

SUNDAY SCHOOL CURRICULUM

RELEASING THE TALENTS OF YOUR STUDENTS AS THEY RELEASE THE TALENTS OF THE POOR

Dear dedicated Christian educators,

Thank you so much for your interest in our Five Talents Sunday School Curriculum!

Goal:

The goal of this curriculum is to provide you with a framework with which you can expose children to poverty, what the Bible says about the poor, and the parable of the talents. With this in mind, your students can then look at their own talents and gifts and think about ways God may be calling them to multiply their talents while serving and blessing poor entrepreneurs around the world through the work of Five Talents International.

At the conclusion of the three enclosed lessons, the children will host a Five Talents Market Day for the church community, where they will sell items from a small business that they have created. The children create their business with a \$5 loan from the church. The profits from the Market Day are then donated to Five Talents International to help poor entrepreneurs start their own businesses, as the average Five Talents loan is \$190. You can use the poster included in this packet to advertise the Market Day in advance. Bulletin and church announcements are also a good idea to get everybody on board!

It is our hope that this curriculum will encourage the church to more fully engage its own talents, to empower the children in the church as they think about using their talents in a business venture and to provoke thought and discussion about God's view on poverty.

Target age:

4th-6th grade (ages 9-13). Please feel free to adapt the curriculum to the needs of other age groups.



Katie Puschel sells her wares on Market Day at Church of the Holy Comforter in Vienna, VA

Contact us:

Please feel free to contact Jennifer Ruff at JenniferRuff@fivetalents.org or (703) 242-6016, or toll-free at (800) 670-6355, with any questions.

After finishing the Five Talents Sunday School Curriculum, we'd love to hear from you! Please send your comments, suggestions, student quotes and digital photos from Market Day or the classroom to Director of Communications Kelli Ross at kelliross@fivetalents.org.

Thank you for your important ministry with children and for supporting Five Talents!

Five Talents

Fighting Poverty, Creating Jobs, Transforming Lives

WEEK #1: WHAT DOES GOD SAY ABOUT THE POOR?

Lesson overview:

Students will learn key Bible verses about God's relationship with the poor and think about what it feels like to live in poverty in a developing country.

Length of lesson:

45 minutes-1 hour

Supplies:

◇ Large bag of M&Ms®* (or: Goldfish® crackers)

*Note: M&Ms® may contain traces of nuts; please be aware of allergies your students may have

◇ 11 pieces of paper with one of the following labels on each:

Rice: \$2

Clean water: \$2

Meat, fruit, and vegetables: \$4

Medicines/doctor visits: \$3

1 mosquito net: \$1

School fees: \$7

Books: \$4

Clothes: \$3

TV: \$5

Internet: \$10

iPod: \$20

◇ Tape

◇ Handout A, cut into strips along lines

◇ Envelope to put Worksheet A strips in

◇ Copy of Handout B for each child

◇ Globe or world map

◇ Newsprint and marker, chalkboard, or white board and marker

◇ Bibles

Instructional plan:

1. Before children arrive, hang the 11 labeled papers around the room.

2. Have each child choose a paper strip from the envelope. Explain that for today, they have become this person. Each situation described in Handout A is based on real-life scenarios of clients that Five Talents serves in developing countries. (Note: if there are less than 10 students in your class, make sure that someone role-plays the last person on Handout A, Janet. If there are more than 10 students, have them share one of the slips of paper.)

3. Have each child take the number of M&Ms® that corresponds to their income for the week (a person with a \$10 income would take 10 M&Ms®). Instruct the children not to eat the M&Ms® yet!

4. Each child reads their description aloud. Have them find their

country of residence on the map or globe.

5. Explain that the papers hanging around the room are the costs for items they may need this week. Give the children 3 minutes to make a plan for what they want to buy and reasons why. Ask them some of the following questions as they give their answers:

- a. Why did you decide to buy (X) instead of (Y)?
- b. What made your decisions hard?
- c. What made your decisions easy?
- d. What worries do you have?
- e. What is most on your mind this week?

6. Introduce this fact: More than half of the world's population — 3 billion people — lives on less than \$2 a day. That is much, much, less than most people in the United States have.

7. Using the newsprint, chalk board, or white board, ask the children how they think it must feel to be very poor. Write down their responses or have a student volunteer write them down.

8. Ask a child to read Proverbs 14:31: "He who oppresses a poor man insults his maker."

9. Ask the children what it means to "oppress" and "insult." Who is a poor man's maker? Why would it insult God to oppress poor people? What made them feel "oppressed" when they were trying to make choices about what to buy? Who oppresses people? What are some ways they can help alleviate poverty? Write down their answers.

(Possible answers:

- ◇ *God loves poor people just as much as he loves those with more resources.*
- ◇ *We are all created equally in God's eyes.*
- ◇ *God has made poor people with gifts and he wants to see them use those gifts.*
- ◇ *People who sit back and watch oppression take place are implicated in oppression as well.*
- ◇ *We can help alleviate poverty by giving part of our earnings to the church and to organizations that help the poor.*
- ◇ *We can bring food to a soup kitchen, organize a clothing drive, etc.)*

10. Conclude with prayer. *Father, thank you for all of the good gifts you've given us — our homes, families, teachers, friends, food, and times to play and have fun. Help us to always be mindful of those who are oppressed and give us the strength to help where we can. Amen.*

11. Give a brief overview to your students about the plan for the next three weeks, including Market Day!

11. Pass out Handout B.

Extension:

Handout B has a memory verse, two websites cited so the children can learn more about poverty and the difference that small loans make, and a suggestion for prayer.

WEEK #2: THE PARABLE OF THE TALENTS

Note: What follows is an alternate, shortened version of the original lesson, due to copyright issues. Please contact us and we would be happy to mail you a hard copy of the original lesson.

Lesson overview:

Students will learn that God has given everyone unique and special talents that he wants us to use for his glory.

Length of lesson:

35 minutes

Supplies:

- ◇ Copy of Handout C for each child
- ◇ Bibles
- ◇ Paper
- ◇ Markers

Biblical basis:

Matthew 25:14-30

Instructional plan:

1. Pass out paper and markers and instruct students to draw pictures of the three things that they are best at and enjoy the most. They can describe their pictures with sentences, as well.
2. Have students read aloud the parable of the talents (Matthew 25:14-30).
3. Questions for discussion:
 - ◇ What do you think it means that the master gave each servant "according to his ability" (v. 15)? How does this affect the way you view your own talents or the talents of other people?
 - ◇ What abilities and talents has God given you? (Encourage students to share their drawings.)
 - ◇ What was the master hoping that the servants would do while he was away?
 - ◇ What happens to the two servants who double the amount of talents given to them? What about the servant who hides his talent?
 - ◇ How do you think it makes God feel when we "hide our talent"?
 - ◇ Has someone ever loaned you money? Did you pay them back? If you did, how did you do it?
3. Pass out Handout C (the permission slip for Market Day), and instruct children to return it by next week.

Extension:

Students can memorize the following verse this week: "There are different kinds of service, but the same Lord." (1 Corinthians 12:5)

WEEK #3: USING MY TALENTS TO MAKE A BUSINESS

Lesson overview:

Having thought about their talents, students will create a business plan for their own small business.

Length of lesson:

45 minutes-1 hour

Supplies:

- ◊ Copy of Handout D for each child
- ◊ Copy of Handout E for each child
- ◊ Newsprint and marker, chalk board, or white board and marker
- ◊ Bibles
- ◊ \$5 loan for each student

Instructional plan:

1. Collect permission slips.
2. Ask the children for examples of when they've had to plan things or plan for something. Discuss.
3. Read Proverbs 31 and Proverbs 24:27. Ask the children where they see evidence of good planning in these passages and why this is important.
4. Ask the children what kind of small businesses are in their neighborhoods and what services they offer. Have a student volunteer write the list of businesses on the newsprint, chalk board, or white board.

(Possibilities may include: dry cleaner, thrift store, tailor, restaurant, copy center, after-school music program, tutoring center, grocery store, gift shop, florist, day care center, etc.)

5. Tell the children that they will now make their own business plan and at the end of class will receive a \$5 loan from the church (who believes in them!) to create a small business for a Market Day next week. The proceeds will go to Five Talents International, which gives loans to poor entrepreneurs around the world who then use their talents to get out of poverty and serve others.
6. If your class wants to donate funds to entrepreneurs in a specific country, spend a couple of minutes deciding now which country to give to (descriptions of all programs are available at www.fivetalents.org under the "Our Programs" tab).
7. Review the ground rules of the loan:
 - ◊ They will receive a \$5 loan from the church
 - ◊ The loan must be used only for this small business
 - ◊ No additional money can be used to buy supplies
 - ◊ Everything used for the business must be bought — i.e., if you use a bottle of glue from your house, you'll need to pay your parents for the use!

- ◊ Remind them to think about using their unique talents
- ◊ Think creatively!

(Student businesses in the past have included such products as bookmarks, baked goods, dog treats, jewelry, plants, candles, used toys and stuffed animals, sundaes, CDs, paintings, note cards and beaded lanyards. Other students have offered services such as nail polishing, hand or neck massages, braiding, face painting and making balloon animals.)


8. Pass out Handout D ("My Business Plan"). Have children take turns reading the questions. Answer any questions they may have (for example, they may need help thinking about who their competition might be, and why). Brainstorm possible client groups in the church, etc.
9. Spend the remainder of the time allowing the children to work individually on their business plans — offering assistance and brain-storming as needed — and to make a poster advertising their business to be hung in their market stall.
10. Pass out the \$5 loan to each student.
11. Pass out Handout E and instruct the children to bring it with them next week, filled out, to put on their stall for Market Day.
12. Remind the children what time they should arrive next week for Market Day and what to bring with them.
13. Close in prayer. *Holy Spirit, give us creativity as we work hard to get ready for Market Day. We pray that those who receive loans from us will be encouraged by You. Amen.*

WEEK #4: FIVE TALENTS MARKET DAY!

Ideas for set-up:

- ◇ Each child should have a stall space in the market, such as a small table and a chair. Their poster and completed Handout E should go on the table so that their clients can learn a little more about their business and what they've been studying.
- ◇ Give each child a cash box (this could be something as simple as a shoebox) to collect funds.
- ◇ If your class has decided to donate to a specific country where Five Talents works, you can decorate the market festively with a theme from this country. Music, food samples, clothing, photos, drawings, and colorful cloth can all help set the mood.
- ◇ Set up a TV and DVD player and play the enclosed Five Talents DVD.
- ◇ If a child forgets their product, you can give them other jobs to help run Market Day, such as being a greeter at the door, becoming the Five Talents expert who stands by the DVD to answer questions that customers may have about Five Talents, and thanking customers as they leave.

Thank you!



Don't forget to take photos
and send them to Director of
Communications Kelli Ross at
kelliross@fivetalents.org!

HANDOUT A: Copy and cut along the dotted lines

Name: Charles

Gender: Male

Location: Kasese, Uganda, Africa

Family: Wife and 3 children: Akello (5), Bale (3), Dembe (6 months)

Age: 30

Occupation: Brick layer

Income per week: \$10

This week: Dembe has been crying a lot lately and your wife thinks he might be sick. Akello is supposed to start kindergarten in three weeks and will need to sign up for school this week to pay the necessary fees and buy his uniform. *What will you buy this week?*

Name: Joy

Gender: Female

Location: Thika, Kenya, Africa

Family: Widow with 7 children: Imani (22), Letitia (20), Sammy (15), Joshua (10), Numa (9), Absko (4), Leslie (2)

Age: 40

Occupation: Owner of small convenient store stall in a market, created after receiving a loan from Five Talents. Sells tooth paste, shampoo, soap, snacks, and other household items.

Income per week: \$20

This week: Karen graduates from university! Also, Absko has been growing so fast that his pants are 1 inch too short. Because there are 7 people in the family, you have to buy double the amount of food that other families buy. *What will you buy this week?*

Name: Juan

Gender: Male

Location: La Barquita, Dominican Republic, the Caribbean Islands

Family: Wife (who is pregnant) and 2 children: Cara (3), Leta (1)

Age: 25

Occupation: Worker in sugar cane fields

Income per week: \$6

This week: You are an immigrant from Haiti who must work 14 hours a day in the sugar cane fields and is treated very badly by your boss. These difficult working conditions have begun to make you sick. You live in a shack near the river, and the whole town was recently flooded because of a hurricane. Your TV, clothes, and mattresses were destroyed by the water. Your wife is pregnant and should be eating a variety of foods, including protein, to have a healthy baby. *What will you buy this week?*

(HANDOUT A, CONT'D)

Name: Santino

Gender: Male

Location: Lietnhom, Sudan, Africa

Family: Wife and 3 kids: Thomas (13), Patience (11), Fatimah (10)

Age: 40

Occupation: Fisherman

Income per week: \$11

This week: Because of the rainy season which floods the only dirt road into the next town, you don't have access to the market where you normally buy rice. *What will you buy this week?*

Name: Rosa

Gender: Female

Location: Lima, Peru, South America

Family: Your mom and dad live with you; 1 child: Katrina (7 months)

Age: 20

Occupation: Maid

Income per week: \$5

This week: You recently began taking classes to learn how to grow vegetables in areas without much water so that you can make your own vegetable stand. However, the cost of the classes leaves you with very little money. Your mom, who lives with you, has a nutrition problem where she must have fresh vegetables every week. Katrina drinks formula that is mixed with water and might get sick if the water comes from the river and not from the truck that arrives daily with purified water. *What will you buy this week?*

Name: Amihan

Gender: Female

Location: Manila, Philippines, Asia

Family: Husband and 4 children: Datu (8), Bayani (7), Imee (5), Aquino (8 months)

Age: 27

Occupation: Maid

Income per week: \$7

This week: There has been a recent outbreak of malaria, which is spread by mosquitoes. You would need 6 mosquito nets to cover the beds of all of your family members during the night. Your son Datu is a very smart little boy whose teacher says that he must read regularly to improve his excellent reading skills. You currently have no books at home. *What will you buy this week?*

(HANDOUT A, CONT'D)

Name: Aarushi

Gender: Female

Location: Nagpur, India, Asia

Family: None

Age: 60

Occupation: Sews saris

Income per week: \$5

This week: Ever since the tsunami, the water quality has been too salty to drink in your community. Because you are a widow, you have no legal rights and cannot buy your own land. You have a very bad cough and think you should visit the doctor. *What will you buy this week?*

Name: Waluyo

Gender: Male

Location: Jakarta, Indonesia, Asia

Family: Widower with 5 children: Budi (22), Wayan (20), Merpati (16), Bintang (13), Kade (11)

Age: 44

Occupation: Vegetable seller

Income per week: \$15

This week: Although your three oldest children are done with school and are working to help provide for the family, you must pay school fees for Bintang and Kade unless you want them to be at home alone all day without anything to do but get in trouble. Kids have recently been making fun of Kade because her clothes are so out of style and ripped. *What will you buy this week?*

Name: Adhra

Gender: Female

Location: Iringa, Tanzania, Africa

Family: Widow with 3 children: Haji (5), Darweshi (3), Abasi (2)

Age: 30

Occupation: Used clothing business, started with a loan from Five Talents

Income per week: \$30

This week: You have noticed a lot of mosquitoes coming out in the evenings and early mornings lately, and some of your neighbors have reported feeling ill. In addition, the well that you used to use as a free source of water has dried up due to drought. Although your children's school fees are already paid for, you'd really like to go to school as well, to learn sewing techniques so that you can make your own clothes to expand your business and make more money. You will have pay school fees and buy books, though. *What will you buy this week?*

(HANDOUT A, CONT'D)

Name: Janet

Gender: Female

Location: Washington, DC

Family: Husband and 2 children: Sarah (11), Michael (9)

Age: 37

Occupation: Teacher

Income per week: \$100

This week: Michael's birthday is on Wednesday and he's been asking for an iPod for weeks. Sarah just got all As on her first trimester report card and you promised her she could pick out any three books she wanted as a reward. The bill is due for Sarah's private school fees. Michael is doing a special Internet research project on Pocahontas and wants to watch a TV special on Native American culture tonight so he can get extra credit on his project. Your husband has his yearly check-up at the doctor's office on Thursday. There is also a sale at the department store and you'd like to buy a new outfit for work. *What will you buy this week?*

HANDOUT B: Learning More About Poverty

Memory Verse: "He who oppresses a poor man insults his maker." (Proverbs 14:31)

Before doing these activities, make sure you ask a parent's permission to use the Internet.



1. Learn more about poverty by studying the home country of the person you role-played this week. With a parent's permission, visit the Rural Poverty Portal website to do some research.

www.ruralpovertyportal.org



Find out why people in the rural (outside of the city) areas of this country are poor. What kinds of conditions do they live in? Where are the poorest areas within the country, and why?

If you don't have Internet access at home, check out a book about that country at your local or school library.

2. More than 20,000 people around the world, like the people you role-played in Sunday School today, have been helped by small loans from Five Talents International. With a parent's permission, you can read stories and look at pictures of men and women whose lives have been changed with small loans at this website:

www.fivetalents.org/content.asp?contentid=478



3. Pray for one of the entrepreneurs you read about on the Five Talents website — that God would provide them with energy, creativity, joy, and a good relationship with Him this week as they work in their business. Pray for those in your own community who struggle with poverty, and think about ways you can help.

HANDOUT C: Permission Slip for Five Talents Market Day

Dear Parents/Guardians,

For the past couple of weeks in Sunday School, your child has been learning about poverty and how we can use our God-given talents to serve others.

Next week your child will be creating a business plan for a small business that they will create with a \$5 loan from the church. By signing below, you give them permission to participate in this activity and to have a stall at our church-wide Five Talents Market Day on _____
_____. The proceeds from the Market Day will be donated to Five Talents International (www.fivetalents.org) to give small loans to poor entrepreneurs in developing countries around the world.

Please note that although your participation in encouragement and logistics for your child's business is appreciated, the \$5 loan your child receives should not be supplemented with any additional funds, and all supplies used in the business must be bought or procured with this \$5 only (i.e., if your child uses a bottle of glue from home, they must pay you a small fee for it)!

Thank you!

Please detach and return the form below to your child's teacher next week.

I, _____, give permission for my child, _____ to fully participate in Five Talents Market Day.

Signature: _____ Date: _____

HANDOUT D: My Business Plan

Entrepreneur: _____

Date: _____

What is my product or service?

Who are my customers?

Who is my competition?

What materials will I need? What will they cost?

When and how will I sell my product? What will the price be?



HANDOUT E: Five Talents Market Day

Hi, my name is: _____

Welcome to _____!
(name of business)

Today I am selling:

Something I learned in Sunday School about poverty and the parable of the talents is:
