

MONEY



BADGE

This book belongs to



My Seekers Leaders are

Attention Parents!

We're glad your child is coming to Seekers! Our Seekers leaders encourage a positive, loving atmosphere in which spiritual learning can occur. You can play a very important role in your child's progress through each badge as some projects will require your participation.

There are a couple of things to note. Your child will need you to sign at the end of some of the sections. Please sign these sections when your child has completed them. Also, all scripture in these badge materials are quoted from the New International Version.

We hope your child has a great year learning in Seekers!

Seekers Staff

Have you ever stopped to think about our money system? Where did our money come from? Do you know what people did to buy items they could not grow or make for themselves?

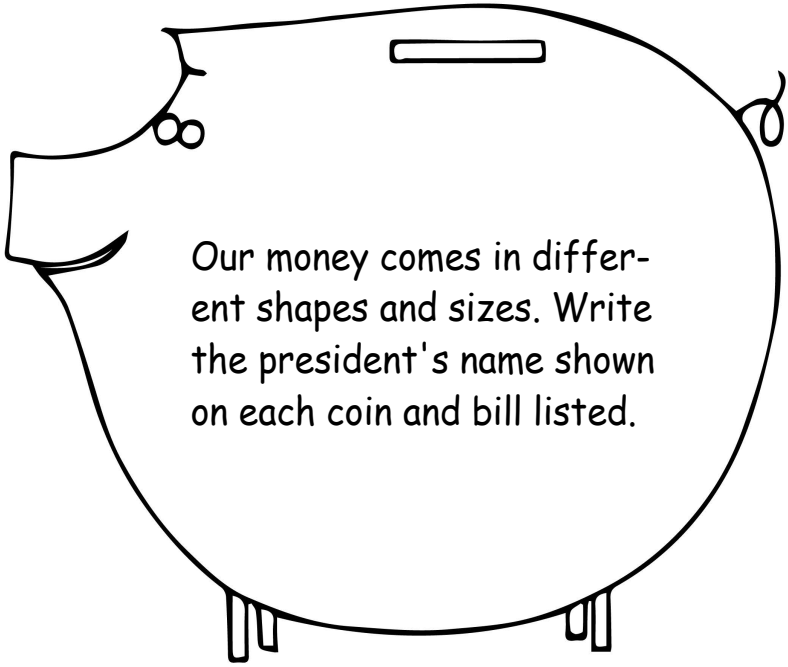
Long, long ago people used objects for money. For example, they would trade eggs for apples. This type of trading was known as bartering. You traded things you had for things you didn't have. Can you see what problems could come from this? Imagine the difficulty of getting a cow to town to buy groceries. Or what if you needed to buy shoes and the man wouldn't trade shoes for the butter you had?

Finally someone came up with the idea of money. You could work for money or sell your belongings for money. It was much easier to buy things with money than to go from person to person to see who would trade what you needed for what you had.

The privilege of having money demands that you know how to handle your money.

The information in this badge will help you see how money affects your life.

Section 2



Our money comes in different shapes and sizes. Write the president's name shown on each coin and bill listed.

Coins:

Penny _____

Nickel _____

Dime _____

Quarter _____

Half-dollar _____



Bills:

one dollar

two dollars

five dollars

ten dollars

twenty dollars

fifty dollars

one hundred dollars

five hundred dollars

one thousand dollars

What four words appear on all of our money?
Look on the face of coins and the back of bills.

Seeker Leader

Date

Section 3

There are a lot of words that are used when talking about money. Use a dictionary or encyclopedia to find what the following words mean.

Allowance

Budget

Expense

Income

Interest

Offering

Passbook

Savings account

Tax

Tithe

Seeker Leader

Date

Section 4

Most of you probably have piggy banks at home. When you put money in it, it keeps your money safe in one place until you want to take it out. If you put five dollars in your bank, you will still have five dollars when you take it out.

Take that five dollars and put it in a savings account at a bank and that bank will pay you interest. The longer you leave your money in the bank, the more money you will make. While your money is in the bank, the bank uses it to make more money. The bank then pays you for the use of your money. The money they pay you is called interest.

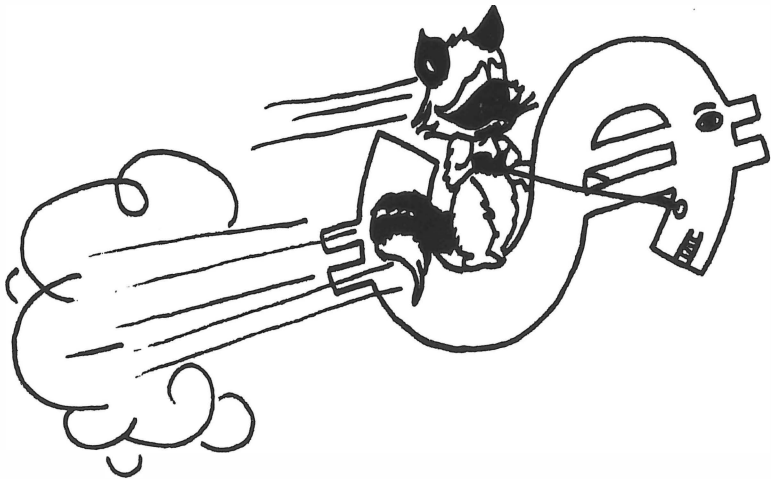


***Save for a
Rainy Day!***

While at the bank or credit union, ask for a savings deposit slip and a savings withdrawal slip. Fill these out and attach them to the last page of this badge. You may want to ask the teller to help you.

Seeker Leader

Date



Section 5

Every country has its own name for its money. For example, in Mexico you would have pesos, in England pounds, in Japan yen, and in Russia rubles. Other names were used for money in Bible times. Read the verses given below and write the money word for each scripture.

Exodus 30:13 _____

1 Chronicles 21:25 _____

Matthew 20:2 _____

Luke 19:13 _____

Luke 21:2 _____

Seeker Leader

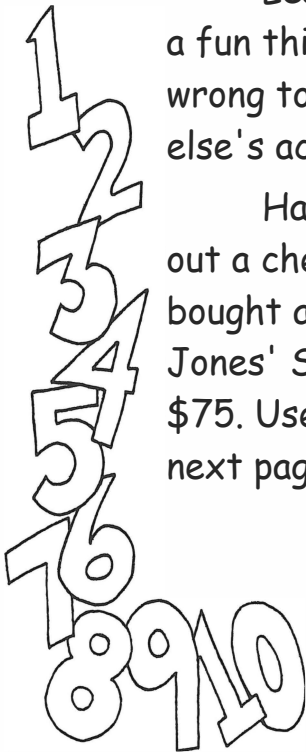
Date

Section 6

Many times it is inconvenient to carry money, or sometimes you may not have enough money with you to pay for something you need. If you have money in a checking account, you can write a check. Writing a check is like writing a note to your bank or credit union asking them to pay someone a certain amount of money. Your check must have all of the information needed to do this.

Learning how to write a check is a fun thing to do. Remember that it is wrong to write a check on someone else's account.

Have your parents help you fill out a check correctly. Pretend you bought a pair of roller blades from Jones' Sports Center today. You paid \$75. Use the sample check on the next page to pay for the roller blades.



Your Name **101**
Address/Telephone
City, State, ZIP _____

Pay to _____ **\$** _____

Your Bank

For _____

Seeker Leader

Date



Section 7

Learn and Recite

Psalm 24:1 NIV

The earth is the Lord's, and
everything in it, the world, and
all who live in it.

Seeker Leader

Date

Section 8

Learning about money is not complete unless we talk about God's feelings about money. What belongs to the Lord? _____

God has been very kind to let us take care of His belongings. In return, He expects us to make good use of the things He has given us. God does not want money to ever become the most important thing in our lives. Try to remember who it all belongs to and how He would want you to spend it.

Offerings are like love gifts to God. Look up 2 Corinthians 9:7 to find what kind of giver God loves.

Seeker Leader

Date

Section 9

Stop and think about how much money your parents spend on you. Not only do they buy your clothes, toys, and school supplies, they also have to buy extra food for you and pay for extra electricity and heat. Taking you places uses more gasoline. And how about doctor and dentist bills - who pays for them?

For two weeks, keep a list of the money your parents spend on you.

	SU	MO	TU	WE	TH	FR	SA
Clothes							
Haircut							
Food out							
Snacks							
School							
Sports							
Music							
Hobbies							
Other							

SU MO TU WE TH FR SA

Clothes

Haircut

Food out

Snacks

School

Sports

Music

Hobbies

Other

Seeker Leader

Date

Section 10

Choose a favorite meal cooked in your home. Ask your Dad or Mom to help you list all the things you need to cook this meal. (Don't forget about the drink and dessert if you usually have these.) Write the menu below and complete your shopping list on the next page. After you have the list, go to the grocery store and write down the price of each item. Total the list to see what a meal might cost for your family.

Menu:

Shopping list:

Price:

Subtotal from previous page: _____

Total: _____

Seeker Parent

Date

Seeker Leader

Date

Section 11

Write out a budget for one week (how you are going to spend your money). Don't forget to include your tithe and something for savings. As you spend your money, write down what you really spend in each area. Remember that you have to write down every penny you spend. You may be surprised how quickly your money disappears.

**Where my
money goes**

**What I think
I will spend**

**What I
did spend**

Tithe

Savings

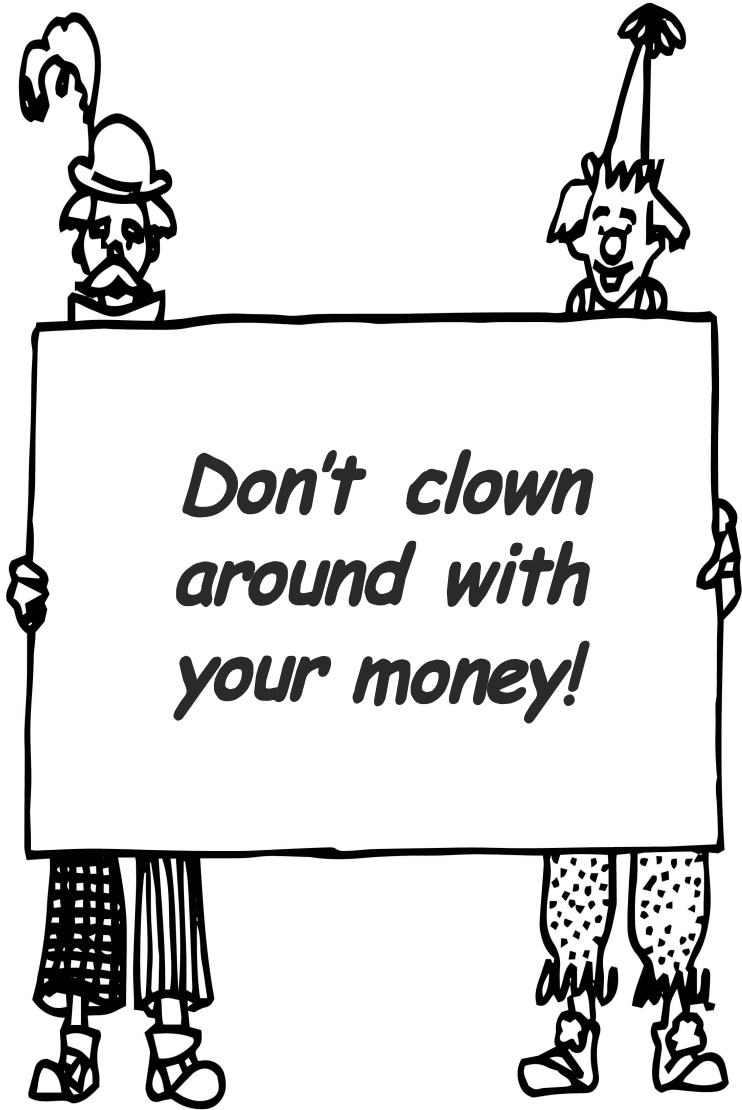
Snacks

Hobbies

Recreation

Entertainment

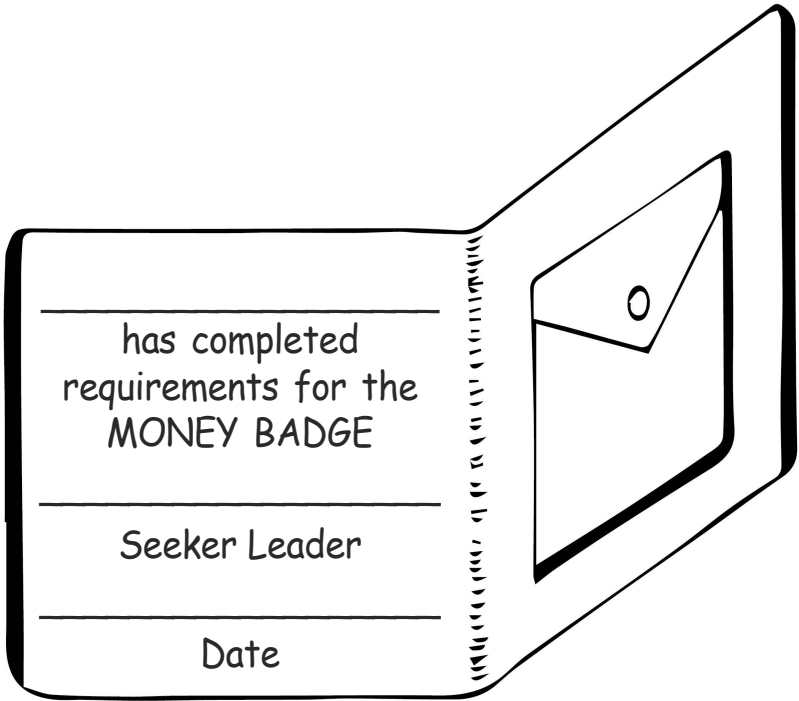
Total



Seeker Leader

Date

Tape or staple deposit and withdrawal slips
here!



has completed
requirements for the
MONEY BADGE

Seeker Leader

Date