We can all agree that money is a big part of our lives.

Most people want success and happiness in life. But we live on a planet filled with sin. Disaster can happen at any time. So, we may not get the happiness or success we want in this life.

What is success? Not everyone’s idea of success is the same. Look at Joseph. He went from a prison to a king’s palace. His life was a success, right? But what about John the Baptist? He went from prison to the grave. Was John’s life a success? The answer depends on your idea of success.

This week, we will study success and money. We will learn some important rules for managing money. We all can agree that money is a big part of our lives. So, we need to know how to manage money wisely. What things can we do to manage our money wisely? How can we succeed with managing our money? How can we avoid mistakes with managing our money?
SUNDAY—FEBRUARY 19
Lesson 8
SOMEnP I MPORTANT QUESTIONS (Ecclesiastes 12:1)

Read Ecclesiastes 12:1. What’s the message for us in this verse?

When we become adults, we must take care of our basic needs. We will need food, clothing, and a place to live. But before we do anything, we must put God first. When we put God first, He will take care of our needs. As Jesus says, “‘What you should want most is God’s kingdom and doing what he wants you to do. Then he will give you all these other things you need’” (Matthew 6:33, ERV). What if you already are older and didn't choose to serve Jesus when you were young? Is it too late to make the right decision to manage money wisely? Of course not! You can learn.

As we saw in Genesis 28:20–22, Jacob makes some important life decisions about money and God. First, God comes to Jacob in a dream. The Lord introduces Himself to Jacob as “‘the Lord, the God of your grandfather Abraham. I am the God of Isaac’” (Genesis 28:13, ERV). Then Jacob makes a promise to God. As part of his promise, Jacob says, “‘the Lord will be my God’” (Genesis 28:21, ERV).

Read the story in Genesis 29:9–20 about Jacob and Rachel. What happens before Jacob meets Rachel? (Read Genesis 28.) What does the answer teach us about what we need to do first before we make big decisions in life?

First, Jacob promises to serve God with his whole heart and all his money. Then God leads Jacob to Rachel at the well (read Genesis 29:9–20). What does this story show us? One thing the story shows us is that we must make our spiritual decision to serve God before we get married. We should decide what job we want to do in life before we get married, too. Here are some questions you should ask yourself before you get married: (1) Does the person I want to marry love God? (2) What type of job or work will he or she do? Will this person be a teacher, a nurse, a lawyer? (3) What type of life will the two of you have together? (4) How much education does this person have? (5) How much money does this person owe? (6) Are you willing to be responsible for paying this money back?

Read the important rule in 2 Corinthians 6:14, 15. How can this rule help you choose the best marriage partner?
Lesson 8

THE BLESSING OF WORK (Genesis 2:15)

Maybe you are blessed enough to have lots of money. So, you don’t need to work. But most of us need to earn a living. What type of work should you do? First, find work that makes you happy. This work also should pay good money. Then you may need to get special training. Next, you will need to find a job. You will need to do this job until you retire. We all want to find the perfect job that makes us happy. But life doesn’t always happen that way.

What does the Bible teach us about work? Read Genesis 2:15 for the answer. (Also read Ecclesiastes 9:10 and 2 Thessalonians 3:8–10.) God gave Adam and Eve work before they sinned. How does this information help us understand why work is important for humans?

The Bible shows us that work is not punishment. Work is a blessing. God gave humans work in Eden. No sin, no death, and no suffering were in Eden before the Fall. But work was a part of Adam and Eve’s perfect life before sin. So, we see that God knew that humans needed to work.

“God gave Adam work. Adam’s job was to care for the Garden of Eden. God knew that Adam couldn’t be happy without working. Adam loved the beauty of the Garden. But its beauty was not enough for him. Adam needed to do work that would exercise his wonderful body. If man needed to do nothing to be happy, God would have given Adam no work to do. But God made man. So, God knew best what man needed to be happy. As soon as God made man, God gave him his job. God promises humans a future reward in heaven. This same God also said that humans must work for their food.”—Ellen G. White, Our High Calling, page 223, adapted.

After the Fall, sin made work more difficult. God said to Adam: “ ‘So I am putting a curse on the ground because of what you did. All the days of your life you will have to work hard. It will be painful for you to get food from the ground’ ” (Genesis 3:17, NIrV). Do you see that God cursed the ground “because of what you [Adam] did”? This idea shows us that God understood that work was necessary for Adam after he sinned.

In what way is work a blessing? How does work help us? Why do we, as sinners, need work?
As we saw yesterday, God wants humans to work. The part of our lives when we work is named “the working years.” The working years often continue for about 40 years of our lives. During this time, many families have children. They buy houses. They send their kids to school. The family learns to work together at this time, too. Family members learn to love each other. This love can continue for a lifetime. Money problems can hurt a marriage during the working years. Families will have success if they put God first. Families also must follow important Bible rules for success. These rules will make the family stronger.

Read 1 Timothy 5:8; Proverbs 14:23; and Colossians 3:23, 24. What important Bible rules can we learn from these verses? How can these rules help families manage their money?

In many families, the father earns the most money. Often, both the husband and wife work. Disaster can happen: sickness, job loss, whatever. These disasters can make paying bills difficult. So, families may need to change their spending habits during these times.

During the working years, families may have children. The Bible tells us, “Children are a gift from the Lord. Babies are a reward” (Psalm 127:3, ICB). We must remember that children need a lot of love and care. Christian parents must teach their children to become adults who can take care of their own needs. Parents also need to help their children get ready for heaven.

Here are three important rules to help parents:

1. **Give your children a Christian home.** Have family worship with your children morning and evening. Take them to Sabbath School and church each week. Teach them to give offerings to God and pay tithe. (As we learned, tithe is 10% of all the money we get from work or as a gift.) Teach these habits to your children early in life.

2. **Teach your children to love work.** Children will learn that people will reward their hard work. Teach your children that paychecks come from doing tasks that other people want done and doing these tasks well.

3. **Help pay for your children’s education.** Education is expensive today. So, help your kids if you can afford to help them. The money you pay is worth the cost.

“Children are a gift from the Lord. Babies are a reward” (Psalm 127:3, ICB).
God asks us to be honest workers. He wants other people to respect us and our work. Respect starts with God’s law. We must ask God to write His law in our hearts (read Jeremiah 31:33). Then we will have success in our work. The Bible says, “It is better to be respected than to be rich. A good name is worth more than silver or gold” (Proverbs 22:1, ERV).

In the Bible, we read stories about workers who did an excellent job. Their bosses saw that God blessed the work of these men and women. God also blessed their bosses, too. Examples of good workers are Ruth, Joseph, and Jacob. When Jacob wanted to leave Laban, his father-in-law, Laban, asked him not to leave. “Laban said to him, ‘If I have pleased you, please stay. I know the Lord has blessed me because of you’ ” (Genesis 30:27, ICB). We see the same thing happen in Joseph’s story after his brothers sell him into slavery in Egypt. Joseph’s new master, Potiphar, also sees that God has blessed Joseph’s work. So, Potiphar rewards Joseph.

Read the story about Joseph in Genesis 39:2–5. What did Joseph do that caused his master to praise him?

The Bible commands, “So if you eat or drink or whatever you do, do everything to honor God” (1 Corinthians 10:31, NLV). This important rule teaches us that we must honor God with our money, our jobs, and everything else we do. God gives us knowledge and strength to succeed in life. “‘Lord, you are great and powerful. You have glory, victory and honor. Everything in heaven and on earth belongs to you. The kingdom belongs to you, Lord. You are the ruler over everything. Riches and honor come from you. You rule everything. You have the power and strength to make anyone great and strong’ ” (1 Chronicles 29:11, 12, ICB).

What important Bible rules are you following with your work and your life? What changes do you need to make?
GETTING GOOD ADVICE (Proverbs 3:5–8)

There are many money experts today. But God warns us not to trust their advice. “Happy is the person who doesn’t listen to the wicked [evil person]. He [the happy person] doesn’t go where sinners go. He doesn’t do what bad people do. He loves the Lord’s teachings. He thinks about those teachings day and night. He is strong, like [the same as] a tree planted by a river. It produces fruit in season. Its leaves don’t die. Everything he does will succeed” (Psalm 1:1–3, ICB).

Read the important rule in Proverbs 3:5–8. How can following this rule help you manage your money better?

Let’s look at seven Bible rules for managing money:

1. Make a spending plan (Luke 14:28–32). Many families don’t have a spending plan. They spend their whole paycheck each time they get paid. Without a plan for earning, saving, and spending, life can be full of stress.

2. Spend less than you earn (Proverbs 15:16). Many families in Western countries spend more than they earn because they own credit cards. Then these families owe a lot of money, or have debt. Debt is money we owe. Debt causes many problems.

3. Save something from every paycheck (Proverbs 6:6–8). We save to buy larger and more expensive things in the future. We save to take care of expenses we didn’t plan for. Savings can help us when we get sick or can’t work.

4. Avoid debt (Proverbs 22:7). Debt is borrowed money. When we borrow money, we really are living today on money we expect to earn in the future. So, borrowed money is money we really don’t own. If we lose our job, how can we pay off the debt? If we can’t, we will be embarrassed.


6. Pay tithe (Deuteronomy 28:1–14). As we saw, tithe is 10% of all the money we get. When we pay our tithe and offerings, God will bless us. All families need God’s blessing.

7. Remember that this earth is not our real home. How we manage our money shows people where we keep our treasure: on earth or in heaven (read Matthew 6:21; Luke 12:34).
ADDITIONAL THOUGHT: “We must think about the future whenever we make business plans or other plans in life. We must not plan only for our lives now. . . . When we put our treasure in heaven, God will make our lives on this earth better and richer.”—Ellen G. White, *Education*, page 145, adapted.

“Real success in business comes from our understanding that everything we have comes from God. God made everything. So, God is the Owner of everything, too. We are God’s managers. He gave us everything we have. He trusts us with His stuff. He commands us to use His things as He commands.”—*Education*, page 137, adapted.

Many people think that the money they make only is for taking care of their families. But as Christians, we must do our part to help other people, too. We must use our money to support God’s work on earth (read Mark 16:15).

“We need to follow God’s plan for life more carefully. We must do our best in the big things and little things in life that God has given us to do. We must give ourselves fully to God. We must look for proof of God’s favor and for proof of His blessings. These important rules will guide us safely in the job we choose to do in this life.”—*Education*, page 267, adapted.

DISCUSSION QUESTIONS:

1. As Christians, how do we decide what “success” in life is? What do non-Christians say that “success” is? Look at John the Baptist. He died in a prison. He was sent there by Herod. Do you believe his life was a success? What reasons can you give for your answer?

2. Many people have success in life. But they don’t follow Bible rules for making money or managing money. How do we explain their success? Or what about people who try to follow Bible rules, but then something terrible happens to them? Maybe they get sick. Or a disaster happens in their personal lives. How do we explain these things?
THE CAT AND THE BIBLE BOOKSELLER

When Simo was a young man, he sold Bible books in Finland. Simo was selling books in the middle of winter near Turku. Turku is one of Finland’s oldest cities. Simo stopped at a nice house near the city. Two sisters lived in the house. They did not have husbands. Simo showed the sisters his books.

Right away, the sisters agreed to buy every book Simo had. After this surprising announcement, the sisters left Simo standing in the living room. Simo waited for them to come back.

Finally, one of the sisters came back downstairs. She held a big cat in her arms. The woman said to Simo, “Sir, aren’t you going to do anything to help our cat?”

Simo was more surprised. “What should I do?” he asked. “Aren’t you the pet doctor that we just talked to on the phone?” she asked.

“No,” said Simo, “I’m the Bible bookseller.

For years after that, the sisters told their friends about how they thought Simo was the animal doctor. The sisters thought they had to buy all the “doctor’s” books first before he would heal their cat! The sisters laughed so hard when they told their friends that story. The sisters kept their promise to Simo. They bought all his books, even after they learned he wasn’t a vet!

Another time, Simo went to the forest to eat lunch and pray. It was Friday afternoon. Simo prayed, “Before this week ends, Jesus, please give me a chance to tell somebody that You are so wonderful.”

Simo finished his lunch. He went to a farmhouse and knocked on the door. A woman opened the door.

Simo held out a copy of Ellen G. White’s The Great Controversy to the woman.

The woman said, “I’m not interested in the book at all. But I want to know what Jesus means to you.”

Simo told the woman about his love for Jesus. Then the woman invited Simo to come inside and pray with her.

At that moment, the woman’s adult daughter came to the door. The woman said to her daughter, “Join us.”

The three of them prayed together. Simo got up to leave. The woman followed him to the door. She said, “I want to buy that book you showed me.”

Later, a pastor started some Bible meetings in the area. Simo introduced the pastor to the woman and her family. The pastor went to the farmhouse and gave the family Bible studies. The family joined the Seventh-day Adventist Church. Today, the woman’s granddaughter is a church leader in the city of Helsinki. Helsinki is the capital city of Finland.