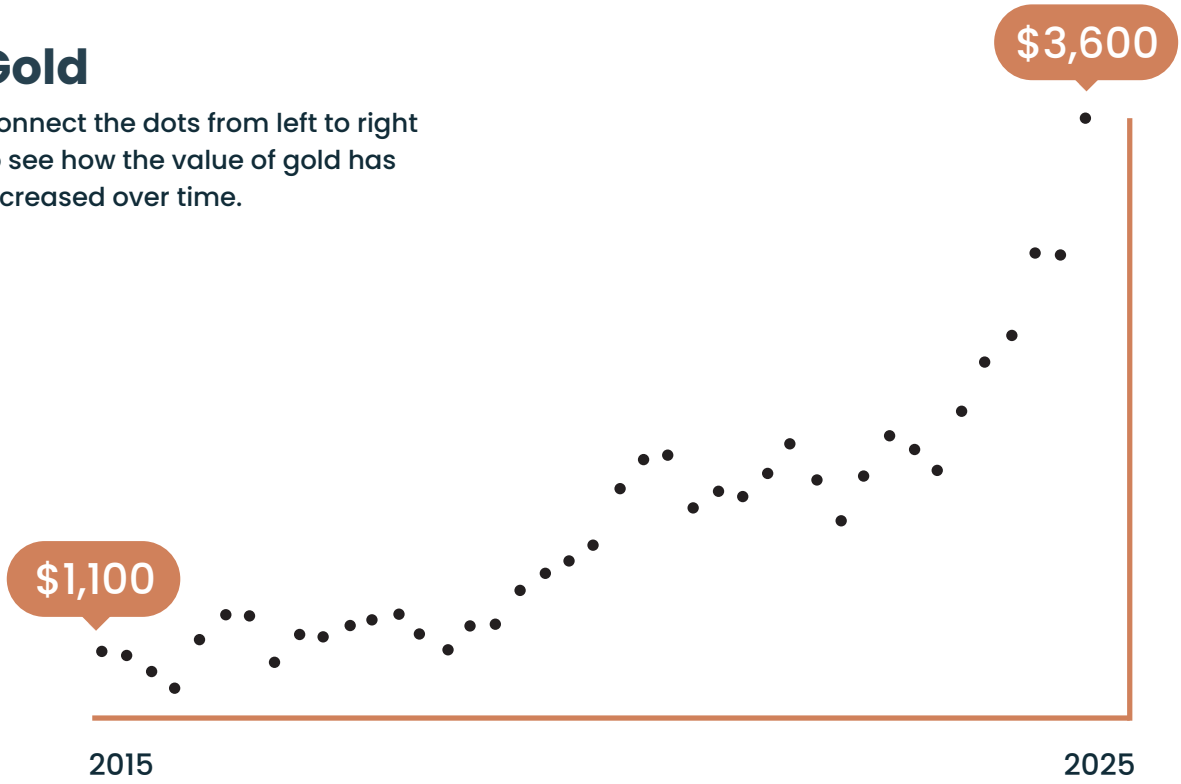
Real Estate

Connect the dots to see how the average value of a home in the United States has grown over time.



Gold

Connect the dots from left to right to see how the value of gold has increased over time.



Save to $10,000

What You Need

+ A pencil or crayon
+ This worksheet

What to Do

Open the Investment Growth Calculator.
Go to www.restoverriches.com/app/investment-growth-calculator and enter the numbers for each scenario described on the following page of this activity.

This activity shows that steady habits (small, regular investing + time) can build to a big result like $10,000, even before you turn 18 years old!

Adjust the numbers in the calculator to explore how different choices change the time it takes to reach $10,000.

Pick a Path

All three paths reach $10,000 within 10 years, but they get there at different speeds.

Open the calculator tool at the link below.

www.restoverriches.com/app/investment-growth-calculator

Path #1

Enter these values: Starting **$0**, Monthly **$60**, Years **10**, Return **7%**

Result after 10 years: ≈ **$10,385**

Time to first hit $10,000: ≈ **9.7 years** (about 117 months)

Total contributed by then: $7,020

Growth by then: ≈ $3,008

Path #2

Enter these values: Starting **$0**, Monthly **$150**, Years **10**, Return **7%**

Result after 10 years: ≈ **$25,963**

Time to first hit $10,000: ≈ **4.7 years** (about 57 months)

Total contributed by then: $8,550

Growth by then: ≈ $1,558

Path #3

Enter these values: Starting **$0**, Monthly **$300**, Years **10**, Return **7%**

Result after 10 years: ≈ **$51,316**

Time to first hit $10,000: ≈ **2.6 years** (about 117 months)

Total contributed by then: $9,300

Growth by then: ≈ $834

Budget Builder

What You Need

+ A pencil or crayon
+ This worksheet
+ Online access

What to Do

Part 1: Try the Savings Goal Budget Calculator

1. Open the Savings Goal Budget Calculator provided with this lesson.
www.restoverriches.com/app/savings-goal-budget-calculator
2. Start with an income of $1,000 (already entered for you).
3. Add expenses using the calculator (you can pretend you have grown-up expenses):

- Mark each one as either Necessary (things you must pay for) or Discretionary (optional, fun things).
- Example necessary expenses: rent, food, transportation, utilities.
- Example discretionary expenses: eating out, movie night, buying a toy.

4. Set your savings goal (for example, saving $150 for a bike).
5. Watch how the calculator automatically shows:

- Total income
- Necessary and discretionary totals
- Leftover before and after your goal
- Whether you are on track or need to adjust

6. Adjust your discretionary expenses until you can still meet your savings goal.
This will help you see how every dollar has a job, and how changing one choice affects your whole budget.

Part 2: Create Your Own Budget (printable on the next page)

Print out the Budget Builder Worksheet provided. Use it to practice making a budget with your own monthly income and expenses. If you don't have income and expenses right now, you can get creative and pretend!

Step 1: Earn money. Spend money on your needs.

- **Income:** Write down all the ways you get money (allowance, gifts, odd jobs).
- **Spending (Needs):** First, write down your necessary expenses. These are things you must pay for, like food, school lunch, or replacing worn-out shoes.
- Subtract the total amount you spent on needs from from your total income.

Step 2: Put what's left into each basket

Now take the money that's left and decide how much to put into each basket:

- **Saving:** Money set aside for short-term goals, like a bike, trip, or new shoes.
- **Giving:** Money you plan to use to help others.
- **Investing:** Money set aside to grow for the future.
- **Spending (Wants):** Fun things you enjoy, like games, toys, or snacks.

Step 3: Review

Add up the totals from all four baskets including "Spending (Needs)" and "Spending (Wants). The total should equal your income. If every dollar has a job, covering your needs first, then filling your baskets, you've built a healthy budget!

NOTE 1: If you're wondering how much to put into the savings, giving, and investing baskets, you're asking a very important question. This question is too complex to answer for an introductory course like Money Explorers. Also, the amounts will look different for every individual, based on the financial needs and goals of the individual. Do your own research, and seek wisdom from trustworthy sources.

NOTE 2: This activity may be too advanced for some learners. If so, don't be discouraged! Everyone learns at their own pace. Do what you can, and leave the rest for another time.

The 4 Basket Budget Builder Worksheet

Use this worksheet to practice building your own ***monthly*** budget.

Step 1: Earn Money. Spend money on your needs.

1. Income

List ways you make money each month.

Income Sources	Amount
	$
	$
Total Income	$

2. Spending Basket (Needs)

Money you ***need*** to spend.

Spending (needs)	Amount
	$
	$
Total Spending (needs)	$

3. What's Left

$ _____ **Total Income**

\- $ _____ **Total Expenses (needs)**

= $ _____ ***What's Left***

Step 2: Put *what's left* into each basket.

Now take the money that's left and decide how much to put into each basket.

1. Saving Basket

For short-term goals (bike, camp, car).

Saving	Amount
	$
	$
Total Saving	$

2. Giving Basket

To share with others (gift, missions).

Giving	Amount
	$
	$
Total Giving	$

3. Investing Basket

To grow for the future (baskets of stocks).

Investing	Amount
	$
	$
Total Investing	$

4. Spending Basket (Wants)

Money you ***want*** to spend (fun things).

Spending (wants)	Amount
	$
	$
Total Spending (wants)	$

Step 3: Review

Add the totals from each basket.

$ _____ **Total Spending (needs)**

\+ $ _____ **Total Spending (wants)**

\+ $ _____ **Total Saving**

\+ $ _____ **Total Giving**

\+ $ _____ **Total Investing**

= $ _____ **Total**

The total should equal your income, so every dollar has a job.

High five! You've covered your needs, filled your baskets, and made a healthy budget!

Ad Designer

What You Need

+ A pencil or crayon
+ This worksheet

What to Do

Step 1: Learn from an Example
On the next page, you will see a real advertisement. Look closely at how it is designed. Notice the colors, words, characters, slogans, and pictures that are used to make the product look exciting. Pay attention to how the ad is trying to influence people to want the product.

Step 2: Create Your Own Ad
Now it is your turn to become a marketer. Choose a product you want to advertise. It could be a toy, a snack, a game, or even something silly like a "Pet Rock." On the blank page:

> Draw or describe your product.
> Add colors that will catch attention.
> Create a short slogan or phrase to make the product sound fun, cool, or special.
> Add one "trick" you learned about in this lesson, such as a cartoon character, a sale price, or a message like "Only a few left."

Reflection

How do you think your ad might influence kids to want your product? Advertisements aren't bad. Even Rest Over Riches has marketing for the Money Explorers course. Sometimes marketing can be harmful, but usually it is not. It is always up to you to choose to buy, or not!

Look closely at how this ad is designed. Notice the colors, words, characters, slogans, and pictures that are used to make the product look exciting. Pay attention to how the ad is trying to influence people to want the product.



Now it is your turn to become a marketer. Choose a product you want to advertise. It could be a toy, a snack, a game, or even something silly like a "Pet Rock." On this page:

1. Draw or describe your product.
2. Add colors that will catch attention.
3. Create a short slogan or phrase to make the product sound fun, cool, or special.
4. Add one marketing "trick" you learned about in this lesson, such as a cartoon character, a sale price, or a message like "Only a few left."

Practicing Truth

What to Do

1. Gather Together

- Have anyone who completed the course hold their poster.
- Invite parents, leaders, friends or siblings to listen in as witnesses.

2. Introduction

Leader (or you) says:

"We've learned that money is not the treasure. God's way is better. Today, we celebrate finishing the Money Explorers course by reading our Rest Over Riches Pledge together."

3. Group Reading

- Either one child at a time reads the statements out loud, or the group reads them in unison.
- Encourage everyone to read clearly and confidently.
- Take a video as a keepsake you can share later!

4. Closing Blessing

Leader says:

"Congratulations, Money Explorers! You've finished the journey. Remember, choosing Rest Over Riches means trusting God, living wisely, and finding peace in Him. Give yourself a big high-five and celebrate this accomplishment!"

5. Share the Joy of this Accomplishment!

Take a photo of the child holding their pledge, and share the photo with friends and family.

Tag **#restoverriches** on social so our team and others can celebrate with you online!

rest over riches

I completed Money Explorers!

- I know money is a tool, not a treasure.
- I earn and work with integrity, honoring God in what I do.
- I am a good steward who practices discipline with what God has given me.
- I am content and thankful for what I have and what I need.
- I rest in the knowledge that I can trust God to take care of me.

#restoverriches www.restoverriches.com