**Ecclesiastes 5 (Part 2)**

**“Making ‘Cents’ of Money”**

**Scripture:** Ecclesiastes 5:10-20

**Memory Verse:** Matthew 6:24 “*No one can serve two masters….You cannot serve God and wealth*.” (NASB)

**Lesson Focus:** We will collect five important lessons about money from this passage and conclude along with Solomon that we must see the Lord as the Giver of all good things and worship Him, the Giver, rather than the gifts.

Note: We will teach this portion of chapter 5 while main service covers chapter 6.

**Activities and Crafts:** Coloring Picture of Money Maze. Word Search of different terms from lesson, Bring It Home Discussion for 3rd – 5th.

Craft for 1st & 2nd: Make Jesus #1

**Introduction/Starter Activity:**

Ecclesiastes is a book that challenges us to THINK. (Matthew 22:37, Romans 12:2)

To get kids brains in “think” mode, we will introduce each lesson of Ecclesiastes with some sort of brain teaser. For this lesson, we will make a few self-contradictory claims and ask the kids whether they are true or false and why. See below:

1. I don’t speak a word of English. (FALSE: speaking English when making claim!)
2. My brother is an only child. (FALSE: if he has a brother, he is not an only child!)
3. You can’t know anything for sure. (FALSE: but you know that for sure?)
4. You should not tell people they are wrong. (FALSE: but you are telling me that I am wrong?)

The last two are actually popular ideas in our culture. But they contradict themselves and are necessarily bogus/false. Part of loving God with all of our minds involves recognizing bad ideas like this.

Our lesson today focuses on money and wealth. Below are some more popular ideas in our culture. Ask the kids whether they think they are true or false and why.

1. Money is the root of all evil. FALSE: rather, **the love of** money (1 Tim. 6:10)
2. Having more wealth always brings more happiness. FALSE: Proverbs 15:16
3. Having more wealth can be dangerous. TRUE: Luke 18:24
4. Having more wealth is always bad. FALSE: Proverbs 10:22
5. We should share and give of our wealth gladly. TRUE: 2 Corinthians 9:7

**Bible Study:**

If you recall from our lesson on chapter 2, we pretended we were joining Solomon on his “Self-Seeking Satisfaction-Searching Sailing Safari”. One of the “islands” we stopped on was the “island” of money/wealth. Solomon is going to revisit that “island” today and teach us some valuable lessons about money and wealth.

**Eccl 5:10**: The one who makes money and wealth the treasure of his heart always wants more.

Q: How much money do you think is enough?

John D. Rockefeller was the first American billionaire and was asked how much money is enough. He famously responded, “Just a little bit more!”

Q: Is that a healthy view of money?

**Read Proverbs 30:8-9**. These verses teach us that “enough” is that which sustains our basic needs. Any more or any less may cause us to be either greedy or covetous.

**Lesson #1**: The more you have, the more you want.

**Eccl 5:11:** This describes a common problem of being rich. The more riches you get the more others will look on trying to get a slice of your pie.

Imagine you are at the school cafeteria for lunch and some very, very rich kid shows up with a huge spread of yummy food. Maybe he even has servants that prepare a buffet before him and he gets to pick something new every day. What is just about every kid in the cafeteria going to be wondering? “He’s got more than he needs. I wonder if I can have some of that!”

**Lesson #2**: The more you have, the more others are going to come after it.

Q: If more people are going to try and get it, what is the natural response of the rich man?

A: He’s going to wear himself out protecting and defending it! That brings us to our next verse.

**Eccl 5:12**: This describes another problem of being rich: you can have trouble sleeping.

Q: How many of you have ever had a huge meal right before bed? Did you have trouble sleeping because you had a tummy ache? Imagine king Solomon sitting on his behind all day, snapping his fingers telling everyone else what work to do, and eating lavish food all day. That is not a good recipe for getting good sleep!

Q: What is another reason people can’t sleep? Worry!

**Lesson #3**: The more you have, the more you have to worry about!

**Eccl 5:13-14:** Here is another problem with chasing after riches: They can be gone in an instant.

Q: Who remembers the fires that came through our city back in 2012 and 2013?

That was a very difficult time as people had to watch their homes and all of their stuff burn up. Fortunately, most people were able to rebuild, but they couldn’t replace everything. And in Solomon’s day, you would have actually just lost everything!

**Lesson #4**: The more you have, the more you have to lose!

**Eccl 5:15-16**: Solomon reminds us that we cannot take any of our riches and stuff with us after we die.

**Read 1 Timothy 6:7-9:** The apostle Paul wrote this letter to Timothy warning him of the same thing. When we think about eternity, we remember how foolish it is to become so attached to our earthly treasures like toys, video games, and phones. We cannot take those with us into eternity.

Q: When you go on vacation, what are some things that you pack?

Q: When we go into eternity, can we take any of those things with us? No!

**Lesson #5**: The more you have, the more you will leave behind!

**Eccl 5:17:** Yikes! This sounds a lot like Ebenezer Scrooge who we talked about a couple of weeks ago. Remember he represents the man who is so in love with his riches that he is all alone for they are all that he has.

**Teachers:** Consider showing the picture of Prince John from Disney’s Robin Hood (on the very last page of lesson) and ask the kids if they recognize who this is.

Q: While Prince John is a foolish character, he is another example of how miserable a person can become who makes money his god.

**Eccl 5:18-20:** Here we have Solomon’s conclusion on riches and wealth. In our study so far, we have not seen God introduced. But here Solomon introduces God as being the Giver. That changes our whole perspective on money from an “under the sun” perspective to an “above the sun” perspective.

We go back to one of the questions we had at the beginning.

Q: Is money the root of all evil? No! The “love of” money is. (1 Timothy 6:10)

God is the giver of all of these gifts. The question is, are we going to love and worship the Giver of the gifts or the gifts themselves?

**Read Matthew 6:24** (our memory verse). Jesus teaches us that you cannot love both! Everyone must choose!

**Key Point:** When you love Jesus first and recognize and worship Him as God and King, then you are able to receive what He gives with thanksgiving and enjoy it.

**Read 1 Timothy 6:17**: The rich are not commanded to just get rid of their money. They are commanded to put Jesus first, the Giver of all things to enjoy!

Q: What do you think starts happening when people with lots of money put Jesus first?

A: You give and share, because you are amazed by how Jesus has given to you and shared with you.

When you love Jesus first, then you don’t hold onto money so tightly. Rather, you start to share more. You think of others and how you can give to them, just as God has given to you.

Q: Who knows about the Compassion kids in each classroom? Consider giving to them next week.

**Teachers:** Please feel encouraged to talk about the Compassion kids that are supported by each classroom. Kids should never be told to give because in order to earn God’s favor. But rather, they give because they love God and they want to respond by showing love to others. 2 Corinthians 9:7 says we ought to give cheerfully for God loves a cheerful giver!

Bring It Home

**Scripture from Lesson**: Ecclesiastes 5:10-20

**Lesson Theme**: “Making ‘Cents’ of Money”

**Memory Verse:** Matthew 6:24 *“No one can serve two masters….You cannot serve God and wealth*.” (NASB)

**Teachers/Parents:** In our lesson we referred to Scrooge and Disney’s Prince John as two fictional characters that show us what can happen to people who make money their god. Can you think of any other fictional or real-life characters that show us how the love of money can ruin us as 1 Timothy 6:9-10 teaches?

**Discussion Questions:**

1. **Eccl. 5:10** teaches us the more we have, the more we want. Why do you think people always want more?
2. **Eccl. 5:11-12** teaches us the more we have, the more we will worry about protecting it from people who want to take it. If the Lord favors you with abundance, what can you do to curb this type of worry and anxiety?
3. **Eccl. 5:13-14** teaches us the more we have, the more we can lose in an instant. When something is taken away from us, our heart is truly revealed. Think of something that you treasure very much. How would you respond if it was taken away from you?
4. **Eccl. 5:15-16** teaches us the more we have, the more we will leave behind. **Read also 1 Timothy 6:7**. It’s been said that in our preparation for heaven, we should pack “light”. What is the only thing we can take with us into heaven?
5. **Eccl. 5:18-20** helps us see how to make “cents” out of money. We are to consider what we have as a gift of God and worship the Giver and not the gift. We are also to do our work with joy and gladness, for this is also a gift from God. What can you do this week to accept and better appreciate what God has given you?
6. Read **Hosea 13:4-8.** It is clear in v. 6 that God’s people worshipped the “gifts from the Giver” rather than the “Giver of the gifts”. What was God’s response to this? Read the memory verse one more time. Jesus teaches us the same thing. Who is your master?

