

SUPER
HERO
FINANCES





POWER!

God gives us powers and the ability to learn more powers.
Color the word power to get ready for lesson 1.

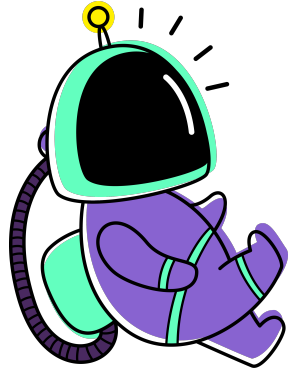
POWERS TO HELP

Hey friends, I am Super Friend. I am here to tell you things friends should like truth we find in God's word. Welcome to Superhero Finances. I am a kid just like you, but I have used the powers God gave me to learn new things like how to unload the dishwasher, sweep with a broom, make my bed, and more. Since I learned these things I was able to get paid a commission to buy this cool astronaut costume. Do you like it? In this short book, you will learn how to use your powers, learn more powers, give to God's power, save money to prepare for the future, and spend money in a way that honors God and helps you get cool things.

In Lesson One, we will talk about the powers you currently have to help and other powers you can learn. The cool thing is when we help with our powers we not only please God but we can be rewarded with money.

What powers do you have? I am talking about the powers God gave you. Most people focus on flying, strength, and invisibility, but before you can do those things you need to learn how to use your powers to walk, run, grab, and lift. The best way to use this is by helping others. That makes God happy.

Here is the cool thing. God wants to help others with our powers for free because He freely helped us, but sometimes when we do a job or make an agreement with someone we get paid. Check out the scriptures on the right. The bible is the word of God and so important for understanding how to use our powers.



Check out this Scripture on using your powers(gifts) to serve others.

Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. 1 Peter 4:10, NIV

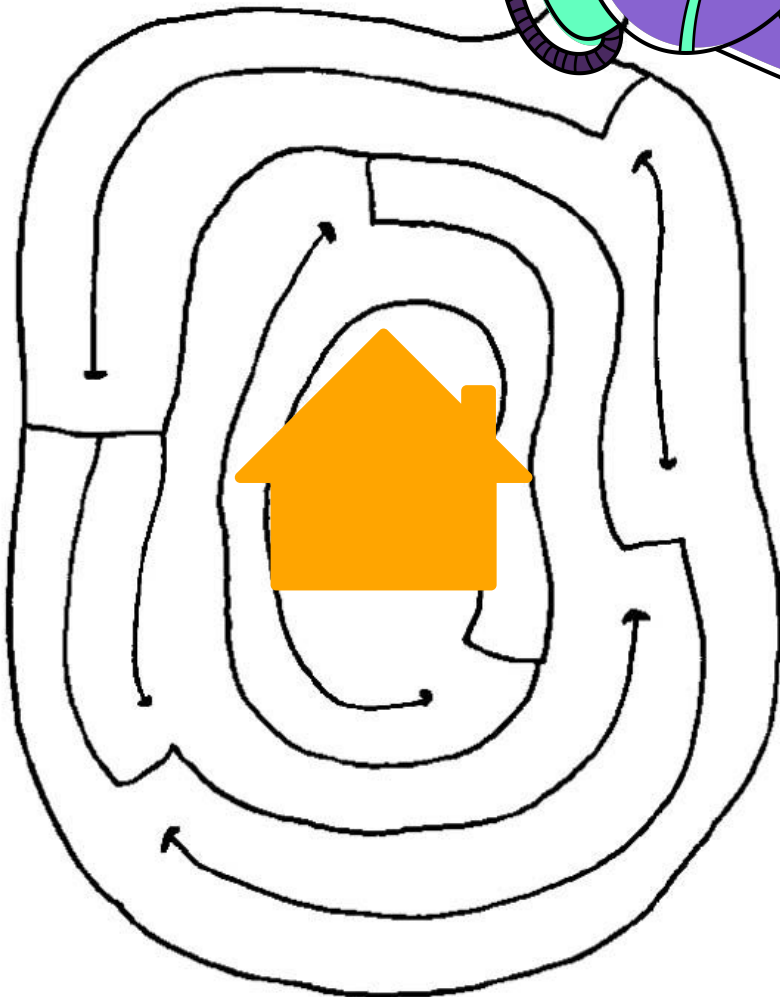
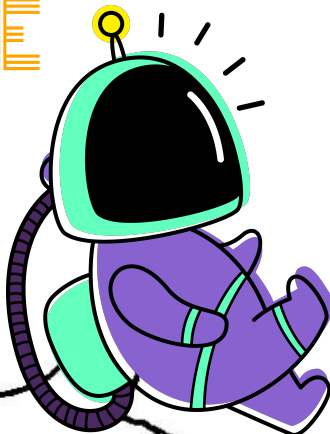
Check out this Scripture on using your powers(gifts) to serve others and getting paid for it.

Stay there, eating and drinking whatever they give you, for the worker deserves his wages. Do not move around from house to house. Luke 10:7, NIV

HOW DO WE USE OUR POWERS TO HELP AND MAKE MONEY? HAVE FUN NEXT AND THEN CONTINUE ON.

MAZE HOME

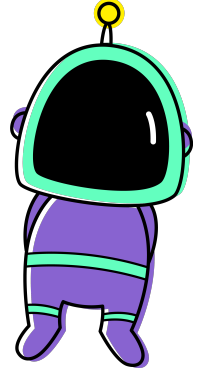
Help me find my way home so we
can begin.



USE YOUR POWERS TO HONOR GOD AND MAKE MONEY.

== Start with your ==
== powers ==

Make a list of your God-given powers.(include some fun ones)



== What can you use your ==
== powers for to make ==
== money? ==

Make a list of your chores that you will get paid for. Your guardians will decide how much.

== How do you ==
== get paid? ==

We recommend you get paid for how many chores you do for the week. This is called a commission. Each chore might be a different pay, but either way the more you do the more you make.

== Let super friend ==
== show you one of ==
== his examples. ==

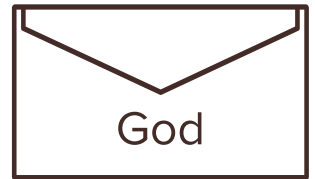
On Monday Super Friend unloaded the dishwasher and he made \$1. He helped his parents clean his sister's room for \$5. Then he made his bed for \$1. How much commission did he earn?

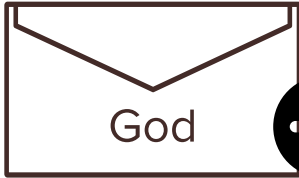
$$\underline{\hspace{2cm}} + \underline{\hspace{2cm}} + \underline{\hspace{2cm}} = \underline{\hspace{2cm}}$$

Dishes + Clean + Make Bed = Commission



Super Friend loves to plan his money. Color each envelope below that Super Friend uses to plan his pay for. Color the superhero costume.





10 percent to God! Why? He owns it all anyway and He shares it with us to take care of. The bible says where your money goes your heart goes. Getting your first step right is important to get your heart right.



10 percent to savings! After you honor God it's time to take care of yourself. Save save save. Did you know if you save just 5 dollars a month in a long-term savings fund like a Kingdom organization like the Solomon Foundation after 10 years that will equal \$754 dollars!



80 percent to spend! If you get the first steps right you will always be provided for by God and can be more generous with others. Now you get to spend the rest on things you need and want to. Remember, "You get what you pay for." This means quality is always better. Think about the items you need or want. You may have to save your spend amount for a few weeks to buy that quality item. That's okay. Good things come to those who wait.

10/10/80



Take a minute and print off a blank chore chart and also print out Super Friend's sample chart to help. Before you get started, read the best practices below.



10 percent to God! Giving is an act of worship and obedience. A best practice is to give God your first. Don't wait to pay him with what's leftover. Pay Him first and He will take care of the rest. Take a minute and read Matthew 6:19-22, 25-33.



10 percent to savings! "Do something today that your future self will thank you for." If you just save a little every week it will add up to a lot later on. One of the biggest mistakes we make is not considering what we might need for the future. Some day you will be driving and guess what you can save for that kind of car now. When you graduate from High School imagine having money put aside to go on a trip of a life time. Where would you go? What will you save for?



80 percent to spend! So cool that even though God owns it all he lets us spend the most of it. What will you spend it on? It is so tempting to buy whatever you see even if it's junk. What if waiting a little bit enabled you to buy something that lasted for a long time? This is called delayed gratification. Ask your guardian about a time they wish they would have delayed their gratification. Wait and it will be worth it.

Best Practices

