

middle school



Lesson 7 / April 13, 2025

God's Insurance Plan

By RLD Editorial Team

for use as
STEP 1 

Lesson 7
Focus:

Jesus confronts us
about our security.

Lesson 7
Bible Basis:

Mark 10:17-21

Lesson 7
Memory Verse:

For the word of God is alive and
active. Sharper than any double-
edged sword, it penetrates even to
dividing soul and spirit, joints and
marrow; it judges the thoughts and
attitudes of the heart.
—Hebrews 4:12

Students will discuss the limitations of earthly solutions, like insurance, to protect the things they value most as they explore where we place our security.

Materials:

- Internet access

➤ **What is insurance?** (It's basically a way to protect your stuff. For example, car insurance saves you from paying for expensive damages to your car. If you pay your bill each month, the insurance company promises to fix your vehicle when you get in an accident.)

Insurance is something that people buy to protect their stuff—and often, it's a smart idea. For example, your parents probably have health insurance to guard against big medical expenses. If someone in your family lands in the emergency room, the insurance company will cover the huge hospital bill.

However, some people have gone a little overboard with insurance. You can protect almost anything, but it's not always worth it. For example, did you know that you can buy *mustache* insurance? Maybe it rescues you from villains with—razors??

Many celebrities insure crazy things—from their expensive possessions to their physical features.

Read the items from this list to your students:

12 Weirdest Things People Insure

<https://www.imoney.my/articles/12-weirdest-things-people-insure>

These are a few celebrities who have insured some of their physical features that they couldn't do their professional lives without:

**“Bruce Springsteen's vocal chords
America Ferrera's smile**

Gordon Ramsay’s taste buds”

➤ **Most people don’t have the money—or need—to insure their taste buds. If you had the money, would you buy an unusual insurance policy for something? If so, what would you insure?** (Accept all reasonable answers, encouraging creative but appropriate responses.)

➤ **Suppose you could buy insurance to protect the most valuable thing in your life. What would you insure and why?** (Encourage students to take this question more seriously. Be prepared to answer this question thoughtfully on your own behalf: what would *you* protect?)

For some things in our lives, insurance is a very good idea. Anyone who gets into a car accident is glad they have auto insurance!

➤ **But there’s one large problem with all insurance—has anyone spotted what it is? What’s the biggest issue with counting on insurance to protect your stuff?** (The only remedy insurance can offer when you lose something is *money*. But money may not be what you really need. For example, if you break a leg in a car accident, an insurance company can pay your hospital bill. But it can’t magically mend your bones and make it as though the accident never happened.)

Insurance is a good way to protect some things in your life, but it’s not a perfect solution. Life offers no guarantees. You can always lose things that are valuable to you, and money may not be enough to get them back. That’s why all of us worry about loss—whether we have insurance or not.

Jesus has a radically different plan to keep us from worrying about loss. Instead of saying He’ll protect our stuff like an insurance company, He wants us to give it away! Let’s learn what He meant in the Gospel of Mark.

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

God's Insurance Plan

for use as
STEP 4 

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Materials:

- Certificate of Insurance printout (1 per student; certificate can be found at the end of this document)
- Pens/pencils
- Optional: Whiteboard and marker (or screenshared document)

Before class, print out enough Certificates of Insurance so that each student has a copy (certificate can be found at the end of this document). If your class is meeting online, email the template for students to bring ahead of time. Invite students to bring supplies with them to class.

You can buy insurance for almost anything, from your car to your health to your mustache. But there's a problem with even the best insurance plans: they can only offer *money* if you lose something. So, whether we have insurance or not, we're all at least a little afraid of giving up the things we value most.

Jesus doesn't want us to depend on insurance—or anything else on earth—to protect our treasures. Instead, He calls us to surrender them to Him! Then we'll depend only on God for our security.

Distribute supplies (or invite students to have them ready at home). **When you buy an insurance policy, you sometimes receive what's called a "Certificate of Insurance." Basically, it's a written promise from the insurance company that they'll pay for it if the insured item is lost or destroyed. Today, we're going to create Certificates of Insurance for God's Insurance Plan. That's the insurance Jesus recommends.**

Want to have less anxiety about losing things? Want to depend on God for your security? No problem! Just buy a policy from God's Insurance Plan. But remember, it comes with a price, just like any insurance. You must surrender the thing you're worried about to God.

Now, we serve a God who gives good gifts to His children! So, He doesn't always take away the things we're concerned about losing. But to help us stop worrying and depend on Him, He wants us to be willing to give them up. That's what God's Insurance Plan is all about.

➤ **What's one thing that you think many people your age would be afraid of losing?** (Accept all reasonable answers. Encourage students to think of both tangible things, like their phones or clothes, and intangible things like a strong singing voice or a valued friendship.)

➤ **What would it look like to surrender that thing to God?** (Students might suggest a prayer that surrenders the item to God if He wants to take it, trying to reduce your dependence on it, or some combination of the two. For example, if you value your phone, you might reduce your dependence on it by never sleeping with it by your bedside. To surrender your identity as a great soccer player to God, you might pray before each practice asking Jesus to help you glorify Him instead of yourself on the field.)

Okay, it's time to fill out our Certificates of Insurance for God's Insurance Plan! What are you worried about losing that you want to surrender to God? Now, what will you do to demonstrate your surrender? Instruct students to fill in their names, the thing they want to insure, and their plan to show it is surrendered; have them sign and date the document in the appropriate spot.

If time permits, ask (but don't require) students to share what they're surrendering and how they'll demonstrate their commitment. Be sure to share your own "Certificate of Insurance" first as an example.

God's Insurance Plan can help you worry less about losing the things you value most! However, like any insurance, it comes with a cost. You must be willing to surrender your treasures to Jesus.

This week let your Certificate of Insurance remind you to find your security in God instead of anything on earth. It's not an easy thing to do . . . but it's a sure path to having more peace in your life.

Close in prayer.

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Certificate of Insurance



This certifies that: _____

wants to stop worrying about loss and depend on
God for security.

I am going to protect:

_____ with God's Insurance Plan by being willing to
give it away. Here's what I will do to show that I
am surrendering this to God:

Signed and dated: _____

