

THE MONEY CHALLENGE *for Teens*

*Prepare for College, Run from Debt,
and Live Generously*

ART RAINER

THE



CHALLENGE

for Teens

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Printed in the United States of America

978-1-0877-0623-8

Published by B&H Publishing Group
Nashville, Tennessee

Dewey Decimal Classification: 332.024
Subject Heading: STEWARDSHIP \ PERSONAL FINANCE \ MONEY

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and Live Generously*

ART RAINER

To my three sons:

Nathaniel

Joshua

James

I love you.

I am proud of you.

I am glad that you are my sons.

ACKNOWLEDGMENTS

Every book is a team effort. The author gets the name on the cover, but most of the time there are many names that allowed the book to reach the hands of a reader. This book is no different.

I want to first thank my wife, Sarah. She is an incredible, godly woman. Her generosity seems to know no bounds. She is Christ-centered and others-focused. I love being her teammate.

Next, I should thank those already found in the dedication—my three sons. They bring me such happiness. Every time I look at them, I desire that time slows down. I cherish every moment God gives me with them.

I have an incredibly supportive family. My parents, Thom and Nellie Jo Rainer, have encouraged me to pursue whatever God's calling is on my life from day one. As for the rest of the family—Sam, Erin, Jess, Rachel, Tom, Dale, Stephanie, David, Maggie, Bren, Joel, Dominic, Canon, Harper, Will, Collins, Kaitlyn, and Connor—I love you all and am grateful for each one of you.

I am also grateful for the B&H team. Not only have they given me the opportunity to get this message out, but their investment in this project has made it better than I could have ever imagined.

Every day, I am fortunate to work alongside some of the most incredible, servant-minded, Great Commission men and women at Southeastern Baptist Theological Seminary in Wake Forest, North Carolina. I love serving with each one of them as we train men and women to advance God's Kingdom around the world.

There have been a few specific individuals who have provided invaluable feedback on the project. Rachel Lambert, Amanda Burke, and Lauren France—thank you for your words of wisdom. Your ideas influenced this book in a significant way.

Finally, I am thankful for my Lord and Savior, Jesus Christ. Because of my sin, I was destined and deserving of an eternity without God. But then, Jesus stood in my place and took my punishment, and now my eternity will be spent with Him. I have put my hope in Jesus, and I want you, the reader, to do the same.

Now, let's dive into *The Money Challenge for Teens*.

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READ THIS FIRST!

I don't know why you have this book in your hands right now.

Maybe you picked it out on your own because you wanted to know more about money. But you didn't want the typical money book; you wanted something more.

Maybe someone close to you gave it to you, which means they love you and probably *don't* want you to make the same money mistakes everyone tends to make.

Look, many people get money all wrong. And it messes up their lives. They end up discontent, burdened, and broken. You don't want that to be you, I don't want that to be you, and God doesn't want that to be you.

So I'm really glad you have this book because you have a chance to pull off what few ever do—start getting money right *early*.

This is a pretty fast-moving book. So let me go ahead and tell you how it works.

Each chapter has two parts. The first part is a fictional story about Brendon and Ambrielle and their money journey. You'll like them. They're good people. The second part of the chapter teaches you some really important stuff about money. And at the end of each chapter, you get hit (in a positive way) with some Money Challenges. I'll explain those later.

One more thing (or really two more) before we get started—you need to remember these two truths:

1. *What you do with your money right now can literally impact the rest of your life.*
2. *What you do with your money right now can literally impact others' lives for all eternity.*

Don't waste your teenage years. You will miss a big opportunity.

Okay, let's go.

CAN I TAKE YOUR ORDER?

It was Saturday, and the line was long.

“Welcome to Sugar Burger,” said Brendon. “Can I take your order?”

The customer rattled off her order.

“And can I have your name, please?” Brendon requested in a monotone voice.

He was a sophomore at Spratling High School in Chicago, Illinois. Some days he liked school, and others days he hated it. He played on the junior varsity basketball team and made decent grades. But although Brendon liked basketball and even his teachers, he struggled to keep pace with everyone. Not in grades and not in sports. But in stuff.

Some of his classmates always had the latest edition video game, newest shoes, and just nicer stuff in general. He always felt behind, like he didn’t fit in. On occasion, he resented his parents for this. They weren’t poor, but they weren’t big spenders. Why wouldn’t they buy him the same things his friends’ parents bought them? It seemed like Mom and Dad made him work for anything he wanted.

So he worked to spend, but he never had enough. The pay at Sugar Burger wasn’t great.

He already knew what he would buy next—a new pair of Nikes. They were expensive, but he could only imagine how good he would feel with them on. No one else had them yet. He was pretty sure the girls in his class would notice them too. He liked that thought.

Brendon reasoned that he would become a self-made millionaire one day. Then he could buy whatever he wanted.

“Can I help whoever’s next?” That was Ambrielle. She was on the register next to Brendon.

Ambrielle was Brendon’s older sister and a senior at Spratling. She was on the dance team, loved school, but couldn’t wait for college. Ambrielle was a good student and had already been accepted into a few schools. But she had yet to hear from her dream school. Like Brendon, she had to work for anything she wanted—extra makeup, clothes, shoes, and anything else to express herself. She worked, cashed her paycheck, and spent it. Like

Brendon, she liked shoes, and she bought a new pair of shoes on the first of every month. It was kind of her thing.

Since Ambrielle was a senior, she had begun to think a little deeper about how her classmates and teachers would remember her. For some reason it bothered her. Right now she was known for dancing, good grades, and great shoes. But there was something in her that wanted to be known for something more important.

It was the desire to buy stuff that drove Ambrielle and Brendon to work at Sugar Burger on most Saturdays and after school, taking customers' orders and wearing silly paper hats. Brendon hated the paper hat more than Ambrielle, which gave her a reason to mention it regularly.

"Nice hat," Ambrielle said as she winked at Brendon. "It's cute."

Brendon rolled his eyes.

"Next, please," Brendon said again. "Can I take your order?"

The next customer was an older man. He had a rough appearance, the wrinkles on his face ran deep, and he walked with a limp. Brendon and Ambrielle immediately recognized him. He was a local homeless man. Their hearts hurt for him.

After taking the man's order, Brendon repeated it.

"That'll be \$7.93," informed Brendon.

The man reached into his pocket and pulled out some coins and a few crumpled dollars, likely cash that had been given to him by strangers. As he counted out the money and placed it on the counter, the man realized he didn't have enough.

A few sighs could be heard coming from other customers in line, clearly annoyed at the homeless man. The man started reaching back into his pockets, trying to find any money that could cover the meal. This only made a few of the customers even more frustrated. They had places to go.

After searching every pocket, the man paused and embarrassingly looked up at Brendon.

"I'm sorry, son. I don't seem to have enough money."

Brendon wasn't sure what to do. He wanted to tell the man he could still have the food, but he didn't know if he was allowed to do that. And he didn't want to get fired.

Then suddenly a voice came from the line of customers. "It's on me. I got it."

Brendon looked toward the voice and saw a man walking toward the counter, pulling out his wallet. While focusing on the homeless man, Brendon hadn't even noticed who was next in line. He couldn't believe it. It was Mike Darnell.

Mike was the founder of the Crazy Shoe Company. They had several stores in the Chicago area, and Brendon loved going to their stores and dreaming about what he would one day purchase. Mike was recently rated as one of the top young business people in Chicago. He also went to Brendon and Ambrielle's church, Chi-Town Community Church. But it was a big church, and they had never met each other.

"Here you go," said Mike as he handed Brendon money to cover the meal.

The homeless man looked at Mike and gave a huge grin, showing off three missing teeth.

"What's your name?" asked Mike.

"Randall," replied the man. "Thank you so much, sir."

"Not a problem." Mike smiled. "God gave to me, so I can give to you. It was nice meeting you, Randall."

"God?" Randall smiled. "I knew you loved Jesus. I could tell."

"No doubt." Mike chuckled. "I do."

Brendon didn't know what to think. I guess you could say he was a little shocked. He said the only thing he could think of.

"Um . . . can I take your order?"

Mike grinned. "Sure."

After Brendon took and repeated the order, he said, "Don't worry, I know who you are."

"Really," said Mike, slightly surprised.

"Yeah, you own the Crazy Shoe Company. Hopefully, in a month or so, I can buy myself a new pair of Nikes there. Oh, and we go to the same church."

"You go to Chi-Town Community? That's great!" Mike's face suddenly turned slightly serious. "But wait, you're going to use the money you make to buy another pair of shoes?" questioned Mike.

"Yup," replied Brendon proudly.

"Can I give you a suggestion?" asked Mike.

"Of course!" said Brendon.

Mike leaned in with a straight face.

"Don't," he said.

THEY'RE LYING TO YOU

If you get a few minutes, come over and talk to me,” encouraged Mike.

Brendon wasn't expecting any of this. First, Mike told him not to buy shoes from his store. Then he asked him to come over and talk? One of the most successful young business leaders in the city wanted to talk to him, a high school fast-food worker?

“Uh, of course.” Brendon beamed. “It's time for my break anyway.” He turned to Ambrielle. “Hey, it's my break. I'm shutting down my register. You got this.”

“What? We've got a line here,” Ambrielle objected.

Brendon ignored his sister and the groans of the people in line. He made his way to where Mike was sitting, took off his paper hat, and sat down across from Mike.

“So why do you want to spend your hard-earned money on shoes? Do you need a new pair?” asked Mike.

These questions kept catching Brendon off guard.

“Well, I don't really need them, but I want them,” Brendon honestly answered.

“Why?” asked Mike.

Brendon didn't understand. “Why what?”

“Why do you want them?” clarified Mike.

Brendon looked at his own shoes for a second. They were nothing special. He thought about school and how he often felt like he was on the outside looking in. He thought about how good those shoes would make him feel about himself and how they would show people who he really was.

“I don't know. I guess they would make me feel good about myself,” responded Brendon. “Other people have nice shoes, and they seem happy.”

Mike nodded his head. Brendon couldn't help but ask a question.

“Why don't you think I should buy them?” questioned Brendon. “I mean, you own stores that sell shoes.”

Mike laughed. “I guess it does seem kind of strange.” He paused for a second to gather his thoughts.

"You're young and you work. That tells me something about you. And it's good. But anytime I see a guy like you, I always wonder—does he really get it, or is he missing out on a huge opportunity?"

Mike had Brendon's attention.

"Look, if I were you, I would not be working for shoes right now. If I were you, I would be working toward something much bigger."

"Well, I wouldn't just buy shoes," explained Brendon. "I'd like to buy bigger things too, like a car."

Mike nodded his head again.

"I hear you. And those things aren't bad, but buying stuff will never leave you satisfied. You will always want more."

Mike had a computer bag with him. He reached in and pulled out a notepad.

"You have a really big opportunity to do something most people don't do—get things right with money at a young age. I had a guy help me understand finances. I'd like to do the same for you. Let me propose a challenge. Over the next several days, I'm going to give you thirty money challenges. And if you do them, I'll let you pick out whatever pair of shoes you want from my store. Do you accept the challenge?"

Brendon couldn't believe it.

"Yes, of course," replied Brendon. Why wouldn't he? Learn about money from this guy and get a free pair of shoes. He was in.

"Great," said Mike. "When do you work next?"

Brendon thought for a second, "Tuesday."

Mike spent a few minutes writing in his notepad, ripped out the page, and handed it to Brendon.

"Here are your first three challenges," Mike said as he handed Brendon the paper.

Just then, Mike's name was called from behind the counter.

"All right," said Mike. "See you in a few days."

Brendon looked at the paper. "Uh, sure. See you later."

Mike quickly turned around, "Oh, remember this pattern—give generously, save wisely, and live appropriately. We'll talk more about it."

As Brendon watched Mike leave, he thought, What just happened?

Suddenly he heard Ambrielle yelling, "Brendon! Get back here!"

It was time for Brendon and his paper hat to get back to work.

What's Going on Here?

There is a professor named Dr. Elizabeth Dunn, and her work fascinates me. She researches the relationship between money and happiness. And her research shows us something really important—you're being lied to.

I'll show you what I mean.

STUDY #1: TODDLERS AND GENEROSITY¹

I was on an airplane the other day and had a toddler sitting right in front of me. Occasionally she would look at me and just laugh. I don't know if that meant I had a welcoming or goofy-looking face. For my ego's sake, I'm going with welcoming. But of course her laugh made me smile. I couldn't help it. Toddlers are cute. Sure, at times they can be stinky and whiney, but overall they're cute.

Dr. Dunn and a few other college professors did a study with some toddlers. They had a toddler stand on one side of a small table. On the other side was a person holding a brown monkey puppet, creatively named Monkey. Both the toddler and Monkey had a small bowl in front of them. A woman in the room pointed out that there was nothing in the bowls, no snacks. Depressing, right? A snackless bowl. Who does that to a toddler?

But then something “magical” happened. The lady in the room suddenly “found” eight cheese crackers and placed them in the toddler's bowl. And then another “magical” moment—this lady “found” another cracker and placed it in Monkey's bowl. It was like she'd had these crackers in her hand all along.

The puppet began to “eat” the cracker. The lady then “found” another cracker for Monkey, but instead of placing it in the puppet's bowl, she handed it to the toddler. She asked the toddler to give the cracker to the puppet. The toddler did, and Monkey “ate” the cracker. Finally, the lady asked the toddler to give Monkey one of his own cheese crackers, a sacrificial act. Apparently the lady's magic had run out.

And the toddler did.

Dr. Dunn and her really smart friends did this same routine with twenty-two toddlers. Each time they recorded the level of enthusiasm the toddlers demonstrated with each part of the routine. And guess what they saw? The toddlers were most excited when they gave one of their *own* crackers to Monkey, the sacrificial act.

They were happiest when they gave away something that was theirs.

But it's because they are cute, sometimes stinky and whiney, toddlers, right?

Well, let's keep going.

STUDY #2: ADULTS AND GENEROSITY²

Dr. Dunn decided to do another experiment. One morning she and her team had a group of adults rate their level of happiness. (Just curious—does having to fill out a survey about happiness reduce your happiness? Who wants to fill out a survey in the morning?)

Next, they handed the adults an envelope containing either \$5 or \$20 (I guess that makes the morning survey not seem as bad). In each envelope, there was one of two sets of instructions for the day. Basically, either

1. *Spend the money on yourself (Hello, Starbucks), or*
2. *Spend the money on someone else (Hello, someone else's Starbucks).*

The adults did as they were told, either spending the money on themselves or on someone else that day.

At the end of the day, the same group of adults rated their level of happiness again. And guess what Dr. Dunn found out? Those who had spent the money on other people were happier than those who had spent money on themselves.

But certainly this is a North American thing, right? People in North America are pretty well off compared to other parts of the world. It's easy to be happy giving when you have a lot to give.

I'm glad you asked.

STUDY #3: CROSS-CULTURAL GENEROSITY³

Dr. Dunn also decided to investigate whether the country in which you lived played a role in responses to giving. To do this, she and her team compared college students in Canada to college students in Uganda, two countries with very different wealth levels.

The researchers asked the college students to remember a time when they had spent money on themselves or someone else. After they did this, the college students were asked to rate their level of happiness. And guess what Dr. Dunn found out?

Those students who recalled a time when they spent money on someone else reported a much higher level of happiness, regardless of where they lived. Both Canadian and Ugandan college students were consistently happier when they thought about a time when they used their money on someone other than themselves.

What's going on here? What are toddlers, adults, and Canadian and Ugandan college students telling us? The same thing—you're being lied to.

It's All One Big Lie

Have you ever tried to make toast with a bicycle? Have you ever used a book to dry your hair? Have you ever used a baseball bat to catch a fish (wait, don't answer that one)?

Of course you haven't. But why?

Because a bicycle wasn't designed to make toast. And a book wasn't designed to dry hair. And a baseball bat wasn't designed to catch fish (seriously, don't do it).

A bicycle, baseball bat, and book were designed to work in a specific way for a specific purpose. And when we try to depart from that design, things simply don't turn out like we hoped.

But it doesn't just happen to a bicycle, baseball bat, and book. It happens to us too.

In the beginning, God created everything.

The sun, moon, and stars. He created them.

The grass, flowers, and trees. He created them.

The lion, elephant, and antelope. He created them.

And humans. He created us as well.

In the beginning, God created everything, and everything He created was perfect. And for a time, this was how things remained—perfect, without flaw, whole. Everything had a design and operated according to its God-given design.

But then sin entered the world. Adam and Eve ate the fruit. They tried to do life on their own, without God. The result was catastrophic. Perfection and wholeness were replaced with death and brokenness. They found themselves hurting, broken, separated.

And this is where we find ourselves now, infected with the same disease—a desire to do life on our own, to step away from God's design.

What we see play out over and over in our lives is the same mistake Adam and Eve made when they decided to do things their way and move away from God's design. And when we do something outside of God's design, we find ourselves hurting, broken, and filled with guilt.

The way we use and think about money is not immune to this. God has a design for how we interact with money. When we try to use money in a way that departs from God's design for it and us, we will find ourselves in a place we never expected to be—unhappy and discontent.

The world is telling you a lie. And it's everywhere. Ironically, because it's everywhere is the very reason the lie can be so difficult to see. So what is this lie? Here it is:

The more money you make, the more possessions you have, the happier and more content you will be. Money is to be our top priority, and the top priority for its use is us.

You see it when an influencer shares a picture of her “incredible” car. You see it when YouTubers show off their lavish lifestyles, acting as if they have the perfect life. You see it in advertisements. You hear it in music. You hear the lie.

The lie: the money we have is actually ours.

The lie: money leads to greater happiness.

The lie: money leads to a more satisfied life.

The lie: more money is always good. Less is always bad.

The lie: we should be the focal point of how we use money.

But they're wrong. They're lying.

Just ask the wealthy, stingy man.

Just ask the poor, generous woman.

In Matthew 19:16–24, a conversation took place between Jesus and a young man. This young man was very rich. The Bible tells us he had many possessions. And he really liked his riches.

The young man asked Jesus what he must do to have eternal life.

And Jesus replied, “If you want to enter into life, keep the commandments.”

The young man pushed for further clarification, “Which ones?”

Jesus threw out a few examples: “Do not murder; do not commit adultery; do not steal; do not bear false witness; honor your father and your mother; and love your neighbor as yourself.”

All right, get ready for the eye-roll moment.

The young man responded to Jesus. “I have kept all these,” the young man told Him. “What do I still lack?”

What do you still lack? Cue the eye roll. It would have been incredibly understandable for Jesus to have let out a huge sigh.

Jesus then told the young man to do one thing: “Go, sell your belongings and give to the poor, and you will have treasure in heaven. Then come, follow me.”

Jesus looked at the young man. The young man looked at Jesus. Likely, there were many emotions running through the young man’s body. And then his face dropped. So did his eyes. The young man had made his decision. He wanted his riches on earth, not in heaven.

The young man literally looked Jesus in the eyes and, instead of following Him, followed money.

And the immediate result? Brokenness. “He went away grieving, because he had many possessions.”

He went away grieving.

He was a wealthy, stingy, and grieving young man.

More money did not create greater happiness. More stuff did not lead to greater satisfaction. He believed the lie. And he went away grieving.

Getting the Story Wrong

You may be familiar with the story of the widow’s gift in Luke 21. Truthfully, I got this story wrong for a while. I knew the narrative well, but my imagination gave me an inaccurate image of this woman.

In this story, we find Jesus sitting near the temple treasury. This was where people would stop by and drop off their offerings to God when their temple’s online giving web page was down. Jesus watched as the rich dropped large amounts of money into the treasury.

Big givers. God must be happy with them, right?

Then Jesus watched as a poor widow came by and placed two small coins in the treasury. The Bible tells us these coins were worth very little. As Jesus watched this event, He called His disciples over.

“Truly I tell you,” he said, “this poor widow has put in more than all of them. For all these people have put in gifts out of their surplus, but she out of her poverty.” (LUKE 21:3–4)

So what did I get wrong? You see, I grew up in the days of Sunday school flannelgraphs and chariots (chariots = joke; flannelgraphs = true story). Flannelgraphs were flannel-covered boards on which flannel character cut-outs were placed to teach the Bible. Go ahead and google it if you need to.

Every time the story of the widow's gift was told, on the board was placed a lady who looked really sad. She was old, hunched over, and sad. It was as if the gift she gave was an act of misery for her. I always felt bad for the flannel lady.

But there is a problem with that image.

Second Corinthians 9:7 says, “Each person should do as he has decided in his heart—not reluctantly or out of compulsion, since God loves a cheerful giver.”

So why would Jesus use a person who gave out of misery to illustrate giving? This was where I had it all wrong. I let the flannelgraph lady influence my imagination too much.

It was more likely that this woman was not grimacing but smiling, cheek to cheek. She probably gave a few high fives and fist bumps on the way to the temple. When you were around her, you probably did not sense burden. In fact, I bet she was one of the most joyful people around the temple.

Unlike the rich young man, she had little.

But also unlike the rich man, she did not walk away grieving. She figured something out that he had not.

The Truth

I've told you the lie. Now let me tell you the truth: you and your money were designed to be a part of something significant, something

life-giving, something Kingdom-advancing, something eternal. And it requires generosity.

I bet I can tell you of a time when you used money in a way that brought you contentment and happiness. And you would not change anything about it.

It was when you used your money for something greater than yourself. Maybe it was when you gave to your church. Maybe you gave to help a child who was struggling to afford treatments for his battle with cancer. Maybe you helped pack a Christmas shoebox with small toys, a toothbrush, and a note.

And I bet that when you think about your giving, you are still hit with a sense of satisfaction, like the college students in Canada and Uganda. You see, while we regularly regret past purchases, we rarely regret past generosity.

Why is that?

Because when you give, you are aligning yourself with how God designed you and your money. Instead of designing us to be stingy, God designed us to be channels through which His generosity flows.

You were made for more. Your money was made for more.

Getting a checking account is good. Saving money is good. Avoiding student loan debt is good. Saving for retirement is good (yep, I'm going to show you how to save for retirement as a teenager). Becoming a millionaire is good (but being a millionaire is not what you think).

We are going to talk about all these things, but not just so you have a ton of money and buy whatever you want. You will just end up like the rich, stingy, miserable young man. You will find yourself broken and grieving. And who wants to live like that?

We are going to talk about getting money right so you can live and give generously in high school, in college, and for the rest of your life.

Let's look at how we're going to get there.

You Can Do This

Sometimes we make money too complex. You may think that understanding money is for people who are smarter or older than you are and that you will never understand finances. It doesn't have to be that way.

You *can* understand money and God's design for it. And your understanding can change your life and others' eternity.

In the Bible, we find a pattern for managing money. It's not original to me. Many have used it. And it's not complex.

What is this pattern?

GIVE GENEROUSLY.

SAVE WISELY.

LIVE APPROPRIATELY.

It's that simple.

As you read this book, you will be introduced to your 8 Money Milestones. These will help you know what money step to tackle next and discover what it means to give generously, save wisely, and live appropriately. You'll learn how to take care of your money so you can experience the adventure-filled, others-focused, generous life that God has designed you to live.

Do You Accept the Challenge?

I'm guessing that you want more out of life. You want to be a part of something significant. You want to live generously, changing lives around you and around the world. You want it because God designed you for it.

But who says you have to wait to start living and giving generously? Why not start a pattern of generosity *now*?

At the end of each chapter, you will find the Money Challenges that Mike gives to Brendon.

But they aren't just Brendon's challenges. They're your challenges as well.

Some require money; some do not, because living generously goes beyond money. All challenge you to start living for something larger than yourself.

Are you ready to align yourself with God's design for you and your money? Are you ready to put yourself on the path of unselfish, Kingdom-minded, generous living?

Do you accept the challenge?
If so, let's get started.

Behind the counter, Brendon read what Mike gave him. It was his first three challenges.

MONEY CHALLENGE #1

Start a gratitude journal. Every day, for the next thirty days, write down at least one thing for which you are thankful. Spend time in prayer, thanking God for what He has given you and asking for the courage to take these next steps, even when no one around you is doing it.

MONEY CHALLENGE #2

Think about what generosity has meant to you. We all have received another person's generosity. Take a moment to think about what it meant to you to be the recipient. Answer these questions: Who gave? What did they give? How did it make you feel?

MONEY CHALLENGE #3

Have a generosity conversation. Talk to somebody (a parent, small group leader, friend, etc.) who is close to you and knows you well. Discuss God's design for money. Discuss the lie. Ask them why they think God gives us money.

You're being lied to.

The world is telling teens that money equals happiness and whoever has the most stuff wins. But here's the truth: God has different plans. You and your money were meant for more.

In *The Money Challenge for Teens*, finance expert Art Rainer helps you discover how God wants you to face college choices, car loans, and retirement (yes, retirement!). The book is filled with essential but easy-to-understand financial steps to help you avoid early pitfalls and chart a healthy financial future—one filled with contentment and generosity.

God has an amazing plan for your life and your money. Take the challenge and start living it *now*.

ART RAINER is a vice president at The College at Southeastern in Wake Forest, North Carolina. He writes widely about issues related to finance, wealth, and generosity and is the author of *The Money Challenge* and *The Marriage Challenge*. Art lives in Wake Forest with his wife, Sarah, and three sons. Discover more resources at ArtRainer.com.



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