

FINANCIALLY

# FLOURISHING



## Vacation *Bible School 2025*

**Monday  
June 23**

**Tuesday  
June 24**

**Wednesday  
June 25**

**Thursday  
June 26**



**Budgeting**



**Debt**



**Leaving a Legacy**

**WATTS CHAPEL MISSIONARY  
BAPTIST CHURCH**

3703 Tryon Road Raleigh, NC 27606  
**Rev. Dr. Harry L. White, Jr., Pastor**  
[www.wattschapel.org](http://www.wattschapel.org) 919-828-7348

Managing our finances God's way is one of the greatest challenges for many believers, both individually and collectively across the church. As a country, the national debt averages \$100,000 per household. Debt is the biggest hurdle for believers to live debt-free, give abundantly, and flourish financially. Vacation Bible School 2025, Flourishing Financially, will feature biblical references, practical discussions, and group exercises related to helping the body of Christ Flourish Financially.

## Biblical and Practical Benefits of Being Financially Free

### Biblical Benefits:

- Financial Freedom starts with honoring the Lord (Proverbs 3:9-10)
- Freedom from the bondage of debt (Proverbs 22:7)
- Freedom from the love of money (1 Tim. 6:10)
- Freedom to give generously (Acts 20:35)
- Freedom to have fun (Ecclesiastes 5:19)

### Practical Benefits:

- Reduced stress and worry: Financial freedom alleviates financial stress, a common source of anxiety. This leads to improved mental health and overall well-being.
- Increased choices and flexibility: You gain the ability to make decisions based on values rather than financial necessity.
- Enhanced relationships: Financial worries can strain relationships. Financial freedom can lead to healthier and more peaceful interactions, especially with your spouse.
- Greater confidence: Achieving financial goals can boost self-confidence and empower you to meet new milestones.
- Increased generosity and ability to bless others: Having a surplus allows you to give more freely to support causes you care about and help those in need.

**Important Note:** It's important to remember that financial freedom is not about becoming wealthy for the sake of wealth, but about being a good steward of the resources God has entrusted to you. The pursuit of financial freedom should align with biblical values such as contentment, generosity, and trust in God's provision.

### Schedule of Events

1. On Monday, our focus will be on **Budgeting**.
2. On Tuesday, we'll dive into a biblical discussion on **Debt**. The session will also include practical ways to eliminate debt.
3. On Wednesday, we'll have a guest presenter come and dive into 'Leaving a Legacy'.
4. Thursday, we will come together to celebrate and reflect on the lessons from this week. This closing event will feature testimonies and fellowship as we celebrate growing stronger together in our financial lives.



**VACATION BIBLE  
SCHOOL**

**2025**

# SCHEDULE



**MONDAY, JUNE 23**

Budgeting



**TUESDAY, JUNE 24**

Debt



**WEDNESDAY, JUNE 25**

Leaving a Legacy



**THURSDAY, JUNE 26**

Celebration & Testimonies

**Monday, June 23**

<b>5:45 pm – 6:30 pm</b>	Dinner
<b>6:30 pm – 6:45 pm</b>	Kickoff All classes begin in the sanctuary
<b>6:50 pm – 8:00 pm</b>	Vacation Bible School Breakout Classes  <b>Adults:</b> · Ages 18-40+  <b>Children and Youth:</b> · Ages 2-3 · Pre-K to 2nd Grade · 3rd Grade to 5th Grade · Middle School · High School
<b>8:00 pm – 8:15 pm</b>	Closing

**Tuesday, June 24**

<b>5:45 pm – 6:30 pm</b>	Dinner
<b>6:30 pm – 6:45 pm</b>	Kickoff All classes begin in the sanctuary
<b>6:50 pm – 8:00 pm</b>	Vacation Bible School Breakout Classes  <b>Adults:</b> · Ages 18-40+  <b>Children and Youth:</b> · Ages 2-3 · Pre-K to 2nd Grade · 3rd Grade to 5th Grade · Middle School · High School
<b>8:00 pm – 8:15 pm</b>	Closing

**Wednesday, June 25**

<b>5:45 pm – 6:30 pm</b>	Dinner
<b>6:30 pm – 6:45 pm</b>	Kickoff All classes begin in the sanctuary
<b>6:50 pm – 8:00 pm</b>	Vacation Bible School Breakout Classes  <b>Adults:</b> · Ages 18-40+  <b>Children and Youth:</b> · Ages 2-3 · Pre-K to 2nd Grade · 3rd Grade to 5th Grade · Middle School · High School
<b>8:00 pm – 8:15 pm</b>	Closing

**Thursday, June 26**

<b>5:45 pm – 6:30 pm</b>	Dinner
<b>6:30 pm</b>	All groups meet with their groups/classes.
<b>7:00 pm</b>	All classes return to the sanctuary.
<b>7:45 pm</b>	Closing





# VACATION BIBLE SCHOOL FINANCIAL TERMINOLOGY

**2025**

- **Budget:** Planning what to do with your resources, so you know where they go
- **Contentment:** Being happy with and for what you have
- **Debt:** Money borrowed that needs to be paid back, sometimes with interest
- **Donation:** Giving money or items to help others
- **Expense:** Money you spend on things you need or want
- **Faithfulness:** Being trustworthy and responsible
- **Financial:** Anything that has to do with money, i.e., earning, spending, saving, giving, and managing it
- **Flourishing:** Growing in a healthy, strong, and successful way
- **Generosity:** Giving to others
- **Give:** Show love and kindness like Christ by sharing resources
- **Greed:** Wanting more than you need, often at the expense of others
- **Impulse Buying:** Purchasing something when you didn't plan to
- **Income:** Money you receive, such as from allowance, gifts, or a job
- **Interest:** Money added, you pay it when you borrow, and you earn it when you save
- **Invest:** Put your resources into things you believe will grow over time
- **Legacy:** What you leave behind for others, leading to how they remember you
- **Needs:** Things that are essential for living, like food, water, clothing, and shelter
- **Profit:** Money left over after all expenses have been paid, usually in business
- **Resourcefulness:** Finding creative ways to make the most of what you have and solve problems
- **Save:** Keep money aside for later instead of spending it right away
- **Spend Wisely:** Use money for things we need, not just what we want
- **Stewardship:** Taking good care of the resources God provides and using them wisely
- **Tithe:** Giving the first 10% of your money or income back to God through the church.
- **Wants:** Things that are nice to have but not necessary for living
- **Waste:** Using something in a careless or unnecessary way

## DAY ONE

## BUDGETING

## Scripture References - Luke 16:1-31

**Lesson Aim:**

Having participated in the lesson, participants will understand the importance of budgeting and managing the resources God has entrusted to each of us. By managing our finances God's way, we will be better equipped to navigate life's uncertain times.

**Biblical Truths:**

- We are to use our money in ways that show we are faithful in serving God. (Mal. 3:10)
- Exercising wisdom regarding money involves planning and using it for kingdom purposes. (Proverbs 3:9-10 & 21:20)
- Funding and planning for future needs are legitimate principles for determining how we use money. (Proverbs 13:11)
- Money is to be used, and we are to use it wisely and faithfully, but only God is to be worshiped. (1Tim. 6:10)

**Group Breakout Exercise 1**

Read & Discuss Luke 16:1-8. Answer the questions below. Be prepared to share your answers.

1. What did the manager do when he was faced with an imminent job loss? (16:3-4)

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2. Why is it important to use our financial resources wisely?

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3. Do you think funding future needs is a legitimate concern in determining how we use money?

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4. What may prevent adults from making proper financial preparations for the future?

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5. Share among the group how do you balance day-to-day financial needs with future financial concerns

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6. What did Jesus teach about what believers can learn from unbelievers and their use of money? (16:8)

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**Group Breakout Exercise 2**

Read & Discuss Luke 16:9-14. Answer the questions below. Be prepared to share your answers.

1. Why do you think Jesus instructed the disciples to use worldly wealth for good, unselfish purposes?

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2. In what ways can we use our money for kingdom purposes?

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3. If we are faithful in our use of money, even if it is just a small amount, what does that faithfulness demonstrate about our faithfulness to God? (16:11-12)

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4. What is humanly impossible to do? (16:13)

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5. Is it possible to manage more when we have not been faithful with less money?

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6. Discuss how a person can evaluate his or her faithfulness in using money.

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7. Discuss as a group on how we can identify ways to use money as an expression of faithfulness to God.

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**Night 1 Homework:**

Take one sheet of paper to form two columns. Write God at the top of one sheet and on the top of the other, Money. Write out ways people serve God and ways we serve money as you write their ideas on the sheets.

Review & Reflect on your list.



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## DAY ONE NOTES

[illegible]

## DAY TWO

## DEBT

## Scripture Reference - Proverbs 22:7

**Lesson Aim:**

This session aims to connect the Debt session with last night's session on Budgeting, its necessity, and the benefits of getting out of debt, as well as God's desire for us to be financially free.

**Biblical Truths:**

- Believers should avoid getting into debt. (Romans 13:8)
- Not repaying debt provides a contrast between the Wicked vs. the Righteous, who give generously (Psalm 37:21).
- Debt prevents us from being generous. (Psalm 37:21)

**Practical Application for Eliminating Debt:**

- Stop using Credit Cards
  - a. Cut them up
  - b. Freeze them (to create time to reconsider using them)
  - c. Don't close the credit card accounts
  - d. Create an Emergency Fund (\$1,000)

**Group Breakout Exercise 1**

Read & Discuss Proverbs 22:7.

List ways credit card debt can lead to financial bondage. Be prepared to share your answers.

1. What does the bible say about the borrower and the lender? (Proverbs 22:7)

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2. Why is it important to take actionable steps to reduce debt? (Proverbs 22:7)

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3. What are the benefits of not using credit cards? Being debt-free?

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4. If you were debt-free, how would that change your life? Giving?

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5. Why is an emergency fund important?

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**Debt Snowball** (primary content of the session, Scripture Proverbs 21:5)

- How the Debt Snowball works
- How to set up your Debt Snowball
- How to execute and maintain your Debt Snowball

**Group Breakout Exercise 2**

List some practical/real-life starting points for creating your own financial Debt Snowball. Discuss the following questions. Be prepared to share your answers.

1. What does Proverbs 21:5 say about making financial plans?

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2. What happens if we delay making plans to reduce debt? (Proverbs 21:5)

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2. What bill/credit card are you starting with to make your debt snowball?

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3. What hindrances are keeping you from decreasing your debt? What can you apply today to become more debt-free?

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4. Do you have an accountability partner in your debt elimination journey? (If not, identify someone who can provide encouragement and support)

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**Night 2 Homework**

Take some time to start planning your July 2025 budget. As you create your budget, use the discussion tonight to identify which specific bill to begin your debt snowball.

## DAY 2 NOTES

[illegible]

## DAY THREE

## LEAVING A LEGACY

## Scripture Reference - Proverbs 13:22

**Lesson Aim:**

In this lesson, participants will gain insight into God's perspective on the importance of leaving an inheritance or a financial legacy for future generations and understand why giving leads to true blessings.

**Biblical Truths:**

- Leaving an inheritance in God's eyes is comparable to having good character. (Proverbs 13:22)
- Leaving a legacy reminds and empowers future generations to trust God. (Joshua 4:6-7)
- Being faithful with our finances creates opportunities for future blessings. (Matthew 25:21)
- When we leave this earth, it is important to leave a legacy for the betterment of our offspring (Acts 13:36)
- Giving leads to true blessings. (Acts 20:35)

**Group Breakout Exercise 1**

Review the scriptures and answer the questions below. Be prepared to share your answers.

1. Aside from Jesus, whose biblical person's legacy inspires you the most? Why?

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2. What kind of legacy do you want to leave for your family, church, and community?

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3. How can you intentionally invest in the future generation(s)?

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4. What "memorial stones" (stories, practices, and traditions) can you establish to remind others of the faithfulness of Almighty God?

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## DAY 3 NOTES

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# VACATION BIBLE SCHOOL RESOURCES

## 2025

### Additional Questions

- How can we be good stewards of God's resources?
- How have you been a good steward?
- What makes savings important?
- What are some things people save for?
- How do you live debt-free?
- What are some consequences of debt?
- What could you do if you were debt-free?
- How does giving bring joy?
- What can keep a person from flourishing financially?
- What has been your best money choice?

### Additional Scripture Readings

- 2 Corinthians 9:7: God loves a cheerful giver.
- Matthew 25:14-30: Parable of the talents
- Proverbs 15:22: Plans fail for lack of counsel.
- Proverbs 21:20: The wise store up, the foolish eat up everything.
- Proverbs 22:7: Borrowers become servants.
- Luke 15:11-32: The prodigal son.
- Matthew 7:24-27: Wise and foolish builders.
- Malachi 3:8-10: Do not rob God.
- Luke 21:1-4: The widow's two mites.
- 1 Timothy 6:6-10: Contentment and greed.

