



IT ALL BELONGS TO GOD



CROSSROADS
PRISON MINISTRIES

ANSWER KEY

Cover artwork by Frederik, Crossroads South Africa student

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ANSWER KEY

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IT ALL BELONGS TO GOD

Introduction

MENTORS:

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. Crossroads 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 as you review 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 mentor know if you have any additional questions or comments about this course and the biblical facts that are taught. We at Crossroads 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 Crossroads and request one.

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; they will not be shaken.
 - c. Proverbs 3:5–6: If we trust in God, He will make our paths straight.
 - d. Proverbs 28:25–27: If we trust in God, we will prosper and be kept safe.
 - e. Isaiah 26:3: If we trust in God and He will give us perfect 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.

MENTOR 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.

- c. Our attitude needs to be one of humility. We should be thankful and content 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

MENTOR 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

- A TITHE OF EVERYTHING
 - BRING THE WHOLE TITHE
 - SET ASIDE A SUM OF MONEY
 - GENEROUS WILLING SHARE
- 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.
- 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.

MENTOR 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.

MENTOR 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.

MENTOR TIP

Do you know when your student's birthday is? If you still have a copy of your student's enrollment form, you can find it there. Sending a birthday card is a great way to show you care. Just be sure to use Crossroads' address as the return address and follow the guidelines for sending mail to correctional facilities!

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.

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.

MENTOR 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.
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.



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