

Lesson 2 / September 13, 2026

Living Wisely

By RLD Editorial Team

 for use as
STEP 1

Lesson 2
Focus:

Embrace wisdom, resist temptation.

Lesson 2
Bible Basis:

Proverbs 7:6–23; 8:1–20

Lesson 2
Memory Verse:

 Wisdom is supreme; therefore, get wisdom.
 Though it cost all you have, get understanding. — Proverbs 4:7

Presented with data about teen spending habits, students will look inward and analyze their ability to resist temptation and choose wisdom.

Materials:

- ☐ Internet access
- ☐ Screensharing capabilities

Based on a recent survey, here are the ways many American teenagers are spending their money:

Show the blue infographic from this link to your students:

https://www.pipersandler.com/sites/default/files/document/TS_Fall25_Infographic.pdf

➤ **Do these spending habits feel true for you? Why or why not?** (Accept all reasonable responses.)

Offer up the following scenario to your class: **Now, imagine it's your birthday, and in a burst of generosity, one of your relatives gives you \$500 cash. What do you do with it?**

➤ **Do you spend the money right away? On what?** (Maybe some ultra-hyped clothing like Nike or Shein. Or maybe a new smartphone or game system.)

➤ **What if you decide to resist the temptation to blow all of your newfound wealth in one go and decide instead to invest it? At 10% interest and monthly compounding, twenty years later that \$500 would be worth \$3,664. Is it worth it?** (Allow your students to respond and discuss this question in their own words.)

In theory, waiting the extra two decades and having seven times the amount of money is certainly the wise decision; however, as human beings, we are terrible at resisting momentary temptation even at the expense of our own well-being.

➤ **Let's go back to the original question and consider this: What if you had the wisdom 30 years ago to invest that \$500 in the (at that time unknown) company called Apple. How much do you think that money would be worth now?** (In 1997, Apple's stock was \$0.56 per share, meaning that an investment of \$500 would now be worth \$142,857.14.)

The Apple investors could've been aided by being able to predict what was going to happen in the future. After all, there are thousands of companies trading on the New York Stock Exchange and picking which penny stock is going to grow into a multi-million-dollar corporation is nearly impossible.

Happily, there is Someone on our side who knows the right path for every crossroad we face. Today, we'll learn about how God can help us resist temptation and choose wisdom.

(Continue on to Steps 2 and 3 in your teacher's guide; your Step 4 appears below.)

Source information: <https://www.macrotrends.net/stocks/charts/AAPL/apple/stock-price-history>

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STEP 4 **Lesson 2**
Focus:

Embrace wisdom, resist temptation.

Lesson 2
Bible Basis:

Proverbs 7:6–23; 8:1–20

Lesson 2
Memory Verse:Wisdom is supreme; therefore, get wisdom.
Though it cost all you have, get understanding. — Proverbs 4:7**Materials:**

- ☐ Pens/pencils
- ☐ Index cards
- ☐ Whiteboard and marker (or screenshared document)

If your class is meeting online, invite teens to bring supplies to class. Before class, write the following verse on the whiteboard (or screenshared document): “But the wisdom that comes from heaven is first of all pure; then peace-loving, considerate, submissive, full of mercy and good fruit, impartial and sincere (James 3:17).”

In our own strength, living wisely is impossible; our sinful nature will always cause us to give into worldly temptations. But we don’t have to walk through this world alone. So far, we have looked at some of the tools God has given us to live wisely. Now, it’s up to us to decide to live by His principles.

Using the outlined materials and the verse on the whiteboard (or screenshared document), instruct your students to create a guideline for decision making. Distribute supplies (or invite teens to have them ready at home).

This verse is one of many that God has sent down to walk us through life’s difficult decisions and temptations. Take a few moments to write down the listed criteria on your index cards.

- Pure
- Peace-loving
- Considerate
- Submissive
- Full of mercy
- Impartial
- Sincere

Once your students have created their lists, challenge them to place the index cards in a wallet or purse so that they may call on them during any difficult or tempting situations that arise in the coming weeks. Instruct them to evaluate their decision on the basis of whether or not it is pure, peace-loving, considerate, submissive, full of mercy, impartial, and sincere, allowing God's Word to guide them to do the wise thing.

Close in prayer, thanking God for providing us wisdom.

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