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The Billfold Illustration

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The purpose of the *Billfold Illustration* is to demonstrate how grace—and our response to grace—works.

Begin the illustration by pulling out your billfold and put it in front of a student on the table or desktop. As I put it down I say, “Here’s 1 trillion dollars. It’s for you.”

If they are hesitant, I put it right into their hands and repeat, “Here’s a trillion dollars. It’s yours. *All yours.*”

If the first student refuses to take it, pick up the billfold and give it to someone else. “Here’s a trillion dollars. It’s yours. *All yours.*” After someone takes it, then let them savor the gift. Then ask, “What’s the first thing you thought when I gave you’re the 1 trillion dollars?”

Some students will respond with disbelief. Others with confusion. Others will give various answers. The right answer, however, is “Thanks.”

Then ask, “Why did you say ‘Thanks?’” The correct answer is because the trillion dollars was a totally unexpected gift that they could not have deserved. “What things could you have done to earn that trillion dollars?” The answer, of course, is “nothing.”

Then ask the student, “Now that you have 1 trillion dollars, what things can you buy? What would you do with it? In what ways would this change your life?” After receiving some responses then ask, “Now that I’ve given you 1 trillion dollars, if I asked you to mow my lawn, would you? Let the student answer “Yes.”

Then ask, “What if I needed a new house? Since I gave you a trillion dollars, would you buy me one? What kind of house? How big? How many houses?” Then continue, “Since I gave you 1 trillion dollars, there’s probably nothing you wouldn’t do for me, right? Why?”

The student should answer, “Because I am thankful.”

Then share how God’s grace comes to us much the same way. Except God’s grace—His forgiveness, His salvation, and the gift of Jesus Christ’s suffering and death for us—is worth far more than 1 trillion dollars. Indeed, it’s priceless!

Like the 1 trillion dollars, God’s grace comes totally unexpectedly. Like the 1 trillion dollars, we could never earn or deserve God’s grace. And, like the trillion dollars, it totally changes our lives. When we receive God’s grace, we live in eternal gratitude to God for His grace. It is this gratitude which moves us to serve God with all our heart, mind and soul.

When the illustration is done, be sure to take your billfold back! ☺

TFF