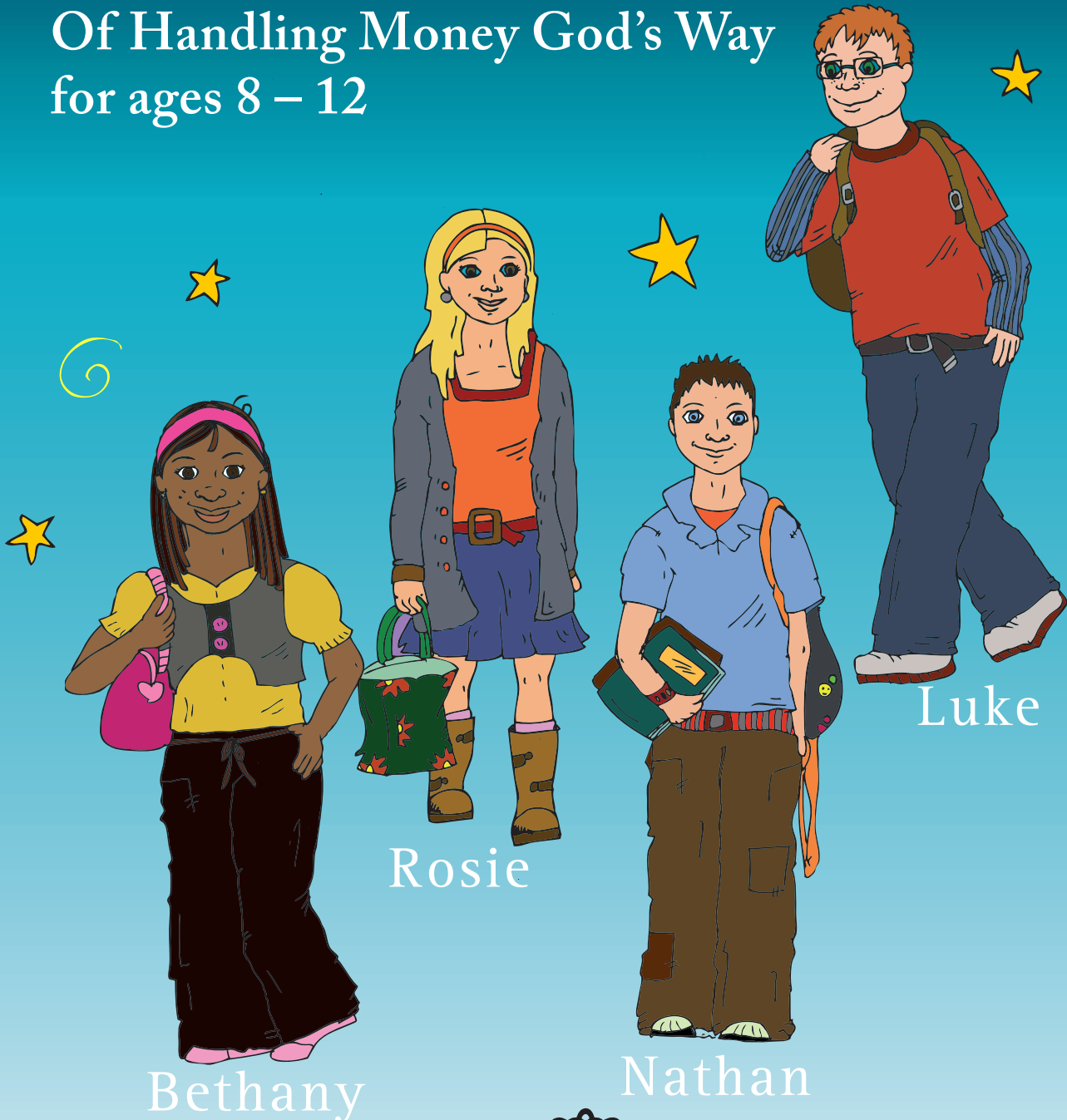


# The Secret

Of Handling Money God's Way  
for ages 8 – 12



CROWN FINANCIAL MINISTRIES®  
*biblical financial freedom*

This book was written by Jenny Poole and illustrated by Abigail Suckling

# Contents

Introduction.....	i-ii
<b>Welcome</b>	
<b>About this book</b>	
<b>1• The start of it all .....</b>	<b>1</b>
<b>What God says about money</b>	
<b>2• A giant at the den .....</b>	<b>9</b>
<b>God owns everything</b>	
<b>3• Pinewoods .....</b>	<b>17</b>
<b>Taking care of God's things</b>	
<b>4• The mobile phone problem .....</b>	<b>25</b>
<b>Debt</b>	
<b>5• The puppies arrive .....</b>	<b>33</b>
<b>Getting wise advice</b>	
<b>6• Lost and found.....</b>	<b>41</b>
<b>Honesty</b>	
<b>7• A kitten called Tommy .....</b>	<b>49</b>
<b>Giving</b>	
<b>8• Sleeping in the den.....</b>	<b>57</b>
<b>Working for the Lord</b>	
<b>9• The ant farm.....</b>	<b>65</b>
<b>Saving and salvation</b>	
<b>10• A new friend .....</b>	<b>73</b>
<b>Helping others</b>	
<b>11• How much is in the boxes? .....</b>	<b>81</b>
<b>Learning to be content</b>	
<b>12• The secret discovered .....</b>	<b>87</b>
Prayer records .....	94
<b>For group use</b>	
Make your own money boxes .....	99



# The start of it all

It was a warm Friday afternoon at the start of April and the pupils of the Year Six Class at Greenwood School were waiting to hear the school bell and head for home. Nathan glanced across at his friend, Luke.

“Are you still up for our plan this weekend?” he whispered.

“Can’t wait!” Luke nodded.

The boys had decided to make a den and had thought about little else all week. But suddenly their attention was caught by an announcement from their teacher, Mr Lewis.

“One more thing before you go,” he said with a smile. “In July the school is running an activity holiday in the Welsh mountains. It will be a great week and we would like as many of you to come as possible. You’ll have the chance to try out lots of activities – canoeing, rock climbing, abseiling, raft building and much more. The details are in this letter for your parents. The money needs to be in the week before the holiday, which gives you more than three months to save up.”

Mr Lewis started to hand the letters out as the bell rang for home time. Nathan turned to Luke. “Wow! That sounds amazing!”

“You can say that again!” said a voice behind them, as Bethany and her friend Rosie walked out of the class with the boys. “Canoeing...I’ve always wanted to try that.”

“Yes,” agreed Rosie, pointing to the letter. “And look, it says we’ll be learning map reading and orienteering *and* spending a day at the sea.”

“I wonder if we’ll get to do body boarding,” exclaimed Nathan excitedly. “You’d love that Luke!”

“Yes, I would,” said Luke in such a fed-up voice that the others looked at him in surprise. “Well, I’m not going to be able to go, am I?” he said in

response to them. My mum's on her own and there's no way she could pay for this. She struggles just to buy food and clothes for me, Jess and Olivia. There's no point me getting excited."

"Oh, I hadn't thought about the cost," Rosie also looked subdued. "It *is* a lot of money. I don't know if mum and dad could pay for me, especially since the new baby arrived."

"And my parents are saving all their money for when Ben starts university in September," said Nathan. "At least you'll be ok Bethany. Your parents have loads of money!"

"But it'll be no fun going without the rest of you," sighed Bethany.

The four friends walked along in silence, their excitement gone. Then Nathan grabbed Luke's arm. "I've got an idea! Why don't we find a way to earn enough money to pay for the holiday?"

"How are we going to do that?" Luke asked gloomily. "What can four eleven-year-old kids do to earn all that money?"

"I know," said Nathan. "We'll ask my brother, Ben. He's been learning about money on some course at church and saving, ready for university. Maybe he'll have some good ideas."

"It's worth a try," agreed Rosie. "Shall we all come to your house tomorrow morning?"



“That’ll be great,” said Nathan. “See you then!”

Bethany was deep in thought as she opened her front door. She really hoped her friends could find some way of getting the money. Both of her parents were doctors and she was their only daughter, so she had never had to think about money before. Her mum was waiting for her in the kitchen.

“Hi sweetheart. Have you had a good day at school?”

Bethany nodded as she handed her mum the letter.

“My friends don’t think they can afford to go,” she said, taking some juice from the fridge. “I know you can pay for me but it won’t be so much fun without them. They’re trying to find a way to earn some money.”

Mrs Kasanga looked thoughtful. “You are right, dear. We could pay for you to go. But I think you’re old enough to start learning the value of money, and this will be a good time for you to earn the money yourself too.”

“But mum!” Bethany put her glass down with a thud. “That’s not fair!”

“I think you’ll appreciate the holiday far more if you’ve worked for it yourself, just like your friends. Your father and I want you to be wise about money, and not think there is an endless supply coming from us. This sounds like a good time to start.”

“We’re meeting at Nathan’s tomorrow,” said Bethany, still a little put-out. “Ben might have some good ideas.”

“That sounds great,” said Mrs Kasanga, giving her daughter a hug. “Let us know how you get on.”

\* \* \* \*

The four friends met at Nathan’s early the following morning. Nathan, Luke and Rosie were surprised to hear Bethany’s news.

“At least it means we’re all in this together,” said Rosie.

Bethany nodded, looking a bit more cheerful. Then she laughed as a big golden retriever jumped up at her, pushing her onto the settee and licking her face.

“Hello, Minty. You’re always pleased to see me, aren’t you?”

“That’s because you fuss her,”



smiled Nathan. “She’s a big softie, this one. It’s only a couple of weeks now ‘til her puppies are due to be born.”

“Make sure you let us know straight away,” Bethany stroked Minty’s head. “I can’t wait to see them.”

Nathan nodded then jumped up as the door opened and Ben walked into the lounge. He looked like a taller version of Nathan, with the same dark hair and friendly smile.

“Hi all of you,” Ben greeted them. “Nathan tells me you need to raise some money.”

“The holiday sounds so amazing,” Rosie told him. “But none of our parents can pay for us to go. Nathan thought you could help us think of ways to earn the money.”

“We’d do anything to go,” Luke added. “We just don’t know what to do.”

Ben looked at them all. “I know a good place for you to start finding out about money,” he said.

“Where?” they asked in unison.

“Right here,” Ben said, picking up a book from the table. “This book has the answers to a lot of my problems.”

“That’s the Bible,” exclaimed Nathan.

“What can *that* tell us about earning money to go on holiday?” asked Luke, suspiciously. He had a lot of respect for Ben but was not too sure about the Bible.

Ben smiled and sat down between Luke and Rosie. “I’ve been doing a course at church studying what the Bible says about money, and believe me it says a lot. Did you know there are 2,350 verses in the Bible that talk about how we handle money?”

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Rosie was growing impatient. “But Ben, we need to know how to earn money,” she said. “If we don’t, we’ll never make it on this holiday.”

“I understand, Rosie,” Ben answered. “I’ll make a deal with you. If you let me teach you some of the things that God says about the way we should handle money, then I will help you find some ways to earn enough money for the holiday. There will be twelve lessons. Before each lesson you’ll need to look up some Bible verses and answer questions. You’ll also memorise a



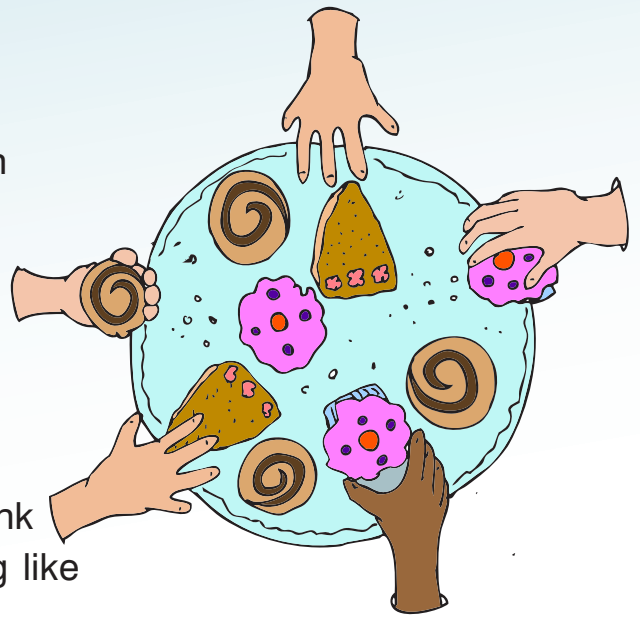
Bible verse for each lesson.”

Luke was not convinced. “I don’t even have a Bible.”

“Nor me,” echoed Rosie.

“I’ve got one you can have, Luke,” offered Nathan.

“And I’m sure we’ve got a spare one at home for you, Rosie,” chimed in Bethany. “It does sound interesting. I think my mum and dad have done something like this at church too.”



“It’s helped me to get ready for university more than anything else,” said Ben. “And if you keep your part of the deal, you can help me sort the garden for dad.”

“The jungle, you mean!” Nathan interrupted with a chuckle.

“It is in a bit of a state, isn’t it?” Bethany agreed looking out of the window.

“Dad is paying me to clear it over the next couple of months,” Ben explained. “If you all help, I’ll share the money with you. It would be a start anyway.”

“Will you really?” Rosie said. “It would be so exciting if we could go to Wales.”

“Is it a deal, then?” Ben asked, standing up and pushing Minty off his feet, where she had been lying since he sat down.

“Yeah, it’s a deal!” said Luke, and the others nodded, looking excited for the first time.

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The door opened and Nathan’s mum came in. “Anyone want juice and cake?” she asked.

“Yes please!” they all exclaimed, and then Bethany turned to Ben.

“Can we start right now on our first lesson?” she asked.

“I don’t see why not,” said Ben, taking the plate of cake from Mrs Howard. “Thanks mum. These look great.” He offered them around to the others, then laughed as Minty settled down on the floor, with her head on Bethany’s lap.

“Looks like Minty wants to listen too!” Luke commented.

“Here we go then,” said Ben. “There are three things you need to remember from this lesson. The first is that God says a lot about how we should handle money. Remember, there are 2,350 verses in the Bible that talk about money. Why do you think God said so much about money? He wanted to give us

clear directions for how to use it. He wanted to help us avoid making mistakes in handling it.”

“The second thing to remember is that God’s way for us to handle money is different from the way most people handle it. God tells us in *Isaiah 55:8-9*: “*My thoughts are not your thoughts, neither are your ways My ways.*” The Bible tells us all about God’s ways, and that includes how we should handle money.”

“We’ll be able to remember that, Ben,” said Rosie. “What else do we need to know?”

Ben picked up the Bible and turned to *Luke 16:11*. “Nathan, can you read this for us?”

Nathan took the Bible. “*Therefore if you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?*” (NASB)

“That’s a bit harder to understand,” said Ben. “But it means: if you handle your money the way God wants you to, you’ll become closer friends with God. The great benefits of knowing Him well are the ‘true riches’ mentioned in that verse.”

“Come over next Sunday afternoon and we’ll look at the second lesson,” Ben said. “It’s about what part God plays with our money. Oh, and before you go, I’ll make a list of the verses for you to look up and the questions for you to answer.”

“Don’t forget the verses to memorise,” Bethany reminded him.

“Those too!” Ben smiled at her. “Just think, in three months you’ll be handing that money in and getting ready to go on holiday! It actually sounds a lot of fun...for a school holiday! Do you think ex-pupils would be allowed?”

The first lesson ended in uproar as the children jumped on Ben and wrestled him to the floor, Minty running between them and barking excitedly at the noise.





## Memorise a verse

Therefore if you have not been faithful in the use of worldly wealth, who will entrust the true riches to you? (Luke 16:11, NASB)



## Answer these questions

1. There are more than 2,350 verses in the Bible that talk about money. Why do you think the Bible says so much about money?

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2. Open the Bible and read *Isaiah 55:8-9*. Do you think God's way of handling money is different from the way most people handle money?

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3. What do you think is the greatest difference?

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4. Look up and read *Luke 16:11*. What do you think are the 'true riches' the Lord mentions in this verse?

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## Work it out



If you do not have a Bible, please get one so you can look up what God wants you to know about money. Look at the books of the Bible listed in the front of your Bible – they start with Genesis and end with Revelation. Some of the books are in the Old Testament and some in the New Testament.

Count the books in the Bible. How many are there? \_\_\_\_\_



## Write your prayer here

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## Studying with a group

*Get ready for the next chapter*

Read chapter 2, memorise *1 Chronicles 29:11-12* and answer the questions on page 15 then complete the *Work It Out* exercise on page 16.