

IT ALL BELONGS TO GOD

LEARNING THE PRINCIPLES OF STEWARDSHIP



LESSON ANSWER KEY



IT ALL BELONGS TO GOD

ANSWER KEY

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IT ALL BELONGS TO GOD

Introduction

INSTRUCTORS:

In Mark's Gospel, Jesus draws His disciples' attention to an impoverished widow placing two small coins in the temple coffer. No one else notices her pitiable stack of coins. "This poor widow has put in more than all the others," Christ said. "All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on" (Luke 21:3-4). Keep these words of our Savior close to your heart as you encounter students who, like the widow, may face financial hardship.

While one of the great strengths of this course is its practicality, some students may find it challenging to fully grasp the relevance of more advanced financial topics. If you sense that your student feels intimidated or overwhelmed, it is our hope that you will guide him or her away from fear and discouragement and back to each lesson's "big picture" applications. For instance, although some students might not have the ability to start a retirement account, they can still make wise decisions with their resources, even if those resources are small.

Ultimately, your goal is to affirm that in any circumstance students can wisely steward the resources God has given them. CBI staff once read a letter from a man in prison who used his small amount of money to start his own personal ministry cooking tamales for different cell blocks each month. Feel free to remind students of such stories that highlight how a person might creatively steward resources for God's kingdom!

It is possible that students who are in prison for life or students who have faced lifelong poverty may still feel frustrated with money talk. Ask the Holy Spirit to fill your heart with patience and compassion as you communicate to them that no situation is hopeless. As Jesus reminds us in His praise of a poor widow's two coins, it is not the quantity of our resources that determines our relationship with money but rather the motivations of our heart.

We have also provided students with a course introduction in order to help them prepare for this course. Please take time to read through this introduction yourself in order to help you correct each lesson.



IT ALL BELONGS TO GOD

Managing Your Resources

Student Introduction

Welcome to This Course!

Money can be a sensitive subject. No matter how much we have, we always feel like it's not enough. The good news is that God promises to provide for us (Matthew 6:25–34), and we can rest in that promise. However, God also calls us to steward, or manage wisely, the gifts that He gives us. So regardless of how much money you have, you are called to use it wisely to provide for yourself, to provide for others and to advance God's kingdom. This course will help you to give, save and spend your money to the glory of God!

About This Course

There are ten lessons in this course. Each lesson unfolds from one of ten principles for managing your resources wisely:

Lesson 1: The Source of All Things

Lesson 2: What God Requires of Us

Lesson 3: What the Bible Teaches About Work

Lesson 4: What the Bible Teaches About Giving

Lesson 5: What the Bible Teaches About Debt

Lesson 6: What the Bible Teaches About Spending

Lesson 7: What the Bible Teaches About Saving

Lesson 8: What the Bible Teaches About Investing

Lesson 9: What the Bible Teaches About Honesty

Lesson 10: The Choice Is Yours

As you complete this course, make a commitment to turn *everything* over to God—not just your money, but also your fears, anxieties and worries.

Let your Instructor know if you have any additional questions or comments about this course and the biblical facts that are taught. We at Crossroad Bible Institute are praying for you. We “*continually ask God to fill you with the knowledge of his will through all the wisdom and understanding that the Spirit gives, so that you may live a life worthy of the Lord and please him in every way*” (Colossians 1:9–10).



LESSON 1 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of Proverbs 3:3–6:

“Father in heaven, I pray that love and faithfulness will never leave us, that we will bind them around our necks and write them on the tablet of our hearts. I pray that we will trust in You with all our hearts and lean not on our own understanding. I pray that in everything we will submit to You and that You will make our paths straight. Amen.”

Spend a few more moments in prayer. Ask for the following:

- ✓ biblical insight
- ✓ creative ways to encourage your student in his or her spiritual walk
- ✓ a support network for your student

LESSON FOCUS

Lesson #1: The Source of All Things

CORE TRUTHS

- ✓ Everything belongs to God.
- ✓ God controls everything.
- ✓ God takes care of those who trust and obey Him in faith.

LESSON ANSWERS

✓ Check to see which translation of the Bible the student is using to complete the course (it should be listed at the end of “About This Course”). Gently, and one time only, remind those students not using the NIV that they can write to CBI and request one. Instructions were included in the student’s *Great Truths of the Bible* introductory packet.

1. The Lord God owns everything.
2. Nehemiah 9:6 tells us that God alone is the Lord; God made the heavens, the earth and everything in them; God gives life to everything that lives and the multitudes of heaven (the angels) worship God.
3. Everything belongs to God because He created it.
4. Psalm 50:9–12: I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the insects in the fields are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.

5. Wealth and honor are gifts from God.
6. We need to remember that our ability to make money is a gift from God.
7. God wants to have a relationship with us (*we are His people*). God also wants to take care of us as a shepherd takes care of His sheep (*the sheep of His pasture*).
8. The student may express a variety of reactions. The student may say this knowledge changes his or her perspective from focusing on the things of this world to living for the one who created and owns it. If necessary, remind the student of verses such as 1 Corinthians 6:19–20 and Romans 12:1, which teach that the purpose of this life is to live for God rather than ourselves.
9. Psalm 139:1–6 teaches us that God knows when we sit and get up, our thoughts, when we go out and when we come in, and what we are going to say before we say it.
10.
 - a. Our conception and our growth, even before we were born, were under God's control.
 - b. God could see us even before we were born, and He knew already then what our lives would be like and how long we would live.
11. God has total control over the rulers of the world. God can elevate people to positions of power, and He can destroy them.
12. We are not here by chance. God predetermined how long we would live and exactly where we would live.
13. The world is in such a mess because of the presence of sin.
14. The following will happen to those who put their trust in God:
 - a. Psalm 32:10: God's love will surround the one who trusts in Him.
 - b. Psalm 55:22: Those who trust God will be sustained; the righteous will not fall.
 - c. Proverbs 3:5–6: If we trust in God, He will help us in all we do.
 - d. Proverbs 28:25–27: If we trust in God and walk in His wise counsel, we will prosper and lack nothing. (Of course, we need to be careful with our definition of prosperity.)
 - e. Isaiah 26:3: If we trust in God, we will have peace.
 - f. Jeremiah 17:7: If we trust in God, we will be blessed.
15. Seeking God's kingdom and righteousness means putting God first in our lives. This includes living according to His rules and asking ourselves in all decisions, what would God want me to do?

16. We need to pray. We need to thank Him for what He has given us and tell Him our needs.
17. The promise contained in this verse is that God will meet all our needs. This certainly applies to all our financial needs, but it is important to note that this applies to all our *needs*, not wants.
18. It really isn't easy for most people to trust in God. Most of us have been brought up in an environment where we were forced or were taught to take care of ourselves. Sometimes even Christians find it difficult to surrender an event or their lives to God until they have exhausted all the alternatives.
19. Students will have a variety of answers to this question. Sample answers are provided below:
 - a. I can start every day by claiming God's promise that He will take care of me.
 - b. No, I need to turn every decision over to God in prayer, trusting that He will guide me to the right course.
20. If the people had obeyed God, God would have helped them defeat their enemies, even the ones who were more powerful than they were. God would also have given the people all the land He had promised to give them.
21.
 - a. Psalm 1:1: God's blessing comes to those who seek to live in the way He created us to live rather than following the advice of those who constantly break God's rules.
 - b. Psalm 112:1: God blesses those who trust in Him. He wants us not only to follow His commands but also to *delight* in following His commands.
22.
 - a. Deuteronomy 28:1–2: This promise was given to the Israelites. God promised that if they obeyed Him, He would make them greater than any nation on earth.
 - b. Jeremiah 7:23: Obey God's rules and things will go well with you.
 - c. Deuteronomy 30:2–3: Even after we have sinned, if we return to God and obey Him, He will have compassion on us and restore the blessings He intended for us.
23. People who do not obey God will find that their lives may be very difficult, their work may be very frustrating and God's curse will ultimately result in their ruin. Note: These verses refer initially and specifically to Israel. It is not true that those who disobey God will always find life difficult or their work frustrating. Psalm 73, for example, gives a totally different picture of the life of many unbelievers.
24. It was difficult for Curtis, as it is difficult for all of us, to accept the fact that everything we have really belongs to God. The student should list a Bible verse that would help

Curtis, or others like him, understand that God does indeed own everything. Sample verses are provided below:

- ✓ Psalm 24:1–2
- ✓ Deuteronomy 10:14
- ✓ 1 Chronicles 29:11–13

25. Possible ways to show that you really believe that God is the owner of all things and is in control include the following:

- ✓ not becoming overly attached to the things in your life
- ✓ thanking God daily for the blessings He has given you
- ✓ being willing to share the things you have with others

26. Students will have a variety of answers to this question. Sample answers are provided below:

- ✓ trusting God for daily needs
- ✓ trusting God for health
- ✓ trusting God to care for family members

LESSON 2 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of Ephesians 3:14–19:

“For this reason I kneel before You, Father: I pray that out of Your glorious riches You will strengthen us with power through Your Spirit in our inner beings, so that Christ may dwell in our hearts through faith. And I pray that we, being rooted and established in love, may have power, together with all the saints, to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge—that we may be filled to the measure of all the fullness of God.”

Spend a few more moments in prayer. Ask for the following:

- ✓ wisdom concerning the truths in this lesson
- ✓ encouraging words
- ✓ God’s grace and provision in the life of the student

LESSON FOCUS

Lesson #2: What God Requires of Us

CORE TRUTHS

- ✓ God created people for His own glory.
- ✓ Human beings are a unique part of God’s creation.
- ✓ God calls us to live a certain way.
- ✓ God holds us accountable for our actions.
- ✓ Jesus is our perfect example in everything, including how we earn and spend our money.

LESSON ANSWERS

1. a. DO IT ALL FOR THE GLORY OF GOD
b. TO DO GOOD WORKS
2. The student should list the two things that separate humans from the rest of creation:
 - a. Only humans were made in the image of God.
 - b. Only humans were given specific responsibilities, such as ruling over creation.
3. The students should list the responsibilities that God gave to human beings: ruling over the earth and taking care of the Garden of Eden.

4. DO TO OTHERS WHAT YOU WOULD HAVE THEM DO TO YOU
5.
 - a. Check required.
 - b. He would have forgiven the debt that was owed to him.
6. Students should explain why it is difficult to love others. They may observe that the Golden Rule isn't natural in their environment. Respond by explaining that this is because of sin. The Golden Rule really isn't natural for anyone, yet it is Jesus' command to everyone.
7. The greatest command is to love God. Students may also list the second-greatest command, which is to love our neighbor.
8. We can demonstrate our love for our neighbor by sharing what we have with those in need, even when we feel that they do not deserve our help. Encourage students to come up with concrete ways to show mercy, such as giving without expecting anything in return.
9. Those who love mercy will be shown mercy by God.
10. The characteristics that were and are most important to Jesus are justice, mercy and faithfulness.
11.
 - a. Check required.
 - b. Our neighbor is anyone with whom we happen to come in contact.
12.
 - a. BECOME LIKE LITTLE CHILDREN
 - b. MUST BE YOUR SERVANT MUST BE YOUR SLAVE
 - c. GREATEST SERVANT HUMBLED EXALTED
13. The student should provide one practical way to show humility. If the student struggles, suggest one of the following: refraining from boasting, allowing others to have their way or serving the needs of others.
14.
 - a. Check required.
 - b. Students will imagine that they are one of the workers in the parable. Acknowledge that while it may feel natural to experience resentment about the principle of mercy Jesus describes in the parable, we can learn to be grateful for mercy by recognizing our sinfulness. If we humbly acknowledge our sin, we can rejoice rather than feel angry that God shows mercy and gives us—and others—what we do not deserve.
 - c. Our attitude needs to be one of humility. We should be thankful and content

INSTRUCTOR TIP

Encourage your student to continue completing his or her weekly Roadmap and to dig deeply into the Word of God for insight and instruction on how to live a Christian life.

about what God, our Master, has given us.

15. a. Students should list some ways to demonstrate justice with their resources, such as the following:
 - ✓ earning money honestly (if you are an employee)
 - ✓ paying your employees a fair wage (if you are an employer)
 - ✓ not taking advantage of people in our day-to-day activity
 - ✓ being honest in everything we do
 - b. Students should list some ways to demonstrate mercy with their resources, such as the following:
 - ✓ helping those who cannot help themselves
 - ✓ sharing what we have with those in need
 - ✓ looking for opportunities to help others
 - c. Students should list some ways to demonstrate humility with their resources, such as the following:
 - ✓ not being proud or boastful about what we have or who we are
 - ✓ being mindful that whatever we have is a gift from God
 - ✓ being content with what we have
16. Jesus wanted His disciples to focus on following and serving Him, not on making lots of money.
17. a. Students should provide a description of someone who puts money first. If the student struggles, suggest one of the following:
 - ✓ Those who prioritize money strive to acquire ever more possessions.
 - ✓ They envy people who have a lot of possessions.
 - ✓ They acquire money dishonestly in order to have more.
 - b. Students should provide a description of someone who puts God first. If the student struggles, suggest one of the following:
 - ✓ Those who prioritize God trust that God will provide.
 - ✓ They focus on a relationship with God and other people.
 - ✓ They look for ways to help others.
 - c. The main teaching of this passage is that we do not need to worry, because God knows our needs. We can trust Him to take care of us.
 - d. The main teaching of this verse is that we can learn not to worry by focusing on God's plan for our lives instead.
18. a. How we live doesn't get us into heaven. Only belief that Jesus died for our sins can do that. But how we live will affect the rewards that await us in heaven. Those rewards are our eternal treasures.
 - b. These are some examples of how we can store up treasures in heaven:

- ✓ acting justly
- ✓ loving mercy
- ✓ walking humbly with our God

The student may also suggest other ways of storing up treasures in heaven.

- c. Regardless of the student's answer, this is a place to offer encouragement that it is never too late to change.

19. a. EACH OF US

b. GIVE ACCOUNT TO HIM JUDGE

20. a. God knows when we sit and when we get up. He knows exactly what we are thinking.

b. God knows when we come and when we go. He knows all of our ways.

c. God knows what we are going to say before we say it.

21. NOTHING EVERYTHING GIVE ACCOUNT

22. Money is tangible, and we believe we can fulfill our needs, wants and desires with money. There are several reasons that people rely on money instead of on God. For example, television ads reinforce the belief that possessions will make us happy. However, most of us rely on money instead of God because we fear trusting God completely. We mistakenly believe that having more money will give us the ability to solve our problems and control our lives.

23. Curtis learned that even people whom God has blessed with a lot of money can and should act justly, love mercy and walk humbly with their God.

LESSON 3 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of a prayer from the 1928 edition of *The Book of Common Prayer*:

“Almighty God, our heavenly Father, who declares Your glory and shows forth Your handiwork in the heavens and in the earth; deliver us in our many callings from the service of mammon, that we may do the work that You give us to do, in truth, in beauty and in righteousness, with singleness of heart as Your servants, and to the benefit of our fellow human beings; for the sake of Your Son, Jesus Christ our Lord. Amen.”

Spend a few more moments in prayer. Ask for the following:

- ✓ a sound understanding of the truths within this lesson
- ✓ words and thoughts that are pleasing in God’s sight
- ✓ joy and delight in the work God gives us

LESSON FOCUS

Lesson #3: What the Bible Teaches About Work

CORE TRUTHS

- ✓ God works.
- ✓ God gave people the ability to work.
- ✓ Sin took the joy out of work.
- ✓ Our work pleases God and brings Him glory.
- ✓ God gave us guidelines for our work.
- ✓ Balance work with rest.

LESSON ANSWERS

1. WORK WORK
2. God was at work creating the world.
3. The central work Christ accomplished was coming to earth to be crucified for our sins and thus bring about salvation for those who put their faith in Him and believe in His death and resurrection.
4. a. Genesis 1:26: God made humans to rule over the earth and all the creatures.
b. Genesis 2:15: God charged Adam with taking care of the Garden of Eden.

5. REMEMBER HE YOU ABILITY PRODUCE

6. a. Christians work so that they will be respected by non-Christians.
- b. We work so that we will not be dependent on anyone else.

7. TO SERVE OTHERS

8. Check required.

9. Sin robs us of the joy of work because work can be very hard, painful and frustrating. The effects of sin are all around us. How we are treated by our customers, competitors, employers or employees is affected by sin. These effects apply to people who earn their living by the sweat of their brow, whether through agrarian work or more modern-day office work.

10. AS WORKING FOR THE LORD THE LORD CHRIST

11. Hopefully the student will indicate that these insights have created a new awareness of what work is all about and realize that we have an opportunity to bring glory to God in our work.

12. The student should list three ways that we can glorify God through work. Sample answers are provided below:

- a. I can be thankful to God for the work that I have.
- b. I can be thankful to God for the abilities, physical and mental, that He has given me so I can work.
- c. I can do my very best, whatever my work might be.

13. a. Proverbs 10:4: Lazy hands make for poverty, but diligent hands bring wealth.
- b. Proverbs 10:5: He who gathers crops in summer is a prudent son, but he who sleeps during harvest is a disgraceful son.
- c. Proverbs 28:19: Those who work their land will have abundant food, but those who chase fantasies will have their fill of poverty.
- d. Proverbs 14:23: All hard work brings a profit, but mere talk leads only to poverty.

14. DO IT WITH ALL YOUR MIGHT

15. a. OBEY RESPECT FEAR SINCERITY OF HEART
- b. OBEY
- c. SERVE THE LORD
- d. REWARD WHATEVER GOOD

INSTRUCTOR TIP

As you and your student are learning more about each other, remember not to ask your student about the crime that caused his or her incarceration or pry into the details of it. Many students are not allowed to talk about it for legal reasons. Focus on your student as a child of God, rather than as a criminal.

16. This passage suggests we should be diligent and enterprising because we do not know how God will reward our labors or how successful any of our efforts will be.
17. a. NO CORRUPTION TRUSTWORTHY CORRUPT NEGLIGENT
 b. RESPECT EVERYONE
 c. DO NOT SLANDER
 d. DILIGENT HANDS
18. This verse tells us we need to check our motives. We certainly should not be working hard just for the purpose of getting rich.
19. a. REFRESHED
 b. It is important to have a day of rest from our usual work in order to take a break from working and be refreshed again for a new week ahead.
20. The Bible gives a variety of purposes for work: Work is for earning an income so we can take care of ourselves and our families—recognizing that in everything we do we need to bring glory to God. Work is for developing the talents God has given us to be a blessing to others. Work is for taking care of God’s creation as He commanded us. And work is for earning money to share with those in need and to support the work of missionaries.
21. God gives us many responsibilities. Sample answers include the following:
 a. taking the initiative to prepare ourselves (through education and training) to be able to work
 b. actively looking for work
22. Since none of us deserve anything, it’s hardly unfair that God gives more to some than to others. If you were to go out on the street and give a homeless person five dollars, would you be unfair to all other homeless persons? Hardly. It was your choice to single out a particular person. And so it is with God. We do need to remember that God also expects more from those to whom He gives more. Therefore, each of us needs to concern ourselves with using the gifts God has given us.
23. We should only depend on others when we cannot take care of ourselves because of age, illness or other unavoidable circumstance. (Students’ answers may vary.)
24. Tim understood that he was working for God. Our advice to Curtis might be to get the focus off himself and onto his relationship with God and others. Curtis needs to understand that, although sin took some of the joy out of work, it is still a blessing from God to be able to work. Curtis needs to be reminded that he should be thankful he has a job that allows him to take care of his family.

LESSON 4 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of Ephesians 1:17–19:

“I ask that You, glorious Father, will give us the Spirit of wisdom and revelation so that we may know You better. I pray that the eyes of our hearts may be enlightened in order that we may know the hope to which You have called us, the riches of Your glorious inheritance in Your holy people and Your incomparably great power for we who believe.”

Spend a few more moments in prayer. Ask for the following:

- ✓ an overflowing and empathetic heart
- ✓ biblical insight and the ability to articulate it
- ✓ the Holy Spirit’s work in your student’s life, especially in the realm of giving

LESSON FOCUS

Lesson #4: What the Bible Teaches About Giving

CORE TRUTHS

- ✓ God wants us to give for many reasons.
- ✓ God loves a cheerful giver.
- ✓ We are commanded to give to others.
- ✓ Giving is our honest expression of thanksgiving to God.

LESSON ANSWERS

1. a. A TITHE OF EVERYTHING
b. BRING THE WHOLE TITHE
c. SET ASIDE A SUM OF MONEY
d. GENEROUS WILLING SHARE
2. There are various ways for a person to “tithes” non-financial resources such as time, talents or spiritual gifts. We can give some of our possessions to people who need them; we can share our food with people who are hungry; we can give hospitality to people who need shelter; we can give counsel to people who need advice and love to people who need friendship.
3. We should give to honor God.

4. People who oppress the poor show contempt for their Maker (God). People who are kind to the poor bring honor to God.
5. If others see the good deeds we do and know that we do them because of our love for God, they too will praise God, and He will be glorified.
6. When we give and experience God's blessing, our faith is strengthened. This blessing is a gift from God to encourage us to give even more.
7.
 - a. God tells us to give freely.
 - b. To give freely means to give when we see a need and even to look for needs to meet. It also means giving without expecting anything in return.
8.
 - a. God tells us to give cheerfully.
 - b. A cheerful giver is happy to be able to help someone and derives joy from giving.
9.
 - a. God tells us to give regularly (on the first day of each week) and proportionately (in keeping with our income).
 - b. People who wait to give may be waiting to see how much they have left over that they can "afford" to give. These people show that they do not trust God to provide, and they also miss out on the joy of regular giving.
10. God tells us again to give proportionately according to how He has blessed us.
11. Check required.
12. False. God's commands regarding giving apply whether we make very little or very much. Nowhere does it say that anyone is exempt from giving. God expects everyone to give but doesn't expect everyone to give the same amount. That is why there are several passages referring to proportionate giving.
13. God wants us to give in secret, meaning that no one needs to know how much we give.
14. POOR OPENHANDED FREELY LEND NEED
15.
 - a. Check required.
 - b. The six acts of compassion the King mentions are as follows:
 - ✓ You gave me something to eat.
 - ✓ You gave me something to drink.
 - ✓ You invited me in.
 - ✓ You clothed me.
 - ✓ You looked after me.
 - ✓ You came to visit me.
 - c. Those people were separated from the presence of God for eternity.

16. Students should list one non-financial way they will give back to God this week. If students struggle, suggest one of the following: devoting extra time to reading the Bible, assisting in a ministry, sharing their faith with a friend, etc.

17. GIVE THAN TO RECEIVE

18. Students will consider whether they've experienced any deep, divine or eternal blessing after giving. Answers will vary. If a student has not yet had this experience, consider encouraging him or her by sharing a personal experience of your own when appropriate.

INSTRUCTOR TIP

Use stories, illustrations or song lyrics to highlight important themes of the lesson. Be on the lookout for good ideas to share from sermon illustrations and other reading material. Your students will love to hear stories from your life, and vivid illustrations help stress important points and make them memorable.

19. For our giving to be pleasing to God, it must be done out of love for Him and our fellow human beings.

20. Students should share their understanding of how and why God wants us to give. Use this opportunity to encourage their thoughts and to help them expand on those thoughts if necessary.

21. At the beginning of the story, Curtis was not willing to give—either to God or to others. By the end of the story, Curtis had experienced the joy of giving. Only a person who is generous and willing to share can experience this joy.

LESSON 5 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of a prayer from the 1928 edition of *The Book of Common Prayer*.

“Almighty God, whose loving hand has given us all that we possess, grant us grace that we may honor You with our substance, and remembering the account which we must one day give, may we be faithful stewards of Your gifts; through Jesus Christ our Lord. Amen.”

Spend a few more moments in prayer. Ask for the following:

- ✓ biblical insight
- ✓ creative ways to encourage the student in his or her spiritual walk
- ✓ trust and dependence upon God when finances cause worry or fear

LESSON FOCUS

Lesson #5: What the Bible Teaches About Debt

CORE TRUTHS

- ✓ Borrowing money has consequences.
- ✓ Don't borrow money for the wrong reasons.
- ✓ Don't borrow money to fund a lifestyle.
- ✓ Getting out of debt is not easy, but it is possible.

LESSON ANSWERS

1. Proverbs 22:7: *The rich rule over the poor, and the borrower is slave to the lender.* (Other translations of this verse are also acceptable.)
2. Slaves have lost their freedom. They are obligated to a master. So too a borrower has lost some freedom and has no choice but to work to earn the money owed to the lender.
3. When we borrow money, we are failing to allow God to provide in His time in response to our prayer and petition. We are essentially saying that we can't wait for God, that we want it now and will borrow money to get it.
4. When we borrow money, we are failing to put all our trust in God to meet our needs as promised in this passage.

5. When we borrow money, we are doing things our way and leaning on our own understanding rather than putting all of our trust in God and acknowledging His ability to take care of us.
6. If I am living beyond my means and borrowing money to make up the difference, I have obviously not learned “the secret of being content in any and every situation.”
7. If I am living beyond my means and borrowing money to make up the difference, I am showing a lack of contentment that produces an undue love of money; I have not taken to heart Paul’s admonition to make the primary focus of my life the pursuit of “righteousness, godliness, faith, love, endurance and gentleness.”
8. If I am living beyond my means and borrowing money to make up the difference, I am obviously not following the advice of this passage to keep my life free from the love of money, to be content with what I have and to trust that God will take care of me.
9. Check required.
10. According to Matthew 6:25–34 and Matthew 7:9–11, we can trust God to provide for us because He is good. He is the ruler of all creation. He provides for the birds that do not toil to produce their own food. What’s more, He is our personal heavenly Father who cares about us deeply; He both knows our needs and can respond to them more completely than any mere human.
11. The Bible strongly suggests that we not co-sign a loan for a friend. This reinforces the biblical position that debt is often not a good idea. Our co-signing may in fact enable someone who should not be borrowing money to borrow money.
12. The student could list any of the principles for getting out of debt mentioned in the lesson. Sample answers are provided below:
 - ✓ Pray for God’s help in committing to get out of debt.
 - ✓ Resolve to be content with what God has given.
 - ✓ Don’t take on any new debt.
 - ✓ Take a debt inventory to assess how much debt you have.
 - ✓ Establish a debt repayment plan that includes budgeting, selling assets in order to pay off debt and paying off your smallest debts first.

INSTRUCTOR TIP

Have you been remembering to write a full-page encouragement letter to your student? Your letters of encouragement are the best way for you to share the love of Christ. For many students, this is the only correspondence they receive. The time and effort you put into writing a thoughtful and genuine letter will not be taken for granted.

13. a. Curtis fell for the flattering remarks from the salesman. Curtis bought a car on impulse. Curtis envied what his neighbors had. Curtis did not consult with his wife prior to making a big-ticket purchase.
- b. Curtis's neighbor understood the concept of waiting to buy something he needed until he could afford to pay cash.

LESSON 6 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of Proverbs 1:2–7:

“Good and gracious God, give us wisdom and instruction to understand words of insight; give us instruction in prudent behavior for doing what is right and just and fair; give us discernment and guidance to understand proverbs and parables, the sayings and riddles of the wise. Remind us that the fear of the Lord is the beginning of knowledge. Amen.”

Spend a few more moments in prayer. Ask for the following:

- ✓ compassionate and creative ways to respond to the student
- ✓ the Holy Spirit’s guidance in the student’s life
- ✓ hope for the student, even if his or her current financial situation looks bleak

LESSON FOCUS

Lesson #6: What the Bible Teaches About Spending

CORE TRUTHS

- ✓ Everyone should set aside money for taxes and future use.
- ✓ To spend money wisely, it is necessary to seek counsel and then make a plan.
- ✓ God calls us to store up heavenly treasures.
- ✓ We must not let earthly possessions get in the way of our relationship with God.
- ✓ God looks at the heart.

LESSON ANSWERS

1. Jesus’ answer recognizes that there are two kingdoms—an earthly kingdom and a heavenly kingdom. In the earthly kingdom, we are obligated to do things such as paying taxes to the government (which in this verse is represented by Caesar). In the heavenly kingdom, we owe our allegiance to God, and God expects us to give Him our hearts. Therefore, we should pay our taxes to Caesar but give our hearts to God.
2.
 - a. The Bible is very clear that we have to submit to government authority.
 - b. The authorities that exist have been established by God.
 - c. If you owe taxes, pay taxes.
3. The student should paraphrase the following verses, all of which emphasize the importance of seeking wise counsel.
 - a. Proverbs 12:15: Fools always think they are right, but the wise know they need advice.

- b. Proverbs 15:22: If you do something on your own, you will fail. If you take into account the advice of others, you will succeed.
 - c. Proverbs 19:20: Wise people welcome criticism, correction and advice.
 - d. Proverbs 11:14: Without guidance and direction, people flounder. Success comes from accepting wise counsel.
4. Joseph's advice was to collect the excess crops from the good years and store them away so that they could be used as food for the people during the years of famine.
 5.
 - a. In this passage, Christ speaks about the importance of calculating the cost before undertaking a large venture: "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?"
 - b. To apply this verse to the purchase of a car, you would first identify all the costs of owning a car—gas, oil changes, maintenance, insurance and the cost of the car itself. Once all of these costs had been identified, you would need to calculate the total cost to see if you could afford to make the purchase.
 6. Proverbs 19:21 teaches us that ultimately God's plan will prevail. That is why it is so important to operate within God's will; refusing to do so only brings chaos and grief into our lives.
 7. Students' responses will vary. A strong answer will explain that Jesus wants us to focus on heavenly treasures because He knows that earthly possessions are temporary and can rob us of a relationship with Him that will last for eternity.
 8. The Micah 6:8 summary (act justly, love mercy and walk humbly with your God) would be an appropriate answer. The student may also list other ways to store up treasures in heaven (e.g., dealing honestly in business, giving money to those in need, being grateful for what God has provided instead of always wanting more).
 9. Solomon concluded that there was no lasting value in all the things he had acquired.
 10. The focus of our lives should be our relationship with God. Pursuing that focus includes storing up treasures in heaven, using our gifts to help meet the needs of others and serving God with our time and talents.
 11. THROW OFF EVERYTHING THAT HINDERS
 12. Students may respond by listing material possessions such as a car, house or computer. Others may simply identify a desire to be rich or the endless pursuit of material possessions.

13. This question will give you some insight into the student's walk with God. Take this opportunity to offer encouragement. Remind all students that we can do nothing on our own. If something interferes with our relationship with God, we must pray that Christ will help us overcome that obstacle.

14. Don't wear yourself out trying to get rich. From an eternal perspective, riches are merely temporary and have no long-term value.

15. This verse suggests that rather than being anxious, we should thank God for what He has given us and share our needs with Him in prayer.

16. a. This verse suggests that we should be content if we have food and clothing.
b. These are needs.

17. If we become too attached to the things of this world, we will become less attached to God.

18. Job was blameless and upright; he feared God and shunned evil.

19. The student will list some ways in which Curtis failed to follow biblical principles:

- ✓ Curtis did not seek counsel.
- ✓ Curtis did not plan for his future needs.
- ✓ Curtis was not content with what God had given him.
- ✓ Curtis had become enamored of material things.

20. The student will list Curtis's motives for buying a new car:

- ✓ Curtis bought a new car because he wanted a new car and because he wanted to brighten up his day.
- ✓ Curtis's decision was motivated by pride.
- ✓ Curtis thought he "deserved" a certain lifestyle.
- ✓ Curtis desired to keep up with his neighbors or to get ahead of them.

21. A wise friend would have encouraged Curtis to pray about his decision and to seek the counsel of his wife. Curtis needed to reflect on how he could best honor God, and he needed to carefully examine whether or not he could afford the purchase he was about to make, deferring the purchase if he could not.

22. Encourage the student to keep trying with God's help. Tell the student you will be praying for him or her this week, and provide relevant Scripture and gentle advice in your letter of encouragement if appropriate.

INSTRUCTOR TIP

Do you know when your student's birthday is? (If you still have a copy of your student's enrollment form, it is listed there.) Sending a birthday card is a great way to show you care. Make sure that you put CBI's address as the return address if you send one!

LESSON 7 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and the student. Consider using this adaptation of an old Puritan prayer:

“O God the Holy Spirit, keep us humble disciples in the school of Christ, learning daily that we are fallen sinful creatures. Let us never lose sight of our need of a Savior, or forget that apart from Him we are nothing, and can do nothing. Open our understanding to know the Holy Scriptures, and teach us to draw near to Christ with a pure heart, steadfastly persuaded of His love, in the full assurance of faith. Let us never falter in this way. Amen.”

Spend a few more moments in prayer. Ask for the following:

- ✓ biblical understanding
- ✓ creative ways to encourage the student in his or her spiritual walk
- ✓ that the student would come to know Christ’s love and goodness in a deeper way

LESSON FOCUS

Lesson #7: What the Bible Teaches About Saving

CORE TRUTHS

- ✓ Set aside money for the future.
- ✓ Save within your means.
- ✓ Develop discipline.
- ✓ Act now, not later.

LESSON ANSWERS

1. The ant is commended for storing up provisions and working hard.
2. a. A fool does not store up food or money but instead devours it or “gulps [it] down.”
b. This means a fool is someone who uses all of his or her money immediately.
3. During the years of abundance, Joseph saved up all of the food he collected in storehouses.
4. a. INHERITANCE
b. PROVIDE
5. DISASTER

6. EVERY WEEK KEEPING INCOME

7. True. (Even if you are paying off debts, you still need money for other expenses in your life and for emergencies.)
8.
 - a. God warns His people not to have a heart that forgets the Lord when they are prosperous and satisfied, or when they have plenty of wealth saved up.
 - b. God reminds us that there is a connection between earthly prosperity and forgetting the Lord. As Revelation 3:17–18 and Jeremiah 17:5 remind us, it is only in Christ that we are strong, so we must not trust in our own strength for security or justification.

INSTRUCTOR TIP

Be sure you frequently tell your students how much you appreciate their hard work. When you notice students putting a lot of time and effort into their lesson, compliment them for a job well done. It is always a blessing to receive encouragement, and we can never receive too much. Keep being that source of encouragement to your student.

9. GIFT OBLIGATION TRUSTS FAITH RIGHTEOUSNESS

10. Hoarding will eventually hurt the hoarder.

11. LITTLE LITTLE GROW

12. God was displeased with the rich man's savings because he stored everything up for himself only, and he "was not rich toward God" (Luke 12:21).
13. No. It is okay for Christians to save money. If we remember who gave us our wealth and use it responsibly to honor God, saving is not wrong; in fact, it is wise! Providing for our family is a biblical injunction, and saving is a necessary way we do that. It is also worth mentioning that generosity is one thing that we should always consider when we decide what to do with our money. God wants us to have a generous attitude so that we use the money He has blessed us with for good. Only when we focus solely on ourselves, not thinking of others or of God, is God displeased. Saving money in itself is not a problem.
14. The student will give savings advice, which should include listing the elements of a good savings plan. Possible answers may include the following:
 - ✓ Develop a savings plan that includes money for emergency expenses, short-term expenses and long-term expenses.
 - ✓ Save 10 percent of your gross monthly income.
 - ✓ Be diligent and patient, saving a little at a time so the amount will grow.
15. Curtis probably shouldn't start three separate savings accounts right away, but he should have some savings to pay for emergencies (such as Cia's broken arm) and planned expenses (such as braces for Cia's teeth). Students' answers will vary; ensure that their responses are in line with what is taught in the lesson.

LESSON 8 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of Hebrews 13:5 and Philippians 4:19:

“Lord, help us to keep our lives free from the love of money and to be content with what we have, because You have said, ‘Never will I leave you; never will I forsake you.’ Give us faith that You will meet all our needs according to the riches of Your glory in Christ Jesus. Amen.”

Spend a few more moments in prayer. Ask for the following:

- ✓ understanding and compassion for the student’s financial situation
- ✓ biblical insight and the ability to articulate it
- ✓ blessings and financial provision for the student’s family

LESSON FOCUS

Lesson #8: What the Bible Teaches About Investing

CORE TRUTHS

- ✓ Savings can be an investment.
- ✓ There are many different types of investments.
- ✓ When investing, research your options and evaluate the risks.
- ✓ Pursue eventual, not immediate, gratification.
- ✓ Don’t let greed take you in.

LESSON ANSWERS

1. NOT KNOW DISASTER
2. “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!”
3. The master was displeased because the servant did not put the money entrusted to him to use.
4. The student should share something non-monetary that he or she can invest. Possible answers include investing time in studying the Bible, investing emotionally in relationships and investing eternally by sharing non-monetary goods such as knowledge or hospitality with those who need them.

5. Since the land belongs to God and we reside in it as tenants, we must not become too attached to our homes and property.
6. The student should list one investment that will pay off in the long run. The student could describe a financial investment or something non-monetary, such as investing ourselves in exercise, education or the church.
7. The student should underline the descriptions of wise people and double-underline the descriptions of foolish people. Students' underlining does not have to match the key exactly, but they should have the right idea for each verse.
 - a. Proverbs 10:14: The wise store up knowledge, but the mouth of a fool invites ruin.
 - b. Proverbs 13:16: All who are prudent act with knowledge, but fools expose their folly.
 - c. Proverbs 14:15: The simple believe anything, but the prudent give thought to their steps.
 - d. Proverbs 19:2: Desire without knowledge is not good—how much more will hasty feet miss the way!
8. Investing in more than one area decreases the risk of losing all your money if the investment fails.
9. PROFIT POVERTY
10. If you are hasty or impatient, you could make some investment/financial mistakes that you might not have made if you had taken time to consider your actions.
11. Ecclesiastes 11:1 says that “after many days” you will receive a return. Results from investing are not immediate; investing requires patience.
12. a. all kinds of greed
b. Life does not consist in an abundance of possessions.
13. a. COMMIT TO THE LORD
b. SEARCH KNOW MY HEART LEAD ME
14. a. Wealthy people should put their hope in God, not things or money. This is true for all of us, regardless of how much money we have.
b. They should do good; they should be generous and willing to share.
15. a. No, because he ran away with the money.
b. Curtis and Nick failed to research the investment opportunity, get Pete's number and talk the decision over with their spouses. They made a hasty decision rather than a thoughtful one, and the decision was motivated by the desire to “get rich quick.”

16. It is important to research investments so that you do not get taken in by scams and so that you can invest your money wisely.
17. We should remember that God is in control of our lives. Our lives are short and uncertain, and we shouldn't make plans without consulting God and listening to the Holy Spirit for guidance.
18. Since everything belongs to God, including our money, we have a responsibility to take care of our money and to use it wisely. This also means that if we invest money, we should invest it wisely, remembering that it is not truly ours. We shouldn't become too attached to it, because ultimately God provides for our future.

LESSON 9 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of a prayer attributed to St. Francis:

“Most high, glorious God, enlighten the darkness of our hearts and give us true faith, certain hope and perfect love, sense and knowledge, Lord, that we may carry out Your holy and true command. Amen.”

Spend a few more moments in prayer. Ask for the following:

- ✓ wisdom concerning the truths of this lesson
- ✓ courage for the student as he or she commits to living honestly
- ✓ a sense of peace in the student’s life, especially in the realm of finances

LESSON FOCUS

Lesson #9: What the Bible Teaches About Honesty

CORE TRUTHS

- ✓ God expects absolute honesty.
- ✓ Dishonesty is motivated by greed and lack of faith.
- ✓ How we handle little things indicates how we will handle big things.
- ✓ Acts of honesty and dishonesty have consequences.
- ✓ Confession and restitution lead to restoration.

LESSON ANSWERS

1. These verses teach that God detests anyone who deals dishonestly.
2. All of the examples violate the command “You shall not steal.”
3. Psalm 15 lists six kinds of people who are pleasing to God:
 - a. one whose walk is blameless
 - b. one who does what is righteous
 - c. one who speaks the truth from their heart
 - d. one whose tongue utters no slander
 - e. one who does no wrong to a neighbor
 - f. one who casts no slur on others
4. The person who cannot be trusted with little things also cannot be trusted with bigger things.

5. The student should underline the consequences that are a result of honesty and double-underline the consequences that are a result of dishonesty. The underlining does not have to match what is shown below exactly, but the student should have the right idea for each verse.
 - a. Proverbs 13:11: Dishonest money dwindles away, but whoever gathers money little by little makes it grow.
 - b. Proverbs 15:27: The greedy bring ruin to their households, but the one who hates bribes will live.
 - c. Proverbs 21:6: A fortune made by a lying tongue is a fleeting vapor and a deadly snare.
 - d. Proverbs 10:9: Whoever walks in integrity walks securely, but whoever takes crooked paths will be found out.
 - e. Proverbs 12:19: Truthful lips endure forever, but a lying tongue lasts only a moment.
 - f. Proverbs 28:16: A tyrannical ruler practices extortion, but one who hates ill-gotten gain will enjoy a long reign.
 - g. Isaiah 33:15–16: Those who walk righteously and speak what is right, who reject gain from extortion and keep their hand from accepting bribes, who stop their ears against plots of murder and shut their eyes against contemplating evil—they are the ones who will dwell on the heights, whose refuge will be the mountain fortress. Their bread will be supplied, and water will not fail them.
6.
 - a. God detests lying lips.
 - b. God delights in people who tell the truth.
7. God will hold us accountable for everything we do.
8. CONFESS OUR SINS FORGIVE US OUR SINS
9. CONFESS YOUR SINS TO EACH OTHER YOU MAY BE HEALED
10. These verses tell us that if we have acquired anything dishonestly, we must return it and make full restitution to the owner.
11. Zacchaeus promised to anyone he had cheated that he would pay back four times the amount he had taken.
12. Please affirm the student for being open about his or her dishonesty. Encourage the student to continue confessing dishonesty to a trusted Christian friend or mentor.

INSTRUCTOR TIP

Some questions in this course are designed to get students to form an opinion or to think more deeply or creatively about an issue. These questions do not necessarily have a right or wrong answer. If you're wondering how to assess these types of questions, make sure students put some effort into their answer and support their thoughts with a detailed explanation or with Scripture.

13. The student should list some things that motivate us to act dishonestly. If the student struggles, suggest some of the following:
- ✓ greed—wanting something we do not have
 - ✓ fear—forgetting that God will take care of us
 - ✓ habit—taking whatever comes our way without considering whether it is honest to do so
14. Please affirm the student again and, if appropriate, suggest concrete, measurable ways to amend the behaviors. Examine the student’s response to question 13 to help you understand why he or she may be struggling to act honestly.
15. Curtis realized that his son would learn more from what he did than from what he said. Point out to students that this is a good example of how honesty is an integral part of our Christian witness—we never know who is paying attention to the example we are setting.
16. a. The right thing to do is to provide the list of known defects. We need to because failing to do so would be dishonest in the eyes of God.
- b. It is dishonest to take advantage of someone because he or she is naive. In this situation, it would be best to determine if the seller knows what the item is worth. If he or she does and still wants to sell it at a discounted price, that is fine. However, if not, he or she should be given an opportunity to rethink the asking price.
- c. The right thing to do is to be honest with the paperwork. God abhors even little lies. This would also be an opportunity to witness to your buyer.

LESSON 10 ANSWER KEY

IT ALL BELONGS TO GOD

PRAYER

Pray for both yourself and your student. Consider using this adaptation of Psalm 19:7–10:

“Father, Your law is perfect, refreshing the soul. Your statutes are trustworthy, making wise the simple. Your precepts are right, giving joy to the heart. Your commands are radiant, giving light to the eyes. Your decrees are firm, and all of them are righteous. Let your Word be more precious than gold and sweeter than honey to us. Amen.”

Spend a few more moments in prayer. Ask for the following:

- ✓ biblical insight into the truths within this lesson
- ✓ financial provision for the student after he or she finishes this course
- ✓ a spirit of hope in the student’s life, no matter how bleak things look

LESSON FOCUS

Lesson #10: The Choice Is Yours

CORE TRUTHS

- ✓ God allows us to choose which master we will serve.
- ✓ We have to make a choice; we cannot serve both God and money.
- ✓ If we choose money, we will never be satisfied.
- ✓ If we choose God, He will take care of us.

LESSON ANSWERS

1. a. UNDERTOOK GREAT PROJECTS
b. MADE GARDENS AND PARKS
c. MADE RESERVOIRS
d. BOUGHT MALE AND FEMALE SLAVES
e. AMASSED SILVER AND GOLD
f. BECAME GREATER BY FAR
g. DENIED MYSELF NOTHING
h. MEANINGLESS
2. Solomon concluded that all his accumulations had no lasting value.
3. Solomon had everything, but he found that it didn’t make him happy. During times of financial hardship, we can remember Solomon’s conclusion that material wealth has no lasting value and focus instead on things of eternal value. We can turn to God to find satisfaction and contentment.

4. If we have more money than we need, we might end up worrying about it, or we might end up becoming dependent on it to the detriment of our relationship with God. Furthermore, we might become selfish, proud or so enamored of our own “success” that we become insensitive to the needs of others.
5. Someone who is greedy enough to choose money over God will not have any inheritance in the kingdom of God.
6. Money has no long-term value, because we will take none of it with us when we die.
7. Worthless.
8.
 - a. A person who trusts in riches will fall.
 - b. The righteous will thrive like a green leaf.
9. To be righteous is to live within God’s will, to trust and obey, to act justly, to love mercy and to walk humbly with our God.
10.
 - a. Earthly treasures are temporary.
 - b. We should store up treasures in heaven.
 - c. We store up treasures in heaven by living within the will of God, strengthening and encouraging believers, helping those in need and showing love to others. The student may also list other ways to store up treasures in heaven.
11.
 - a. People who want to get rich may fall into the temptation of being dishonest in their pursuit of riches, or they may end up working so hard that they neglect or abuse those around them.
 - b. Dishonest and greedy behaviors lead to destruction and ruin. Working too hard can affect our health and our relationships, and in addition there is the danger of depending on our riches for security rather than on God. Finally, dishonest behavior is punished both by God and human institutions.
12.
 - a. The love of money is a root of all kinds of evil.
 - b. People who are eager for money jeopardize their relationship with God and end up with a lot of grief.
13. A person who loves money is obsessed with acquiring money either honestly or dishonestly, wants more and more material possessions and is self-centered rather than focused on others. The student may also list other traits of someone who loves money.
14. If the student admits to some of these characteristics, commend him or her for being honest, and encourage the student to confess any sins to God and to ask for His forgiveness.
15. Statement A is correct. God’s promise is that He will take care of us. Nowhere does God promise that a Christian’s life will be easy. God’s focus is not on our earthly life but on our eternal life.

16.
 - a. Psalm 55:22: God will sustain you.
 - b. Psalm 55:22: God will not let you fall.
 - c. Psalm 32:10: God's unfailing love will surround you.

17.
 - a. He wants to be protected from poverty lest he be tempted to steal and thereby dishonor the name of God.
 - b. He wants to be protected from riches lest he become too independent and as a result disown God.

18. NEVER WILL I LEAVE YOU NEVER WILL I FORSAKE YOU

19. God will richly provide for those who put their trust in Him.

20. Someone who has chosen to trust in God is obedient, faithful, just, generous and unselfish. The student may also list other words that describe someone who has chosen to trust in God.

21. Encourage the student based on his or her response.

22. Many people want instant gratification. They believe the lie that money can buy happiness. Furthermore, because they don't have a relationship with God, they think of God as being far away and uninvolved. They think of their eternity as starting a long time from now, not realizing that they could die today.

23.
 - a. Rich people have many of this world's pleasures available to them and, for a time, may be able to avoid acknowledging their need for Christ's saving grace.
 - b. God values our hearts, not our wealth. Remind students that, rich or poor, we can only be saved through God's grace.

24. Paul had learned to trust in God. He knew that whatever happened, whether he lived or died, God would be there to take care of him.

25.
 - a. Curtis thought that having enough money would give him contentment, but material possessions cannot meet our most fundamental needs. Ultimately, only God's love can give us contentment and satisfaction.
 - b. Students' answers will vary, but most students will understand that Curtis probably chose to leave his new lifestyle behind and go with his family.
 - c. Students' answers will vary, but most students will explain that Curtis learned that ultimate happiness is found in our relationship with God and our relationship with the people around us.

26. This is an opportunity to reinforce the student's answer and to help him or her lay out a plan for what needs to be done to surrender everything to God. You may also want to address this question when you write your letter of encouragement.

IT ALL BELONGS TO GOD

LEARNING THE PRINCIPLES OF STEWARDSHIP



ROADMAP ANSWER KEY



IT ALL BELONGS TO GOD

ROADMAP ANSWER KEY

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ROADMAP 1 ANSWER KEY

That's Mine!

DAY 1: GOD IS LORD OVER ALL.

Psalm 24:1

¹The earth is the LORD's, and everything in it, the world, and all who live in it . . .

1 Chronicles 29:11

¹¹"Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, LORD, is the kingdom; you are exalted as head over all."

Nehemiah 9:6

⁶"You alone are the LORD. You made the heavens, even the highest heavens, and all their starry host, the earth and all that is on it, the seas and all that is in them. You give life to everything, and the multitudes of heaven worship you."

DAY 2: THE LORD WILL CARRY OUT HIS PLAN.

Psalm 33:10–11

¹⁰The LORD foils the plans of the nations; he thwarts the purposes of the peoples. ¹¹But the plans of the LORD stand firm forever, the purposes of his heart through all generations.

Job 42:2

²"I know that you can do all things; no plan of yours can be thwarted."

Isaiah 43:12–13

¹²"I have revealed and saved and proclaimed—I, and not some foreign god among you. You are my witnesses," declares the LORD, "that I am God. ¹³Yes, and from ancient days I am he. No one can deliver out of my hand. When I act, who can reverse it?"

DAY 3: THE LORD WORKS WITHIN HIS CREATION.

1 Samuel 2:6–7

⁶"The LORD brings death and makes alive; he brings down to the grave and raises up. ⁷The LORD sends poverty and wealth; he humbles and he exalts."

1 Chronicles 16:31–32

³¹Let the heavens rejoice, let the earth be glad; let them say among the nations, "The LORD reigns!" ³²Let the sea resound, and all that is in it; let the fields be jubilant, and everything in them!

Colossians 1:15–17

¹⁵The Son is the image of the invisible God, the firstborn over all creation. ¹⁶For in him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things have been created through him and for him. ¹⁷He is before all things, and in him all things hold together.

DAY 4: EVERYTHING WE HAVE COMES FROM GOD.

1 Chronicles 29:14

¹⁴“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.”

James 1:17

¹⁷Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

1 Corinthians 4:7

⁷For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?

DAY 5: GOD WILL MEET YOUR NEEDS.

Isaiah 46:4

⁴Even to your old age and gray hairs I am he, I am he who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you.

Matthew 6:31–33

³¹So do not worry, saying, “What shall we eat?” or “What shall we drink?” or “What shall we wear?” ³²For the pagans run after all these things, and your heavenly Father knows that you need them. ³³But seek first his kingdom and his righteousness, and all these things will be given to you as well.

Philippians 4:19

¹⁹And my God will meet all your needs according to his glorious riches in Christ Jesus.

DAY 6: GOD DESIRES TO GIVE US A LIFE OF ABUNDANCE.

Psalms 104:27–28

²⁷All creatures look to you to give them their food at the proper time. ²⁸When you give it to them, they gather it up; when you open your hand, they are satisfied with good things.

Jeremiah 31:13–14

¹³“Then young women will dance and be glad, young men and old as well. I will turn their mourning into gladness; I will give them comfort and joy instead of sorrow. ¹⁴I will satisfy the priests with abundance, and my people will be filled with my bounty,” declares the LORD.

John 10:10

¹⁰“The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.”

DAY 7: TRUST IN GOD'S PROVIDENCE.

Psalm 55:22

²²Cast your cares on the LORD and he will sustain you; he will never let the righteous be shaken.

Isaiah 25:9

⁹In that day they will say, “Surely this is our God; we trusted in him, and he saved us. This is the LORD, we trusted in him; let us rejoice and be glad in his salvation.”

Matthew 8:23–27

²³Then he got into the boat and his disciples followed him. ²⁴Suddenly a furious storm came up on the lake, so that the waves swept over the boat. But Jesus was sleeping.

²⁵The disciples went and woke him, saying, “Lord, save us! We’re going to drown!”

²⁶He replied, “You of little faith, why are you so afraid?” Then he got up and rebuked the winds and the waves, and it was completely calm.

²⁷The men were amazed and asked, “What kind of man is this? Even the winds and the waves obey him!”

ROADMAP 2 ANSWER KEY

It's Not So Easy!

DAY 1: GOD IS A GOD OF JUSTICE.

Psalm 33:5

⁵The LORD loves righteousness and justice; the earth is full of his unfailing love.

Psalm 140:12

¹²I know that the LORD secures justice for the poor and upholds the cause of the needy.

Isaiah 30:18

¹⁸“Yet the LORD longs to be gracious to you; therefore he will rise up to show you compassion. For the LORD is a God of justice. Blessed are all who wait for him!”

DAY 2: GOD LOOKS OUT FOR THE OPPRESSED.

Isaiah 58:6–7

⁶“Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? ⁷Is it not to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe them, and not to turn away from your own flesh and blood?”

Amos 5:11–12

¹¹“You levy a straw tax on the poor and impose a tax on their grain. Therefore, though you have built stone mansions, you will not live in them; though you have planted lush vineyards, you will not drink their wine. ¹²For I know how many are your offenses and how great your sins. There are those who oppress the innocent and take bribes and deprive the poor of justice in the courts.”

Matthew 23:23

²³“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.”

DAY 3: GOD CALLS US TO PURSUE A LIFE OF JUSTICE.

Isaiah 56:1–2

¹This is what the LORD says: “Maintain justice and do what is right, for my salvation is close at hand and my righteousness will soon be revealed. ²Blessed is the one who does this—the person who holds it fast, who keeps the Sabbath without desecrating it,

and keeps their hands from doing any evil.”

Jeremiah 9:24

²⁴“But let the one who boasts boast about this: that they have the understanding to know me, that I am the LORD, who exercises kindness, justice and righteousness on earth, for in these I delight,” declares the LORD.

Zechariah 7:9–10

⁹“This is what the LORD Almighty said: ‘Administer true justice; show mercy and compassion to one another. ¹⁰Do not oppress the widow or the fatherless, the foreigner or the poor. Do not plot evil against each other.’”

DAY 4: GOD COMMANDS US TO SHOW MERCY TO EVERYONE.

Luke 6:27–31

²⁷“But to you who are listening I say: Love your enemies, do good to those who hate you, ²⁸bless those who curse you, pray for those who mistreat you. ²⁹If someone slaps you on one cheek, turn to them the other also. If someone takes your coat, do not withhold your shirt from them. ³⁰Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. ³¹Do to others as you would have them do to you.”

Luke 6:35–36

³⁵“But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked. ³⁶Be merciful, just as your Father is merciful.”

Luke 10:30–37

³⁰In reply Jesus said: “A man was going down from Jerusalem to Jericho, when he was attacked by robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. ³¹A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. ³²So too, a Levite, when he came to the place and saw him, passed by on the other side. ³³But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. ³⁴He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him. ³⁵The next day he took out two denarii and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have.’

³⁶Which of these three do you think was a neighbor to the man who fell into the hands of robbers?”

³⁷The expert in the law replied, “The one who had mercy on him.” Jesus told him, “Go and do likewise.”

DAY 5: GOD DELIGHTS IN THOSE WHO ARE MERCIFUL.

Matthew 5:7

⁷“Blessed are the merciful, for they will be shown mercy.”

Psalms 41:1–3

¹Blessed are those who have regard for the weak; the LORD delivers them in times of trouble. ²The LORD protects and preserves them—they are counted among the blessed in the land—he does not give them over to the desire of their foes. ³The LORD sustains them on their sickbed and restores them from their bed of illness.

Isaiah 58:7–11

⁷“Is it not to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe them, and not to turn away from your own flesh and blood? ⁸Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness will go before you, and the glory of the LORD will be your rear guard. ⁹Then you will call, and the LORD will answer; you will cry for help, and he will say: Here am I.

“If you do away with the yoke of oppression, with the pointing finger and malicious talk, ¹⁰and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. ¹¹The LORD will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail.”

DAY 6: GOD COMMANDS US TO BE HUMBLE.

Ephesians 4:2

²Be completely humble and gentle; be patient, bearing with one another in love.

Colossians 3:12

¹²Therefore, as God’s chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience.

Titus 3:1–2

¹Remind the people to be subject to rulers and authorities, to be obedient, to be ready to do whatever is good, ²to slander no one, to be peaceable and considerate, and always to be gentle toward everyone.

DAY 7: GOD WILL HUMBLE THE PRIDEFUL.

2 Samuel 22:28

²⁸“You save the humble, but your eyes are on the haughty to bring them low.”

Matthew 11:25–26

²⁵At that time Jesus said, “I praise you, Father, Lord of heaven and earth, because you have hidden these things from the wise and learned, and revealed them to little children.

²⁶Yes, Father, for this is what you were pleased to do.”

1 Corinthians 1:18–21

¹⁸For the message of the cross is foolishness to those who are perishing, but to us who are being saved it is the power of God. ¹⁹For it is written: “I will destroy the wisdom of the wise; the intelligence of the intelligent I will frustrate.” ²⁰Where is the wise person? Where is the teacher of the law? Where is the philosopher of this age? Has not God made foolish the wisdom of the world? ²¹For since in the wisdom of God the world through its wisdom did not know him, God was pleased through the foolishness of what was preached to save those who believe.

ROADMAP 3 ANSWER KEY

Why Should I Work?

DAY 1: GOD COMMANDS US TO WORK.

Deuteronomy 5:13

¹³Six days you shall labor and do all your work . . .

1 Thessalonians 4:11–12

¹¹and to make it your ambition to lead a quiet life: You should mind your own business and work with your hands, just as we told you, ¹²so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.

2 Thessalonians 3:6–10

⁶In the name of the Lord Jesus Christ, we command you, brothers and sisters, to keep away from every believer who is idle and disruptive and does not live according to the teaching you received from us. ⁷For you yourselves know how you ought to follow our example. We were not idle when we were with you, ⁸nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. ⁹We did this, not because we do not have the right to such help, but in order to offer ourselves as a model for you to imitate. ¹⁰For even when we were with you, we gave you this rule: "The one who is unwilling to work shall not eat."

DAY 2: GOD GIVES US SPECIFIC SKILLS FOR THE WORLD'S NEEDS.

Exodus 35:31–35

³¹and he has filled him with the Spirit of God, with wisdom, with understanding, with knowledge and with all kinds of skills— ³²to make artistic designs for work in gold, silver and bronze, ³³to cut and set stones, to work in wood and to engage in all kinds of artistic crafts. ³⁴And he has given both him and Oholiab son of Ahisamak, of the tribe of Dan, the ability to teach others. ³⁵He has filled them with skill to do all kinds of work as engravers, designers, embroiderers in blue, purple and scarlet yarn and fine linen, and weavers—all of them skilled workers and designers.

2 Chronicles 2:13–14

¹³"I am sending you Hiram-Abi, a man of great skill, ¹⁴whose mother was from Dan and whose father was from Tyre. He is trained to work in gold and silver, bronze and iron, stone and wood, and with purple and blue and crimson yarn and fine linen. He is experienced in all kinds of engraving and can execute any design given to him. He will work with your skilled workers and with those of my lord, David your father."

2 Chronicles 26:15

¹⁵In Jerusalem he made devices invented for use on the towers and on the corner defenses so that soldiers could shoot arrows and hurl large stones from the walls. His fame spread far and wide, for he was greatly helped until he became powerful.

DAY 3: TALK IS CHEAP; WORK IS PROFIT.

Proverbs 14:23–24

²³All hard work brings a profit, but mere talk leads only to poverty. ²⁴The wealth of the wise is their crown, but the folly of fools yields folly.

Proverbs 28:19

¹⁹Those who work their land will have abundant food, but those who chase fantasies will have their fill of poverty.

Proverbs 12:11

¹¹Those who work their land will have abundant food, but those who chase fantasies have no sense.

DAY 4: THOSE WHO DO NOT LABOR DO NOT PRODUCE ANYTHING.

Proverbs 31:13–18

¹³She selects wool and flax and works with eager hands. ¹⁴She is like the merchant ships, bringing her food from afar. ¹⁵She gets up while it is still night; she provides food for her family and portions for her female servants. ¹⁶She considers a field and buys it; out of her earnings she plants a vineyard. ¹⁷She sets about her work vigorously; her arms are strong for her tasks. ¹⁸She sees that her trading is profitable, and her lamp does not go out at night.

Proverbs 21:25–26

²⁵The craving of a sluggard will be the death of him, because his hands refuse to work. ²⁶All day long he craves for more, but the righteous give without sparing.

Proverbs 24:30–34

³⁰I went past the field of a sluggard, past the vineyard of someone who has no sense; ³¹thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. ³²I applied my heart to what I observed and learned a lesson from what I saw: ³³A little sleep, a little slumber, a little folding of the hands to rest— ³⁴and poverty will come on you like a thief and scarcity like an armed man.

DAY 5: BE A MODEL OF YOUR MASTER IN HEAVEN.

Colossians 4:1

⁴Masters, provide your slaves with what is right and fair, because you know that you also have a Master in heaven.

Jeremiah 22:13

¹³“Woe to him who builds his palace by unrighteousness, his upper rooms by injustice, making his countrymen work for nothing, not paying them for their labor.”

Ephesians 6:9

⁹And masters, treat your slaves in the same way. Do not threaten them, since you know that he who is both their Master and yours is in heaven, and there is no favoritism with him.

DAY 6: SERVE IN OBEDIENCE, JUST AS YOU SERVE GOD.

Titus 2:9–10

⁹Teach slaves to be subject to their masters in everything, to try to please them, not to talk back to them, ¹⁰and not to steal from them, but to show that they can be fully trusted, so that in every way they will make the teaching about God our Savior attractive.

Colossians 3:22

²²Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you and to curry their favor, but with sincerity of heart and reverence for the Lord.

Romans 6:17–22

¹⁷But thanks be to God that, though you used to be slaves to sin, you have come to obey from your heart the pattern of teaching that has now claimed your allegiance. ¹⁸You have been set free from sin and have become slaves to righteousness.

¹⁹I am using an example from everyday life because of your human limitations. Just as you used to offer yourselves as slaves to impurity and to ever-increasing wickedness, so now offer yourselves as slaves to righteousness leading to holiness. ²⁰When you were slaves to sin, you were free from the control of righteousness. ²¹What benefit did you reap at that time from the things you are now ashamed of? Those things result in death! ²²But now that you have been set free from sin and have become slaves of God, the benefit you reap leads to holiness, and the result is eternal life.

DAY 7: DO ALL WORK TO THE GLORY OF GOD.

Ephesians 6:5–8

⁵Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. ⁶Obey them not only to win their favor when their eye is on you, but as slaves of Christ, doing the will of God from your heart. ⁷Serve wholeheartedly, as if you were serving the Lord, not people, ⁸because you know that the Lord will reward each one for whatever good they do, whether they are slave or free.

Colossians 3:23–24

²³Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, ²⁴since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

1 Corinthians 15:58

⁵⁸Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.

ROADMAP 4 ANSWER KEY

How Much Should I Keep?

DAY 1: GIVING SHOULD BE OUR FIRST PRIORITY, NOT OUR LAST.

Proverbs 3:9

⁹Honor the LORD with your wealth, with the firstfruits of all your crops . . .

2 Corinthians 8:7

⁷But since you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—see that you also excel in this grace of giving.

1 Corinthians 16:2

²On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.

DAY 2: GOD LOVES A CHEERFUL GIVER.

2 Corinthians 9:7

⁷Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

Hebrews 6:10

¹⁰God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them.

2 Chronicles 24:10

¹⁰All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full.

DAY 3: IN CHRIST WE ARE CALLED TO GIVE LOVE AND AFFECTION TO OTHERS.

John 13:34–35

³⁴“A new command I give you: Love one another. As I have loved you, so you must love one another. ³⁵By this everyone will know that you are my disciples, if you love one another.”

James 2:8

⁸If you really keep the royal law found in Scripture, “Love your neighbor as yourself,” you are doing right.

1 John 4:7–12

⁷Dear friends, let us love one another, for love comes from God. Everyone who loves has been born of God and knows God. ⁸Whoever does not love does not know God, because God is love. ⁹This is how God showed his love among us: He sent his one and only Son into the world that we might live through him. ¹⁰This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins. ¹¹Dear friends, since God so loved us, we also ought to love one another. ¹²No one has ever seen God; but if we love one another, God lives in us and his love is made complete in us.

DAY 4: GIVE THANKS TO GOD IN GOOD TIMES AND IN HARD TIMES.

1 Thessalonians 5:16–18

¹⁶Rejoice always, ¹⁷pray continually, ¹⁸give thanks in all circumstances; for this is God's will for you in Christ Jesus.

1 Chronicles 16:34–35

³⁴Give thanks to the Lord, for he is good; his love endures forever. ³⁵Cry out, "Save us, God our Savior; gather us and deliver us from the nations, that we may give thanks to your holy name, and glory in your praise."

Romans 1:21–22

²¹For although they knew God, they neither glorified him as God nor gave thanks to him, but their thinking became futile and their foolish hearts were darkened. ²²Although they claimed to be wise, they became fools . . .

DAY 5: THE ATTITUDE OF YOUR HEART IS MORE IMPORTANT THAN THE GIFT ITSELF.

Luke 21:1–4

¹As Jesus looked up, he saw the rich putting their gifts into the temple treasury. ²He also saw a poor widow put in two very small copper coins. ³"Truly I tell you," he said, "this poor widow has put in more than all the others. ⁴All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

2 Corinthians 8:10–12

¹⁰And here is my judgment about what is best for you in this matter. Last year you were the first not only to give but also to have the desire to do so. ¹¹Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. ¹²For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.

Matthew 6:1–4

¹“Be careful not to practice your righteousness in front of others to be seen by them. If you do, you will have no reward from your Father in heaven.

²“So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. ³But when you give to the needy, do not let your left hand know what your right hand is doing, ⁴so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.”

DAY 6: GIVING BLESSES OTHERS AND BUILDS THE KINGDOM.

Acts 11:29

²⁹The disciples, as each one was able, decided to provide help for the brothers and sisters living in Judea.

Acts 4:34–35

³⁴that there were no needy persons among them. For from time to time those who owned land or houses sold them, brought the money from the sales ³⁵and put it at the apostles’ feet, and it was distributed to anyone who had need.

Luke 10:34–35

³⁴“He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him. ³⁵The next day he took out two denarii and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have.’”

DAY 7: GOD DELIGHTS IN THOSE WHO GIVE TO PEOPLE IN NEED.

Acts 10:2–4

²He and all his family were devout and God-fearing; he gave generously to those in need and prayed to God regularly. ³One day at about three in the afternoon he had a vision. He distinctly saw an angel of God, who came to him and said, “Cornelius!”

⁴Cornelius stared at him in fear. “What is it, Lord?” he asked. The angel answered, “Your prayers and gifts to the poor have come up as a memorial offering before God.”

2 Corinthians 9:6

⁶Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

2 Corinthians 9:8–15

⁸And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. ⁹As it is written: “They have freely scattered their gifts to the poor; their righteousness endures forever.” ¹⁰Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. ¹¹You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

¹²This service that you perform is not only supplying the needs of the Lord’s people but is also overflowing in many expressions of thanks to God. ¹³Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. ¹⁴And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. ¹⁵Thanks be to God for his indescribable gift!

ROADMAP 5 ANSWER KEY

The Deception of Debt

DAY 1: WORLDLY THINGS WILL PASS AWAY AND CANNOT SAVE US.

1 John 2:15–17

¹⁵Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. ¹⁶For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world. ¹⁷The world and its desires pass away, but whoever does the will of God lives forever.

Matthew 16:26

²⁶“What good will it be for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul?”

Matthew 13:22

²²“The seed falling among the thorns refers to someone who hears the word, but the worries of this life and the deceitfulness of wealth choke the word, making it unfruitful.”

DAY 2: CONTENTMENT IS BETTER THAN WEALTH.

Proverbs 15:16–17

¹⁶Better a little with the fear of the LORD than great wealth with turmoil. ¹⁷Better a small serving of vegetables with love than a fattened calf with hatred.

Proverbs 14:30

³⁰A heart at peace gives life to the body, but envy rots the bones.

Ecclesiastes 4:6

⁶Better one handful with tranquility than two handfuls with toil and chasing after the wind.

DAY 3: BE CONTENT WITH WHAT THE LORD HAS GIVEN.

1 Timothy 6:6–9

⁶But godliness with contentment is great gain. ⁷For we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that. ⁹Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.

Hebrews 13:5

⁵Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”

Psalm 37:16

¹⁶Better the little that the righteous have than the wealth of many wicked . . .

DAY 4: TRUE CONTENTMENT STEMS FROM KNOWING GOD’S GREAT LOVE FOR US.

Song of Songs 8:6–7

⁶Place me like a seal over your heart, like a seal on your arm; for love is as strong as death, its jealousy unyielding as the grave. It burns like blazing fire, like a mighty flame.

⁷Many waters cannot quench love; rivers cannot sweep it away. If one were to give all the wealth of one’s house for love, it would be utterly scorned.

Deuteronomy 4:24

²⁴For the LORD your God is a consuming fire, a jealous God.

Isaiah 49:15–16

¹⁵“Can a mother forget the baby at her breast and have no compassion on the child she has borne? Though she may forget, I will not forget you! ¹⁶See, I have engraved you on the palms of my hands; your walls are ever before me.”

DAY 5: GOD REVEALS HIS EVERLASTING LOVE FOR US IN CHRIST JESUS.

Jeremiah 31:3

³The LORD appeared to us in the past, saying: “I have loved you with an everlasting love; I have drawn you with unfailing kindness.”

1 John 4:9

⁹This is how God showed his love among us: He sent his one and only Son into the world that we might live through him.

Romans 8:38–39

³⁸For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, ³⁹neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.

DAY 6: THE HUMBLE PERSON DEPENDS ON GOD AS THE SOURCE OF ALL BLESSINGS.

James 4:10

¹⁰Humble yourselves before the Lord, and he will lift you up.

Matthew 5:5

⁵Blessed are the meek, for they will inherit the earth.

2 Corinthians 12:5–10

⁵I will boast about a man like that, but I will not boast about myself, except about my weaknesses. ⁶Even if I should choose to boast, I would not be a fool, because I would be speaking the truth. But I refrain, so no one will think more of me than is warranted by what I do or say, ⁷or because of these surpassingly great revelations. Therefore, in order to keep me from becoming conceited, I was given a thorn in my flesh, a messenger of Satan, to torment me. ⁸Three times I pleaded with the Lord to take it away from me. ⁹But he said to me, “My grace is sufficient for you, for my power is made perfect in weakness.” Therefore I will boast all the more gladly about my weaknesses, so that Christ’s power may rest on me. ¹⁰That is why, for Christ’s sake, I delight in weaknesses, in insults, in hardships, in persecutions, in difficulties. For when I am weak, then I am strong.

DAY 7: GOD WANTS US TO ENJOY THE GOOD THINGS HE GIVES US, AS LONG AS WE ACKNOWLEDGE HIM AS THE SOURCE.

1 Timothy 4:3–5

³They forbid people to marry and order them to abstain from certain foods, which God created to be received with thanksgiving by those who believe and who know the truth. ⁴For everything God created is good, and nothing is to be rejected if it is received with thanksgiving, ⁵because it is consecrated by the word of God and prayer.

1 Timothy 6:17

¹⁷Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

Ephesians 1:3

³Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.

ROADMAP 6 ANSWER KEY

I've Just Got to Have It

DAY 1: TOMORROW IS NOT IN OUR CONTROL.

James 4:13–16

¹³Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.” ¹⁴Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. ¹⁵Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.” ¹⁶As it is, you boast in your arrogant schemes. All such boasting is evil.

Proverbs 27:1

¹Do not boast about tomorrow, for you do not know what a day may bring.

Luke 12:19–21

¹⁹“And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.” ²⁰But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ ²¹This is how it will be with whoever stores up things for themselves but is not rich toward God.”

DAY 2: FINANCIAL STEWARDSHIP FREES US TO BLESS OTHERS.

Romans 13:7–8

⁷Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. ⁸Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

Ezekiel 18:7–9

⁷“He does not oppress anyone, but returns what he took in pledge for a loan. He does not commit robbery but gives his food to the hungry and provides clothing for the naked. ⁸He does not lend to them at interest or take a profit from them. He withholds his hand from doing wrong and judges fairly between two parties. ⁹He follows my decrees and faithfully keeps my laws. That man is righteous; he will surely live, declares the Sovereign LORD.”

Matthew 5:42

⁴²“Give to the one who asks you, and do not turn away from the one who wants to borrow from you.”

DAY 3: ENVY IS DESTRUCTIVE AND UNPROFITABLE.

Ecclesiastes 4:4

⁴And I saw that all toil and all achievement spring from one person's envy of another. This too is meaningless, a chasing after the wind.

James 3:16

¹⁶For where you have envy and selfish ambition, there you find disorder and every evil practice.

Matthew 27:18

¹⁸For he knew it was out of self-interest that they had handed Jesus over to him.

DAY 4: DO NOT BE ENVOIOUS OF THE WORLD, BUT BE ZEALOUS FOR THE LORD.

Proverbs 23:17–18

¹⁷Do not let your heart envy sinners, but always be zealous for the fear of the Lord.

¹⁸There is surely a future hope for you, and your hope will not be cut off.

Galatians 5:22–26

²²But the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, ²³gentleness and self-control. Against such things there is no law. ²⁴Those who belong to Christ Jesus have crucified the flesh with its passions and desires. ²⁵Since we live by the Spirit, let us keep in step with the Spirit. ²⁶Let us not become conceited, provoking and envying each other.

1 Peter 1:13–16

¹³Therefore, with minds that are alert and fully sober, set your hope on the grace to be brought to you when Jesus Christ is revealed at his coming. ¹⁴As obedient children, do not conform to the evil desires you had when you lived in ignorance. ¹⁵But just as he who called you is holy, so be holy in all you do; ¹⁶for it is written: "Be holy, because I am holy."

DAY 5: DO NOT DESIRE MEANINGLESS TREASURES.

Exodus 20:17

¹⁷"You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his male or female servant, his ox or donkey, or anything that belongs to your neighbor."

Proverbs 23:4–5

⁴Do not wear yourself out to get rich; have the wisdom to show restraint. ⁵Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Psalm 49:16–19

¹⁶Do not be overawed when others grow rich, when the splendor of their houses increases; ¹⁷for they will take nothing with them when they die, their splendor will not descend with them. ¹⁸Though while they live they count themselves blessed—and people praise you when you prosper— ¹⁹they will join those who have gone before them, who will never again see the light of life.

DAY 6: PURSUE GOD, NOT EARTHLY THINGS.

Luke 5:27–28

²⁷After this, Jesus went out and saw a tax collector by the name of Levi sitting at his tax booth. “Follow me,” Jesus said to him, ²⁸and Levi got up, left everything and followed him.

Luke 14:33

³³“In the same way, those of you who do not give up everything you have cannot be my disciples.”

Luke 9:57–62

⁵⁷As they were walking along the road, a man said to him, “I will follow you wherever you go.”

⁵⁸Jesus replied, “Foxes have dens and birds have nests, but the Son of Man has no place to lay his head.”

⁵⁹He said to another man, “Follow me.”

But he replied, “Lord, first let me go and bury my father.”

⁶⁰Jesus said to him, “Let the dead bury their own dead, but you go and proclaim the kingdom of God.”

⁶¹Still another said, “I will follow you, Lord; but first let me go back and say goodbye to my family.”

⁶²Jesus replied, “No one who puts a hand to the plow and looks back is fit for service in the kingdom of God.”

DAY 7: SEEK TO GAIN HEAVENLY RATHER THAN EARTHLY RICHES.

Colossians 3:1–4

¹Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. ²Set your minds on things above, not on earthly things. ³For you died, and your life is now hidden with Christ in God. ⁴When Christ, who is your life, appears, then you also will appear with him in glory.

Revelation 3:17–18

¹⁷You say, “I am rich; I have acquired wealth and do not need a thing.” But you do not realize that you are wretched, pitiful, poor, blind and naked. ¹⁸I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see.

Hebrews 11:25–26

²⁵He chose to be mistreated along with the people of God rather than to enjoy the fleeting pleasures of sin. ²⁶He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward.

ROADMAP 7 ANSWER KEY

Save Now, Buy Later

DAY 1: GOD DOES NOT CHANGE.

Psalm 100:5

⁵For the LORD is good and his love endures forever; his faithfulness continues through all generations.

James 1:17

¹⁷Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

Hebrews 13:8

⁸Jesus Christ is the same yesterday and today and forever.

DAY 2: CIRCUMSTANCES DO CHANGE.

Proverbs 27:1

¹Do not boast about tomorrow, for you do not know what a day may bring.

James 4:13–17

¹³Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.” ¹⁴Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. ¹⁵Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.” ¹⁶As it is, you boast in your arrogant schemes. All such boasting is evil. ¹⁷If anyone, then, knows the good they ought to do and doesn’t do it, it is sin for them.

Proverbs 27:23–24

²³Be sure you know the condition of your flocks, give careful attention to your herds; ²⁴for riches do not endure forever, and a crown is not secure for all generations.

DAY 3: STEWARDSHIP OF MATERIAL BLESSINGS HAS SPIRITUAL VALUE.

Luke 16:10–11

¹⁰“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. ¹¹So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

Matthew 25:19–21

¹⁹“After a long time the master of those servants returned and settled accounts with them. ²⁰The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’

²¹“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’”

1 Peter 4:10

¹⁰Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.

DAY 4: WORK TO PROVIDE AND SAVE.

2 Thessalonians 3:6–11

⁶In the name of the Lord Jesus Christ, we command you, brothers and sisters, to keep away from every believer who is idle and disruptive and does not live according to the teaching you received from us. ⁷For you yourselves know how you ought to follow our example. We were not idle when we were with you, ⁸nor did we eat anyone’s food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. ⁹We did this, not because we do not have the right to such help, but in order to offer ourselves as a model for you to imitate. ¹⁰For even when we were with you, we gave you this rule: “The one who is unwilling to work shall not eat.” ¹¹We hear that some among you are idle and disruptive. They are not busy; they are busybodies.

Titus 3:14

¹⁴Our people must learn to devote themselves to doing what is good, in order to provide for urgent needs and not live unproductive lives.

Ephesians 4:28

²⁸Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need.

DAY 5: RELY ON GOD’S STRENGTH, NOT YOUR OWN.

2 Timothy 1:7

⁷For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline.

Philippians 4:13

¹³I can do all this through him who gives me strength.

Isaiah 40:29–31

²⁹“He gives strength to the weary and increases the power of the weak. ³⁰Even youths grow tired and weary, and young men stumble and fall; ³¹but those who hope in the LORD will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint.”

DAY 6: USE THE TIME YOU HAVE WELL:
NOT FOR IDLE PLEASURE BUT FOR SERVING GOD.

Ephesians 5:15–17

¹⁵Be very careful, then, how you live—not as unwise but as wise, ¹⁶making the most of every opportunity, because the days are evil. ¹⁷Therefore do not be foolish, but understand what the Lord’s will is.

1 Peter 4:3

³For you have spent enough time in the past doing what pagans choose to do—living in debauchery, lust, drunkenness, orgies, carousing and detestable idolatry.

Galatians 5:13–15

¹³You, my brothers and sisters, were called to be free. But do not use your freedom to indulge the flesh; rather, serve one another humbly in love. ¹⁴For the entire law is fulfilled in keeping this one command: “Love your neighbor as yourself.” ¹⁵If you bite and devour each other, watch out or you will be destroyed by each other.

DAY 7: TRUST GOD TO MEET EVERY NEED.

Isaiah 41:8–14

⁸“But you, Israel, my servant, Jacob, whom I have chosen, you descendants of Abraham my friend, ⁹I took you from the ends of the earth, from its farthest corners I called you. I said, ‘You are my servant’; I have chosen you and have not rejected you. ¹⁰So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand.

¹¹“All who rage against you will surely be ashamed and disgraced; those who oppose you will be as nothing and perish. ¹²Though you search for your enemies, you will not find them. Those who wage war against you will be as nothing at all. ¹³For I am the LORD your God who takes hold of your right hand and says to you, Do not fear; I will help you. ¹⁴Do not be afraid, you worm Jacob, little Israel, do not fear, for I myself will help you,” declares the LORD, your Redeemer, the Holy One of Israel.

Matthew 7:7–11

⁷“Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. ⁸For everyone who asks receives; the one who seeks finds; and to the one who knocks, the door will be opened.

⁹“Which of you, if your son asks for bread, will give him a stone? ¹⁰Or if he asks for a fish, will give him a snake? ¹¹If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!”

Romans 8:32

³²He who did not spare his own Son, but gave him up for us all—how will he not also, along with him, graciously give us all things?

ROADMAP 8 ANSWER KEY

Is Immediate Gratification Really So Bad?

DAY 1: WE SHOULD SEEK TO ACT WISELY IN ALL MATTERS.

James 3:13

¹³Who is wise and understanding among you? Let them show it by their good life, by deeds done in the humility that comes from wisdom.

Romans 16:19

¹⁹Everyone has heard about your obedience, so I rejoice because of you; but I want you to be wise about what is good, and innocent about what is evil.

Colossians 3:16

¹⁶Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts.

DAY 2: WE SHOULD SEEK TO BE PATIENT.

Lamentations 3:24–26

²⁴I say to myself, “The LORD is my portion; therefore I will wait for him.”

²⁵The LORD is good to those whose hope is in him, to the one who seeks him; ²⁶it is good to wait quietly for the salvation of the LORD.

Romans 15:4–6

⁴For everything that was written in the past was written to teach us, so that through the endurance taught in the Scriptures and the encouragement they provide we might have hope.

⁵May the God who gives endurance and encouragement give you the same attitude of mind toward each other that Christ Jesus had, ⁶so that with one mind and one voice you may glorify the God and Father of our Lord Jesus Christ.

Hebrews 6:12

¹²We do not want you to become lazy, but to imitate those who through faith and patience inherit what has been promised.

DAY 3: WE SHOULD SEEK WISDOM FROM GOD.

Colossians 2:1–3

¹I want you to know how hard I am contending for you and for those at Laodicea, and for all who have not met me personally. ²My goal is that they may be encouraged in heart and united in love, so that they may have the full riches of complete understanding, in order that they may know the mystery of God, namely, Christ, ³in whom are hidden all the treasures of wisdom and knowledge.

James 1:5

⁵If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you.

Hebrews 4:14–16

¹⁴Therefore, since we have a great high priest who has ascended into heaven, Jesus the Son of God, let us hold firmly to the faith we profess. ¹⁵For we do not have a high priest who is unable to empathize with our weaknesses, but we have one who has been tempted in every way, just as we are—yet he did not sin. ¹⁶Let us then approach God's throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need.

DAY 4: WE SHOULD SEEK TO BE SELF-CONTROLLED.

Luke 21:34

³⁴“Be careful, or your hearts will be weighed down with carousing, drunkenness and the anxieties of life, and that day will close on you suddenly like a trap.”

1 Timothy 4:15–16

¹⁵Be diligent in these matters; give yourself wholly to them, so that everyone may see your progress. ¹⁶Watch your life and doctrine closely. Persevere in them, because if you do, you will save both yourself and your hearers.

1 Corinthians 9:24–27

²⁴Do you not know that in a race all the runners run, but only one gets the prize? Run in such a way as to get the prize. ²⁵Everyone who competes in the games goes into strict training. They do it to get a crown that will not last, but we do it to get a crown that will last forever. ²⁶Therefore I do not run like someone running aimlessly; I do not fight like a boxer beating the air. ²⁷No, I strike a blow to my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize.

DAY 5: WE SHOULD SEEK TO PRIORITIZE RIGHTEOUSNESS ABOVE WEALTH.

Proverbs 11:16–18

¹⁶A kindhearted woman gains honor, but ruthless men gain only wealth.

¹⁷Those who are kind benefit themselves, but the cruel bring ruin on themselves.

¹⁸A wicked person earns deceptive wages, but the one who sows righteousness reaps a sure reward.

Colossians 3:1–2

¹Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. ²Set your minds on things above, not on earthly things.

Titus 2:11–14

¹¹For the grace of God has appeared that offers salvation to all people. ¹²It teaches us to say “No” to ungodliness and worldly passions, and to live self-controlled, upright and godly lives in this present age, ¹³while we wait for the blessed hope—the appearing of the glory of our great God and Savior, Jesus Christ, ¹⁴who gave himself for us to redeem us from all wickedness and to purify for himself a people that are his very own, eager to do what is good.

DAY 6: WE SHOULD SEEK RIGHTEOUSNESS, NOT WEALTH, IN ORDER TO BE JOYFUL AND CONTENTED.

Isaiah 44:22–23

²²“I have swept away your offenses like a cloud, your sins like the morning mist. Return to me, for I have redeemed you.”

²³Sing for joy, you heavens, for the LORD has done this; shout aloud, you earth beneath. Burst into song, you mountains, you forests and all your trees, for the LORD has redeemed Jacob, he displays his glory in Israel.

Isaiah 61:10–11

¹⁰I delight greatly in the LORD; my soul rejoices in my God. For he has clothed me with garments of salvation and arrayed me in a robe of his righteousness, as a bridegroom adorns his head like a priest, and as a bride adorns herself with her jewels. ¹¹For as the soil makes the sprout come up and a garden causes seeds to grow, so the Sovereign LORD will make righteousness and praise spring up before all nations.

Philippians 1:9–11

⁹And this is my prayer: that your love may abound more and more in knowledge and depth of insight, ¹⁰so that you may be able to discern what is best and may be pure and blameless for the day of Christ, ¹¹filled with the fruit of righteousness that comes through Jesus Christ—to the glory and praise of God.

DAY 7: WE SHOULD SEEK TO PLACE OUR FAITH IN GOD
RATHER THAN IN OUR INVESTMENTS.

Jeremiah 29:11–13

¹¹“For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future. ¹²Then you will call on me and come and pray to me, and I will listen to you. ¹³You will seek me and find me when you seek me with all your heart.”

Proverbs 16:9

⁹In their hearts humans plan their course, but the LORD establishes their steps.

John 16:33

³³“I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world.”

ROADMAP 9 ANSWER KEY

How Much Is Honesty Worth?

DAY 1: GOD SEES OUR EVERY THOUGHT, WORD AND DEED.

Hebrews 4:13

¹³Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account.

Jeremiah 23:24

²⁴"Who can hide in secret places so that I cannot see them?" declares the LORD. "Do not I fill heaven and earth?" declares the LORD.

Proverbs 5:21

²¹For your ways are in full view of the LORD, and he examines all your paths.

DAY 2: DEAL HONESTLY WITH EVERYONE.

Deuteronomy 16:19–20

¹⁹Do not pervert justice or show partiality. Do not accept a bribe, for a bribe blinds the eyes of the wise and twists the words of the innocent. ²⁰Follow justice and justice alone, so that you may live and possess the land the LORD your God is giving you.

Leviticus 19:35–36

³⁵"Do not use dishonest standards when measuring length, weight or quantity. ³⁶Use honest scales and honest weights, an honest ephah and an honest hin. I am the LORD your God, who brought you out of Egypt."

Jeremiah 6:13–15

¹³"From the least to the greatest, all are greedy for gain; prophets and priests alike, all practice deceit. ¹⁴They dress the wound of my people as though it were not serious. 'Peace, peace,' they say, when there is no peace. ¹⁵Are they ashamed of their detestable conduct? No, they have no shame at all; they do not even know how to blush. So they will fall among the fallen; they will be brought down when I punish them," says the LORD.

DAY 3: GOD CONSIDERS DISHONESTY A SERIOUS OFFENSE.

Proverbs 12:22

²²The LORD detests lying lips, but he delights in people who are trustworthy.

Proverbs 19:5

⁵A false witness will not go unpunished, and whoever pours out lies will not go free.

Proverbs 20:23

²³The LORD detests differing weights, and dishonest scales do not please him.

DAY 4: DISHONESTY IS NOT MERELY AN OUTWARD ACTION;
IT IS A MATTER OF THE HEART.

Matthew 15:10–19

¹⁰Jesus called the crowd to him and said, “Listen and understand. ¹¹What goes into someone’s mouth does not defile them, but what comes out of their mouth, that is what defiles them.”

¹²Then the disciples came to him and asked, “Do you know that the Pharisees were offended when they heard this?”

¹³He replied, “Every plant that my heavenly Father has not planted will be pulled up by the roots. ¹⁴Leave them; they are blind guides. If the blind lead the blind, both will fall into a pit.”

¹⁵Peter said, “Explain the parable to us.”

¹⁶“Are you still so dull?” Jesus asked them. ¹⁷“Don’t you see that whatever enters the mouth goes into the stomach and then out of the body? ¹⁸But the things that come out of a person’s mouth come from the heart, and these defile them. ¹⁹For out of the heart come evil thoughts—murder, adultery, sexual immorality, theft, false testimony, slander.”

James 3:6–8

⁶The tongue also is a fire, a world of evil among the parts of the body. It corrupts the whole body, sets the whole course of one’s life on fire, and is itself set on fire by hell.

⁷All kinds of animals, birds, reptiles and sea creatures are being tamed and have been tamed by mankind, ⁸but no human being can tame the tongue. It is a restless evil, full of deadly poison.

Ephesians 4:20–25

²⁰That, however, is not the way of life you learned ²¹when you heard about Christ and were taught in him in accordance with the truth that is in Jesus. ²²You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires; ²³to be made new in the attitude of your minds; ²⁴and to put on the new self, created to be like God in true righteousness and holiness.

²⁵Therefore each of you must put off falsehood and speak truthfully to your neighbor, for we are all members of one body.

DAY 5: CHRISTIANS ARE CALLED TO BE TRUSTWORTHY AND HONEST.

Ephesians 4:31–32

³¹Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice. ³²Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.

2 Corinthians 4:2

²Rather, we have renounced secret and shameful ways; we do not use deception, nor do we distort the word of God. On the contrary, by setting forth the truth plainly we commend ourselves to everyone's conscience in the sight of God.

Colossians 3:9

⁹Do not lie to each other, since you have taken off your old self with its practices . . .

DAY 6: IN ORDER TO BE TRUSTWORTHY AND HONEST, WE MUST ABIDE IN CHRIST AND ASK FOR HIS POWER TO WORK IN US.

John 15:4–5

⁴Remain in me, as I also remain in you. No branch can bear fruit by itself; it must remain in the vine. Neither can you bear fruit unless you remain in me. ⁵I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing.”

Ephesians 1:17–21

¹⁷I keep asking that the God of our Lord Jesus Christ, the glorious Father, may give you the Spirit of wisdom and revelation, so that you may know him better. ¹⁸I pray that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in his holy people, ¹⁹and his incomparably great power for us who believe. That power is the same as the mighty strength ²⁰he exerted when he raised Christ from the dead and seated him at his right hand in the heavenly realms, ²¹far above all rule and authority, power and dominion, and every name that is invoked, not only in the present age but also in the one to come.

Ephesians 3:20–21

²⁰Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, ²¹to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen.

DAY 7: HONESTY IS PART OF OUR CHRISTIAN WITNESS.

1 Peter 2:12

¹²Live such good lives among the pagans that, though they accuse you of doing wrong, they may see your good deeds and glorify God on the day he visits us.

Matthew 5:16

¹⁶In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven.

Titus 2:7–8

⁷In everything set them an example by doing what is good. In your teaching show integrity, seriousness ⁸and soundness of speech that cannot be condemned, so that those who oppose you may be ashamed because they have nothing bad to say about us.

ROADMAP 10 ANSWER KEY

You Cannot Serve Both God and Money

DAY 1: TO SERVE GOD, WE MUST FORSAKE WORLDLINESS AND PURSUE RIGHTEOUSNESS.

Romans 6:18–19

¹⁸You have been set free from sin and have become slaves to righteousness. ¹⁹I am using an example from everyday life because of your human limitations. Just as you used to offer yourselves as slaves to impurity and to ever-increasing wickedness, so now offer yourselves as slaves to righteousness leading to holiness.

Romans 12:2

²Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing and perfect will.

2 Timothy 2:19

¹⁹Nevertheless, God’s solid foundation stands firm, sealed with this inscription: “The Lord knows those who are his,” and, “Everyone who confesses the name of the Lord must turn away from wickedness.”

DAY 2: WHEN WE SERVE GOD, OUR LIVES MOVE OTHERS TO GLORIFY HIM.

John 13:35

³⁵“By this everyone will know that you are my disciples, if you love one another.”

Matthew 5:14–16

¹⁴“You are the light of the world. A town built on a hill cannot be hidden. ¹⁵Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. ¹⁶In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven.”

John 15:8–10

⁸“This is to my Father’s glory, that you bear much fruit, showing yourselves to be my disciples.

⁹“As the Father has loved me, so have I loved you. Now remain in my love. ¹⁰If you keep my commands, you will remain in my love, just as I have kept my Father’s commands and remain in his love.”

DAY 3: LOVING GOD MEANS WE OBEY AND DELIGHT IN HIS WORD.

Job 23:12

¹²I have not departed from the commands of his lips; I have treasured the words of his mouth more than my daily bread.

Joshua 22:5

⁵“But be very careful to keep the commandment and the law that Moses the servant of the LORD gave you: to love the LORD your God, to walk in obedience to him, to keep his commands, to hold fast to him and to serve him with all your heart and with all your soul.”

1 John 5:3

³In fact, this is love for God: to keep his commands. And his commands are not burdensome . . .

DAY 4: A PERSON WHO LOVES GOD LOVES OTHERS AND HATES INJUSTICE.

1 John 4:11

¹¹Dear friends, since God so loved us, we also ought to love one another.

Matthew 22:34–40

³⁴Hearing that Jesus had silenced the Sadducees, the Pharisees got together. ³⁵One of them, an expert in the law, tested him with this question: ³⁶“Teacher, which is the greatest commandment in the Law?”

³⁷Jesus replied: “‘Love the Lord your God with all your heart and with all your soul and with all your mind.’ ³⁸This is the first and greatest commandment. ³⁹And the second is like it: ‘Love your neighbor as yourself.’ ⁴⁰All the Law and the Prophets hang on these two commandments.”

Isaiah 61:1–3

¹The Spirit of the Sovereign LORD is on me, because the LORD has anointed me to proclaim good news to the poor. He has sent me to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners, ²to proclaim the year of the LORD’s favor and the day of vengeance of our God, to comfort all who mourn, ³and provide for those who grieve in Zion—to bestow on them a crown of beauty instead of ashes, the oil of joy instead of mourning, and a garment of praise instead of a spirit of despair. They will be called oaks of righteousness, a planting of the LORD for the display of his splendor.

DAY 5: WE CANNOT SERVE GOD HALFWAY;
IF WE DO NOT FULLY SURRENDER OUR HEARTS TO GOD,
WE LIVE ONLY FOR OURSELVES.

Acts 5:1–5

¹Now a man named Ananias, together with his wife Sapphira, also sold a piece of property. ²With his wife's full knowledge he kept back part of the money for himself, but brought the rest and put it at the apostles' feet.

³Then Peter said, "Ananias, how is it that Satan has so filled your heart that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land? ⁴Didn't it belong to you before it was sold? And after it was sold, wasn't the money at your disposal? What made you think of doing such a thing? You have not lied just to human beings but to God."

⁵When Ananias heard this, he fell down and died. And great fear seized all who heard what had happened.

John 12:4–6

⁴But one of his disciples, Judas Iscariot, who was later to betray him, objected, ⁵"Why wasn't this perfume sold and the money given to the poor? It was worth a year's wages."

⁶He did not say this because he cared about the poor but because he was a thief; as keeper of the money bag, he used to help himself to what was put into it.

Joshua 7:19–25

¹⁹Then Joshua said to Achan, "My son, give glory to the LORD, the God of Israel, and honor him. Tell me what you have done; do not hide it from me."

²⁰Achan replied, "It is true! I have sinned against the LORD, the God of Israel. This is what I have done: ²¹When I saw in the plunder a beautiful robe from Babylonia, two hundred shekels of silver and a bar of gold weighing fifty shekels, I coveted them and took them. They are hidden in the ground inside my tent, with the silver underneath."

²²So Joshua sent messengers, and they ran to the tent, and there it was, hidden in his tent, with the silver underneath. ²³They took the things from the tent, brought them to Joshua and all the Israelites and spread them out before the LORD.

²⁴Then Joshua, together with all Israel, took Achan son of Zerah, the silver, the robe, the gold bar, his sons and daughters, his cattle, donkeys and sheep, his tent and all that he had, to the Valley of Achor. ²⁵Joshua said, "Why have you brought this trouble on us? The LORD will bring trouble on you today."

DAY 6: WE HAVE AN ETERNAL INHERITANCE IN CHRIST.

Romans 8:16–17

¹⁶The Spirit himself testifies with our spirit that we are God’s children. ¹⁷Now if we are children, then we are heirs—heirs of God and co-heirs with Christ, if indeed we share in his sufferings in order that we may also share in his glory.

Acts 20:32

³²“Now I commit you to God and to the word of his grace, which can build you up and give you an inheritance among all those who are sanctified.”

Hebrews 9:14–15

¹⁴How much more, then, will the blood of Christ, who through the eternal Spirit offered himself unblemished to God, cleanse our consciences from acts that lead to death, so that we may serve the living God!

¹⁵For this reason Christ is the mediator of a new covenant, that those who are called may receive the promised eternal inheritance—now that he has died as a ransom to set them free from the sins committed under the first covenant.

DAY 7: SERVING GOD BRINGS LASTING JOY.

Romans 15:13

¹³May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.

1 Peter 1:7–9

⁷These have come so that the proven genuineness of your faith—of greater worth than gold, which perishes even though refined by fire—may result in praise, glory and honor when Jesus Christ is revealed. ⁸Though you have not seen him, you love him; and even though you do not see him now, you believe in him and are filled with an inexpressible and glorious joy, ⁹for you are receiving the end result of your faith, the salvation of your souls.

Hebrews 10:33–35

³³Sometimes you were publicly exposed to insult and persecution; at other times you stood side by side with those who were so treated. ³⁴You suffered along with those in prison and joyfully accepted the confiscation of your property, because you knew that you yourselves had better and lasting possessions. ³⁵So do not throw away your confidence; it will be richly rewarded.

