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As you grow older, your needs and expenses are increasing and you are handling larger amounts of money. This lesson focuses on the need to consider carefully before deciding to buy something.

Read Chapter 20: “Consider Before Committing” (pp. 155-162).

Reading for Understanding

Circle the letter of the correct answer.

1. What was the pilot’s basic mistake?
 - a. He had overloaded the airplane.
 - b. He had not taken time to go over his checklist.
 - c. He had failed to switch back to both magnetos.
 - d. He had allowed the airplane behind him to cause him discomfort.
2. Which sentence best describes how advertising affects our economy?
 - a. Consumers tend to purchase things they do not need.
 - b. Many people make a living designing advertisements.
 - c. Customers are made aware of products that fill their needs.
 - d. Customers find it easy to compare prices on different brands.
3. What is the main reason to get advice from someone older instead of someone your age?
 - a. Your own friends have less experience.
 - b. Older people can sense the impulsiveness of youth.
 - c. Many young people do not have a true Kingdom vision.
 - d. Older people may be able to offer financial assistance along with advice.
4. Which sentence best summarizes the section on using Kingdom discernment?
 - a. Bargains are not always bargains.
 - b. Overspending results in a cluttered home.
 - c. Auctions are geared toward making people spend impulsively.
 - d. You should know the difference between your needs and your wants.
5. The author encourages you to ask, “From God’s point of view, is this the best use of these funds?” What is the basic premise of this question?
 - a. We do not naturally see things from God’s point of view.
 - b. Everything we have belongs to God and we are stewards.
 - c. The funds we have are limited and we must use them wisely.
 - d. God wants us to spend as little as possible on personal desires.

Complete each exercise.

- ☐ 6. The proverb at the beginning of the lesson says, “It is a good thing to learn caution from the misfortunes of others.” Another proverb says, “Experience is the best teacher.” Explain how both proverbs are true.
- _____
- _____
7. Why is time-sensitive advertising so effective?
- _____
- ☐ 8. Consider the illustration of the young man who bought a four-wheel-drive truck without adequate research and advice. Describe a way that purchase could have a positive result ten years later and a way it could have a negative result ten years later.
- _____
- _____
9. What should we learn from the story of the family on a hike?
- _____
- ☐ 10. Name something you have bought, or have seen someone else buy, that was cheap, yet wasn’t a bargain because it wasn’t needed.
- _____
11. Remember, even if it’s a good price, “It’s not a bargain if _____.

Proverb for the Day

“Hear counsel, and receive instruction, that thou mayest be wise in thy latter end” (Proverbs 19:20).

Do these exercises.

12. Circle the letter of the statement that best restates Proverbs 19:20.
- a. Ask advice so that you will appear wise.
 - b. Study diligently and enjoy getting older.
 - c. Store up wisdom for the end of your life.
 - d. Listen to wise people so that you will grow wiser.
13. What should you do if you want to be wise when you are older?
- _____
14. Is it possible to be wise *now* by doing the same thing? _____