



The Treasure Workbook

*Unlock the secret of handling
money God's way!*

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Chapter One

God's Word

All the clues and puzzle pages in this workbook can be downloaded at [TreasureWorkbook.org](https://www.treasureworkbook.org).

1 SETUP

MATERIALS NEEDED

- **5 envelopes**
- **scissors**
- **tape**
- **a treasure box/bag/chest to be used each week**
- **a 4-number combination lock or use option from leader notes page 7**
- **puzzles and clues from pages 16-26**
- **a small treasure or prize for each participant to receive in the treasure box**

PREPARE THE TREASURE HUNT

- Pull out all clue and puzzle pages for this search on pages 16 through 26. The following instructions tell you what to do with each clue and puzzle in the order they are found in the search.
- Take **CLUE #1** from page 16 and place in an envelope. Label it “Search for the Secret!”
- On the remaining 4 envelopes, write “Do NOT open till you find all 4 envelopes.”
- There are four **CLUE #2** cards. Put one in each envelope and close. Hide envelopes in the search area at the difficulty level that meets the needs of your family or group. Note here the four places you hid the envelopes:

1. _____
2. _____
3. _____
4. _____

- Place **PUZZLE #1** in the Bible at 2 Timothy 3:16-17.
- Tape **PUZZLE #2** from page 23 to a lamp, flashlight, or light switch located in search area.
- Place **CLUE #3** from page 18 in the Bible at Isaiah 55:8-9.
- Have **CLUE #4** from page 20 with your workbook so you can give it to the group once they have read and discussed Luke 16:11.
- Place the Weekly Bible Verses page on a table or area where the kids can see it, as it will be used to solve the final clue.
- Set the combination lock on the treasure box to 2-3-5-0. Prepare the treasure box/bag/chest by putting the **CONGRATULATIONS** note from page 26 inside along with a small prize or treasure of some sort. The final treasure can be as simple as a quarter or other coin. The true treasure is in learning God’s word and applying it to our lives in how we manage our money. If you are doing this study with a group rather than with your family, make enough copies of the Congratulations message for all participants to have a copy to take home.

CHAPTER ONE OVERVIEW FOR LEADER

The Bible is the word of God. It has a lot to say about money and how we manage it throughout our lives. The treasure we are searching for today is a number, the number of verses in the Bible that deal with money.

WEEKLY BIBLE VERSES

- < **MEMORY VERSE:** Psalm 119:105
- < **ADDITIONAL VERSES:** 2 Timothy 3:16-17, Hebrews 4:12, Isaiah 55:8-9, Luke 16:11



2 TEACH

WELCOME

Everyone share highs, lows, or any special moments from the week.

OPENING PRAYER

Whether you use this prayer or pray your own, please make sure to welcome God to your adventure. “Lord, we welcome You to our learning today. We come searching for Your knowledge so we can apply it to our lives. Help us to hear and understand what You are saying to us. Thank You for loving us. We love You, Lord. Amen.”



TEACHING

This week we are talking about the Bible and why it is so important to use it in our lives. Let’s start by looking up our memory verse this week, Psalm 119:105 (ICB).

“Your word is like a lamp for my feet and a light for my way.”

Here’s a question for you: Who is the first word pointing to - who is “Your”? When the verse says “Your Word,” whom do they mean?

That’s right, they mean God!

It is God’s Word.

Our verse says that God’s Word is a lamp to my feet and a light for my way, or some Bibles say “path.”



HAVE YOU EVER WALKED IN THE DARK? TELL ME ABOUT IT.

- **Were you nervous or confident?**
- **What could possibly cause you to trip when walking in your house in the dark?**
- **What about out in the yard in the dark?**
- **In the woods?**



Yep, all those things could cause us to trip and fall. So, what do you like to use when you walk in the dark?

We know what it is like to walk in the dark and how much a flashlight helps, but guess what? This verse isn’t actually talking about walking in the dark. It’s talking about something even harder! It’s about making choices each and every day.

We can’t actually SEE what is going to happen when we make a choice until AFTER we make that choice. In a way, we are walking through our life in the dark all the time. That sounds a little scary - what do you think?

The person who wrote this verse in the Bible realizes that our choices move our life along, and that God’s Word - the Bible - can help shine a light ahead of our choices.

Here’s an example. Imagine this choice tomorrow morning: you can eat a healthy breakfast, or you can eat the sugar cookies you made with your family today. Either choice will cause some other things to happen; we call them outcomes.



NAME SOME OF THE OUTCOMES OF THESE TWO CHOICES ON YOUR DAY:

1. Eat Sugar Cookies for Breakfast
2. Eat a Healthy Breakfast

- *Too tired to do well at school/work*
- *Have energy to do well in school/work*
- *Get hungry way before lunch time*
- *No rumbly tummy all morning long*
- *Can't sit still because of all the sugar*
- *Ready to listen, learn, and follow directions*



Yep, you could eat the cookies and feel fine for a while, BUT you also know that it could cause some problems for you later. It could lead

to a bad day when your body and mind are not working their best. They are hungry because you didn't give them good fuel that morning. Next thing you know, you're in trouble.

But suppose you take a moment to look ahead at what may happen. You shine a light at the likely outcomes BEYOND your choice by thinking about what COULD happen. Then you make the BEST choice for your day: you choose to eat the healthy breakfast.

God's Word does that!

It helps us see the right and the wrong in our choices. If we do like the Bible says and use God's Word to light our way, then we will "see" or notice those things that could trip us up. Then we can choose to go around or over them. Make sense?

I have another thinking question for you:



HOW CAN WE USE GOD'S WORD TO HELP US MAKE THE RIGHT CHOICES AND GO THE RIGHT WAY IF WE DON'T KNOW GOD'S WORD?



That's right, we can't!

That is why learning the Bible is so important. WAYYYYYY back before books were

written, people actually memorized the Scriptures and taught their family to memorize them as well. That's how important they knew it was!

Today we are blessed to have a Bible we can open up any time and read the words God has for us. But memorizing is still a good idea so we can recall it right on the spot whenever we need it. That is why we have a memory verse each week! It's like having a flashlight always charged and in our pocket rather than on a shelf at home.

In this study, we are searching through the Bible to find out what God's Word tells us about money. We will look up verses and figure out how those words shine a light on the path we should choose when it comes to money: how we earn it and what we do with it.

And you know, we'll be finding some treasures when we read these words. We'll find out that dealing with money can be just like choosing cookies for breakfast: we may sometimes make some wrong choices. Thankfully, we learn from those mistakes and get back onto the path lit by God's Word. **Are you ready to begin our Search for the Secret?**



3 SEARCH

Begin the search by handing the envelope labeled “Search for the Secret” to the group.



OPEN THE BIBLE TO 2 TIMOTHY 3:16-17. READ IT TOGETHER, AND DISCUSS WHAT IT MEANS

“All Scripture is inspired by God and is useful for teaching and for showing people what is wrong in their lives. It is useful for correcting faults and teaching how to live right. Using the Scriptures, the person who serves God will be ready and will have everything he needs to do every good work.”

WHAT DO YOU UNDERSTAND FROM THIS VERSE?

- **The Bible is from God.**
- **The Bible is for all people - does that mean it is even for kids?**
- **The Bible teaches us right from wrong.**
- **The Bible is for everyone to help us make choices that keep us on God’s path.**

LET’S TAKE A MINUTE TO APPLY THIS VERSE TO OUR STUDY OF MONEY:

- **In the Bible, God tells us about money.**
- **What the Bible says about money is for all people - even kids!**
- **The Bible teaches us about the right and wrong ways to use money.**
- **The Bible can help us make money choices that keep us on God’s path.**



FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.



OPEN THE BIBLE TO HEBREWS 4:12. READ IT TOGETHER, AND DISCUSS WHAT IT MEANS

“God’s word is alive and working. It is sharper than a sword sharpened on both sides. It cuts all the way into us, where the soul and the spirit are joined. It cuts to the center of our joints and our bones. And God’s word judges the thoughts and feelings in our hearts.”

WHAT DO YOU UNDERSTAND FROM THIS VERSE?

- **The Word of God is alive - what?? How can words be alive?**
- **The Word is working - what?? How can words be working?**
- **The Word cuts into us - what?? How can words cut into us?**

Let’s figure this out: think of God’s Word like a knife. A knife can change a piece of wood into something really cool by cutting away parts and highlighting other parts. God’s Word can do that in our lives. It cuts out what we don’t need, and it highlights the best parts of us. But think about the knife. Unless someone picks it up and uses it, it can’t actually make anything. God’s Word is much stronger than a knife, but the words don’t help us very much unless we pick them up and use them. Then the Word of God becomes alive - when we let it move into our hearts and minds and use the words as we live each day.

AGAIN, LET’S THINK ABOUT MONEY:

- **Do you think God’s words about money will help us or hurt us?**
- **Can God’s words about money help us if we don’t find them in the Bible and read them?**
- **Is it possible to find them and not put them to work?**
- **When we find out what God says about money, how do we put His words to work?**



FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.



CHAPTER ONE



OPEN THE BIBLE TO ISAIAH 55:8-9. READ IT TOGETHER, AND DISCUSS WHAT IT MEANS

"The Lord says, 'Your thoughts are not like my thoughts. Your ways are not like my ways.' Just as the heavens are higher than the earth, so are my ways higher than your ways. And my thoughts are higher than your thoughts."

WHAT DO YOU UNDERSTAND FROM THIS VERSE?

- **God doesn't think the same way we do.**
- **He also doesn't act the way we act.**
- **God's thoughts and ways are higher than ours, much higher.**

WHEN WE FIND OUT HOW MANY VERSES ARE IN THE BIBLE ABOUT MONEY:

- **Do you think they will be just like our ideas about money or will they be different - more like how God thinks and acts?**
- **Do you think we will find advice like we see on TV ads?**
- **Do you think God's advice could sound strange to us because it is different?**



FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.



OPEN THE BIBLE TO LUKE 16:11. READ IT TOGETHER, AND DISCUSS WHAT IT MEANS

"If you cannot be trusted with worldly riches, then you will not be trusted with the true riches."

WHAT DO YOU UNDERSTAND FROM THIS VERSE?

- **Worldly riches are money and the things money can buy for us: cool car, big house, diamonds.**
- **True riches have nothing to do with money. Instead, they have to do with relationships and love - for God, Jesus, and for others. And an eternal home in heaven.**
- **God's Word is letting us know that if we don't handle worldly riches well, we will likely have trouble handling true riches.**

This is the first verse we have read today that actually mentions money. Now we know at least one verse in the Bible is about money! What do we learn in this one verse?

- **God wants us to keep our priorities straight.**
- **Worldly riches may seem most important, but it really takes a back seat to living a life we can be proud of, one that God would be proud of.**



FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.

Kids will have to figure out that the colors on the clue card are the same colors used in the Bible Verses for the Day poster. When they put the right number below the correct color, they will get the answer 2,350. This is also the combination to get into the treasure box.



PRAYER TIME Share any prayer requests with each other. Thank God for helping us grow as we move down the path He has lit for us.



Clue #1

God's Word can light your path.
How many verses in the Bible
speak about money? One? Two?
Three? Or more?
Find the four envelopes to begin
your search for the answer!



Clue #2

These coins are the KEY to
finding your next Bible verse.



2 Ti



Clue #2

These coins are the KEY to
finding your next Bible verse.



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PUZZLE #2

ISAIAH 55:8-9

The _____ says,
Your thoughts ARE
NOT Like My
_____. Your _____

are not Like
My ways.





WEEKLY BIBLE VERSES

PSALM 119:105

2 TIMOTHY 3:16-17

ISAIAH 55:8-9

HEBREWS 4:12

LUKE 16:11





★ CONGRATULATIONS! ★

You have solved the puzzles and cracked the codes to reveal the treasure: that there are 2,350 verses about money in the Bible!

This week our adventure focused on the importance of the Bible. We found that the Bible is God's Word and that His words are for ALL people - yes, even kids!

- We learned how important it is for us to know God's Word because it can become alive inside us and help us each and every day!
- We can make choices that will keep us on the right path based on what God has told us.
- God's thoughts and ways are higher than ours, so His advice to us may sound strange at times, especially when we compare His words to what we see on TV or in the world.
- We uncovered the difference between worldly wealth and true riches.
- We discovered that God wants to help us manage our worldly wealth in His ways.
- We also read that He has unlimited true riches for our lives and wants to be able to trust us with them.



Weekly Bible Verses

Psalm 119:105
 2 Timothy 3:16-17
 Isaiah 55:8-9
 Hebrews 4:12
 Luke 16:11

