

# All About The Benjamins: Money Management Basics

## Did you know...

- The average American teenager spends nearly \$3000 a year
- Together, American teenagers spend \$90 billion yearly

Marketers are aware of how much money teens spend, and their goal is to get you to spend all of your money on their products

## Excerpt from *Money Matters for Teens Workbook* by Larry Burkett:

*Money Management is important for Christians. The Bible tells us that God is the owner of everything in this world. That includes you, your time, and your money. You don't really own anything! You're just managing these things for God. God wants you to make investments with His time and money. He has great plans for you. He wants you to use this time and money to make a difference in the lives of the people around you. If you waste His resources, you can't do all the great things He's got planned for you. If you manage wisely, He'll use you to rock the world!*

## Lessons to Learn:

1. If you don't take control of your money, someone else will (i.e. credit card companies, clothing stores, music stores, etc...)
2. Most people get money by selling their time. You set the price on your money. What you're willing to pay for it depends on your priorities.

*"Where your treasure is, there will your heart be also."*

3. Good money management gives you more money and more time for what's important in your life.

## Discussion Questions:

- How important is money to you?
- What are you willing/not willing to sacrifice for money?