

**JUNIOR HIGH**

**TAKE-IT-HOME 09**

**FOLLOW-UP PACKAGE**

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**Westheights Student Ministries**

# DAY ONE: Talking About Money

Take a couple of minutes and have each person *separately* fill out a 'Family Profile' handout. Be sure that students and siblings fill out the 'student' handout and parents or guardians fill out the 'parent' handout. (We have given you some extra handouts if you want to include other family members.)

Compare your answers. Are there any major differences in the way people answered?

As a family answer the following questions:

- \* Why is it important to talk about money as a family?
- \* How much say should kids have about the way their family spends money?
- \* How can we better hold each other accountable for the money we spend?

## CHALLENGE:

Pray together that your family will be open about money and that you will be open to being held accountable by your family members.

## Cool Things to Check Out:

<http://www.learningtogive.org/>

<http://www.moneysmartchoices.org/>

<http://sharesavespend.com/>

## FAMILY MONEY PROFILE FOR STUDENTS

1. How open are your parents with you about money?

- Very closed
- Somewhat closed
- Neutral
- Somewhat open
- Very open

2. How well do you feel you understand your family's finances?

- Not at all
- Very little
- Somewhat
- Fairly well
- Very well

3. How much would it help you to know more about your family's finances?

- Not at all
- Very little
- Somewhat
- Fairly helpful
- Very much

4. Would understanding your family's finances make you a better money manager?

- Not at all
- Probably not
- Maybe
- Most likely
- Yes

5. How much responsibility do you believe you show about money?

- None
- Very little
- Some
- A fair amount
- Very much

# FAMILY MONEY PROFILE FOR PARENTS & CAREGIVERS

1. How open are you with your children about money?

- Very closed
- Somewhat closed
- Neutral
- Somewhat open
- Very open

2. How well do you feel your children understand your family's finances?

- Not at all
- Very little
- Somewhat
- Fairly well
- Very well

3. How much would it help your children to know more about your family's finances?

- Not at all
- Very little
- Somewhat
- Fairly helpful
- Very much

4. Would understanding your family's finances make your children better money managers?

- Not at all
- Probably not
- Maybe
- Most likely
- Yes

5. How much responsibility do you believe your children show about money?

- None
- Very little
- Some
- A fair amount
- Very much

## **DAY TWO: Wealthy Canadians**

Ready for a shock? As a family, check out [www.globalrichlist.com](http://www.globalrichlist.com) Try entering your family's annual income. Students, also try entering how much you make in allowance if you get one (you can figure this out by multiplying a monthly allowance by 12 or a weekly allowance by 52) plus how much is spent on you for food, clothes, entertainment, school supplies, etc. over the course of the year.

What does all of this mean to you as a family?

Take a few minutes to fill out the 'How Much Do I Have To Give?' survey together.

The point of exercises like this isn't to make us feel guilty – it's to motivate us! Talk about ways you can share your riches with people who have less.

### **CHALLENGE:**

If you don't already, as a family sponsor a child with World Vision, Compassion Canada or I. N. Network.

### **Cool Things to Check Out:**

<http://www.innetwork.com>

<http://www.worldvision.ca>

<http://www.compassion.ca>

Short Film: Nooma Volume 013 'Rich' – Rob Bell (Talk to Tom or Gillian if you would like to borrow this from the Westheights Student Ministries library.)

## How Much Do I Have To Give?

1. Over 700 million people in the world are now judged by the United Nations to be hungry or starving. Do you have enough food to eat?

Yes\_\_\_\_\_ No\_\_\_\_\_

When was the last time you really felt hungry for longer than eight hours, without being able to eat something? \_\_\_\_\_

2. Over 500 million people in the world (more than all the people in the United States) do not have a permanent weatherproof shelter to live in. Do you have a permanent home in which to live?

Yes\_\_\_\_\_ No\_\_\_\_\_

How many rooms are in your house or apartment? \_\_\_\_\_

3. Only 1 person out of every 7,000 in the world has a TV to watch. Do you have a TV to entertain you?

Yes\_\_\_\_\_ No\_\_\_\_\_

How many TVs do you have in your home? \_\_\_\_\_

4. Over 800 million people in the world have only one set of clothes to wear. Many more than that do not have shoes, or coat, or underwear. Do you have enough different kinds of clothes to wear?

Yes\_\_\_\_\_ No\_\_\_\_\_

How many pair of shoes do you own? \_\_\_\_\_

5. Over 700 million people in the world die every year because they have no doctor or medicine. When you get sick, is there a doctor and medicine to help you get well?

Yes\_\_\_\_\_ No\_\_\_\_\_

6. Only 1 out of very 8,000 people in the world has a refrigerator and stove in the home. Is there a refrigerator and stove in your home?

Yes\_\_\_\_\_ No\_\_\_\_\_

Is there a microwave? \_\_\_\_\_ a dryer? \_\_\_\_\_

a toaster? \_\_\_\_\_ a garbage disposal? \_\_\_\_\_

7. Over 450 million people in the world do not own a radio, a cassette recorder, or CD player. Do you have a radio or stereo system in your home?

Yes\_\_\_\_\_ No\_\_\_\_\_ How Many?\_\_\_\_\_

8. Only 1 out of every 750 children in the world has the chance to learn to read, write and do arithmetic. Do you have a chance to learn to read, write, and do arithmetic?

Yes\_\_\_\_\_ No\_\_\_\_\_

How many books do you have in your house? \_\_\_\_\_

How many books have you read this year? \_\_\_\_\_

9. Only 1 out of 760 million people in this world has hot and cold running water and a private indoor bathroom in the home. Do you have these things?

Yes\_\_\_\_\_ No\_\_\_\_\_

How many bathrooms do you have in your house? \_\_\_\_\_

How many hot baths or showers do you take per week? \_\_\_\_\_

# DAY THREE: Simple Meals

Eating simple, healthy, non-packaged meals is better for you, better for the environment, and better for your wallet - which means you have more money to give to those who need it most! Eating locally grown foods is an added bonus: supporting the local economy and further helping the environment by cutting down on the emission costs of shipping food from farther away.



## Hearty Winter Vegetable Soup

Prepare a large batch of Hearty Winter Vegetable Soup ahead, and enjoy. Big chunks of Ontario carrots, onions, potatoes and rutabagas in the thickened broth make for a warming weekend lunch after family fun outside.

**Preparation Time:** 10 Minutes

**Cooking Time:** 30 Minutes

**Servings:** 8 cups (2 L)

### Ingredients:

- 2 tbsp (25 mL) butter
- 2 medium Ontario Onions, each cut into 8 wedges
- 2 medium Ontario Carrots, sliced
- 1 can (10 oz/284 mL) chicken broth
- 1 bay leaf
- 1/2 tsp (2 mL) salt
- 5 medium Ontario Potatoes, peeled and cut into 1/2-inch (1 cm) cubes
- 2 cups (500 mL) Ontario Rutabaga, cut into 1/2-inch (1 cm) cubes
- 2 tbsp (25 mL) all-purpose flour
- 2 cups (500 mL) milk
- 1 cup (250 mL) shredded old Cheddar cheese

### Preparation:

In a large heavy saucepan, melt butter over medium heat. Sauté onions and



carrots about 5 min., stirring occasionally. Add chicken broth, bay leaf, salt, potatoes and rutabaga. Cover and bring to a boil. Reduce heat and simmer about 20 minutes or until vegetables are tender.

Dissolve flour in small quantity of milk. Add to soup with remaining milk. Cook and stir until thickened and mixture comes to a boil. Remove bay leaf. Stir in cheese. Serve immediately.



### **All-Ontario Frittata (Potato And Ham Frittata)**

A frittata is an omelette of Italian origin. It's a quick, easy supper or brunch dish and a traditional way to use up cooked vegetables, pasta or meat. Serve with sliced ripe Ontario Greenhouse Tomatoes and crusty bread.

**Preparation Time:** 15 Minutes

**Cooking Time:** 10 Minutes

**Servings:** 4

#### **Ingredients:**

- 1 tbsp (15 mL) vegetable oil
- 1 Ontario Onion, chopped
- 1 clove Ontario Garlic, minced
- 2 cups (500 mL) cooked diced Ontario Potatoes (about 3 medium, 1 lb/500 g)
- 6 eggs
- 1/4 tsp (1 mL) salt
- 1/8 tsp (0.5 mL) pepper
- 1/2 cup (125 mL) diced cooked ham, chicken **or** turkey
- 1 cup (250 mL) shredded Ontario Old Cheddar cheese
- 1 small Ontario Greenhouse Tomato, sliced
- Garnish: Parsley

#### **Preparation:**

In large nonstick ovenproof skillet, heat oil over medium-high heat. Add onion and garlic; cook until lightly softened, about 3 minutes. Add potatoes; cook for 2 to 3 minutes.

In small bowl, beat eggs with salt and pepper; stir in ham and three-quarters of the cheese. Add to skillet; reduce heat to medium and cook until bottom is brown and crusty, about 5 minutes, occasionally lifting edges so uncooked eggs can flow underneath. (If skillet handle is not ovenproof, wrap in foil.)

Sprinkle half of remaining cheese over frittata; top with tomatoes and remainder of cheese. Broil until eggs are set and cheese is melted, 1 to 2 minutes. Cut into wedges to serve. Garnish with parsley.

**Tip:** If you don't have cooked potatoes, scrub raw potatoes, pierce well and microwave at High until almost cooked, 6 to 8 minutes. Cool slightly, then dice (leave skin on for added fibre).



## Rhubarb Upside Down Cake

The caramelized corners are the best part of this moist and tangy cake, which showcases spring-fresh Ontario rhubarb.

**Preparation Time:** 20 Minutes

**Cooking Time:** Not Available

**Baking Time:** 50 Minutes

**Servings:** 9

**Ingredients:**

**Base:**

- 2 tbsp (25 mL) butter
- 1/2 cup (125 mL) packed brown sugar
- 3 cups (750 mL) coarsley sliced Ontario Rhubarb

**Cake:**

- 1/2 cup (125 mL) butter, softened
- 3/4 cup (175 mL) granulated sugar
- 2 eggs
- 1 tsp (5 mL) vanilla
- 1-1/2 cups (375 mL) all-purpose flour
- 2 tsp (10 mL) baking powder
- 1/4 tsp (1 mL) salt

- 1/8 tsp (0.5 mL) nutmeg
- 1 cup (250 mL) sour cream or plain yogurt

### **Preparation:**

**Base:** In 8 inch (2 L) square non-aluminium baking dish, heat butter in 350°F (180°C) oven for about 5 minutes or until melted. Sprinkle brown sugar and then rhubarb evenly in dish; set aside.

**Cake:** In bowl, cream together butter and sugar until fluffy. Beat in eggs, one at a time, beating well after each addition. Add vanilla. Stir together flour, baking powder, salt and nutmeg. Stir into creamed mixture alternately with sour cream, making three additions of each.

Spread batter over rhubarb. Bake in 350°F (180°C) oven for 45 to 50 minutes or until top springs back when lightly pressed. Let cool on rack for 15 minutes. Run knife around edge of pan; invert cake onto serving plate. Serve warm or at room temperature.

## **CHALLENGE:**

Make a healthy, simple, 'local' meal, or try a dessert featuring a locally grown ingredient. In growing season, try doing most of your weekly grocery shopping at a farmer's market. Talk about instituting "Cereal Saturdays" – eat cereal for dinner one day a week and put the money you save in a piggy bank. At the end of the year (or whatever time period you choose) donate the money you saved to a charitable organization you pick together.

## **Cool Things to Check Out:**

<http://www.foodland.gov.on.ca>

<http://www.kitchenermarket.ca/>

<http://www.stjacobs.com/html/shopping-farmersmarkets.html>

*The 100-Mile Diet: A Year of Local Eating* by Alisa Smith & J.B. Mackinnon

## **DAY FOUR: Origins**

Where do the things we buy come from? How are things made? Together, visit <http://www.storyofstuff.com/> and watch the 20 minute video called The Story of Stuff.

There is certainly a lot to talk about that can be found in that video! What do the realities presented here mean for your family? Pray together for everyone who is negatively affected by these systems: the people in the Third World whose resources are being drastically depleted, those who are forced to work in poor conditions to feed their families (both in North America and abroad), everyone who is caught in the cycle of consumption, and everyone who is suffering from the environmental effects of this cycle (all of us!).

As Christians, why is it especially important to care for the environment? Are we willing to buy products that were made by workers who are treated very poorly so we can pay less? Are we mistreating our bodies by taking in unnecessary toxic chemicals?

### **CHALLENGE:**

Brainstorm together: what are five ways that your family can reduce your impact in these systems? Be sure to pick things you can stick to and pray together that you will. Hold each other accountable! (Suggestions: start using reusable grocery bags, start shopping more often at thrift stores, start making gifts for one another, start buying only fair trade coffee, replace all of your light bulbs with CFL bulbs, etc.) Some of these things will cost more

### **Cool Things to Check Out:**

<http://www.sweatfree.org/>

<http://www.creationcare.org/>

*Living Simply with Children* by Marie Sherlock

## DAY FIVE: Creative Activities

When you are looking for something to do together as a family, the easy option usually involves sitting in front of a screen. After months of spending little quality time together, families often rely on expensive family vacations. There are plenty of other low-cost options that actually help to build stronger relationships. What are some things that your family is already doing together that are low-cost but a lot of fun?

Take some time together to brainstorm some new ideas. Here are some too get you started:

- \* Visit public parks
- \* Bike rides
- \* Camping
- \* Tobogganing
- \* Canoe the Grand River
- \* Ice Skating
- \* Cooking together
- \* Hiking
- \* Arts and crafts
- \* Local libraries
- \* Board games
- \* Swimming
- \* Make a snowman

Activities such as these will likely bring you closer together as a family and still help you to have the financial freedom to give generously to those in need. Another option would be to volunteer together at a local food bank or the kitchen of a drop-in centre.

### CHALLENGE:

Spend a few hours this week doing something together as a family that doesn't involve the television but is still low-cost and fun.

### Cool Things to Check Out:

<http://www.thefoodbank.ca/>

<http://www.rayofhope.net/>

<http://www.kpl.org/>

<http://www.sju.ca/grt/>

## **DAY SIX: Re-Thinking Gifts**

For many families, the Christmas season becomes a headache because of the immense pressure to provide lavish gifts for family and friends. Some even go into a great deal of debt each year. Add to that all of the birthdays, anniversaries and other holidays – as well as regular trips to Toys R Us, EB Games or Best Buy... The cost of showing someone you love them can really add up! The sad truth is that most of those costly gifts will be appreciated for only a short period of time.

There is nothing wrong with wanting to give a gift, but the best gifts usually cost very little or nothing at all. These gifts almost always take more time and energy, but they are always worth it.

Take some time as a family to talk about the best gifts you have ever received. Why did they mean so much? What are some gifts that don't cost anything that you would like to receive?

Brainstorm together: what kinds of gifts could you give that cost nothing? Be sure to think about skills that you have: parents, could your gift be teaching your kids to knit, sew, fix cars, play baseball, bake, etc? Kids, could you teach your mom or dad how to use Facebook?

### **CHALLENGE:**

Each family member: give a gift to another family member this week that costs you very little or nothing. Be creative! Have fun!

### **Cool Things to Check Out:**

<http://www.oneminutecoupon.com/>

<http://www.etsy.com/> → for ideas of gifts you can make

Movie: What Would Jesus Buy? (2007)

## **DAY SEVEN: Tracking Our Money**

Have each person fill out a 'My Money Plan' handout, separately if possible. Be sure that students and siblings fill out the 'youth' handout and parents or guardians fill out the 'adult' handout. (We have given you some extra handouts if you want to include other family members.) Afterwards, come together and talk about what you learned about your values and your spending habits.

Discuss as a family the ways you spend money on a daily, weekly and monthly basis. How could you use that money in ways that better reflect what you value in life?

### **CHALLENGE:**

As a family, decide to cut one item from your regular spending that is unnecessary (Extra movie channels? Weekly trip to McDonalds?) in order to make the way you spend money better reflect your family's values.

Find a cause for your family to rally around together and support it with the money you save. Pick something Jesus would be passionate about – promoting peace with organizations like Mennonite Central Committee, supporting reconciliation with organizations like Community Justice Initiatives, or securing justice for victims of sexual exploitation, slavery and other violent forms of exploitation with an organization such as International Justice Mission.

### **Cool Things to Check Out:**

<http://www.ijm.org/>

<http://mcc.org/>

<http://www.cjiwr.com/>

# My Money Plan → Youth

## Some Questions to Ask Yourself.

Smart financial decisions begin with knowing what matters to you. Having a personal money plan will guide your choices and help you to get the most out of your money.

### HERE ARE A FEW QUESTIONS TO HELP YOU BEGIN:

For me, money is:

How do I feel about spending money... why?

The things that matter most to me in life are:

How do I feel about saving money... why?

How do I want to use my resources to improve the future for myself and my world?

How do I feel about sharing money... why?

My values are (e.g. truth, respect, equality, humility, etc.):

In a sentence or two, my personal money plan is:

### NOW EXAMINE YOUR MONEY PLAN:

- Does my money plan reflect MY values... not just those of my peers? (Your plan will work best for you if it fits your own situation.)
- Where can I turn for solid financial information and advice to help me make smart use of my money?
- How does my money plan balance sharing, saving and spending my money?





# My Money Plan: Before → Adult

## Some Questions to Ask Yourself

Smart financial decisions begin with knowing what matters to you. Having a personal money plan will guide your choices and help you to get the most out of your money. When appropriate, compare your answers to those of your spouse. What are the similarities/differences?

### HERE ARE A FEW QUESTIONS TO HELP YOU BEGIN:

For me, money is:

How do I feel about spending money... why?

The things that matter most to me in life are:

How do I feel about saving money... why?

How do I want to use my resources to improve the future for myself and my world?

How do I feel about sharing money... why?

What are my long-term financial goals?

In a sentence or two, my personal money plan is:

### NOW EXAMINE YOUR MONEY PLAN:

- Does my money plan reflect MY values... not just those of my peers? (Your plan will work best for you if it fits your own situation.)
- Have I invested the time it takes to examine what matters to me and then determine ways to live in a manner that matches my values?
- Where can I turn for solid financial information and advice to help me make smart use of my money?
- How does my money plan balance sharing, saving and spending?