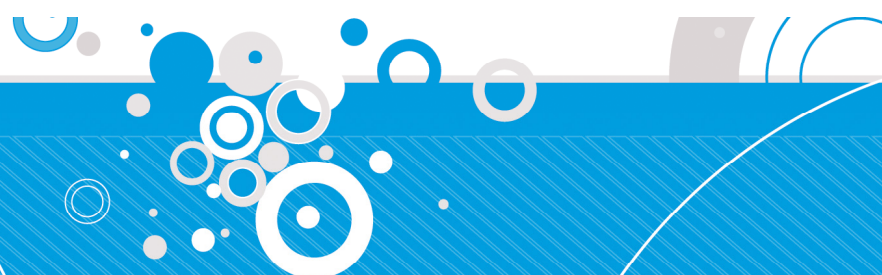


SR. HIGH BIBLE STUDY THREE
COUNTING THE COST



“Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, ‘This fellow began to build and was not able to finish.’”

—Luke 14:28-30

We as a nation are suffering from a severe lack of planning. Many adults and students are just drifting through life with no plan, just waiting for someone else to step in and tell us where to go and what to do. We see this laziness everywhere, from how we shop to how we pick colleges. And honestly, no where do we see it more than in how we handle our money. No matter how much money you have, if you don't plan your spending, you're destined to fail.

Do you think it's necessary for a teenager to do a budget, even if he or she doesn't have a job? Why or why not?

Discussion Questions:

What do you think of when you hear the word "budget"? Explain.
