

# WORKBOOK

## *Your Finances* **GOD'S WAY**



A Biblical Guide to  
Making the Best Use of Your Money

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Scott LaPierre

*Your Finances*  
**GOD'S WAY**  
**WORKBOOK**

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# Welcome

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Finances are one of our most important stewardships. If for no other reason than that, we should want to manage them well. So, let me commend you—you went beyond simply reading *Your Finances God's Way* to also purchasing this accompanying workbook. You are investing time and energy (spiritual, mental, and emotional) to learn how to handle money in ways that please God and bring Him glory.

## KEEPING GOD'S WORD IN YOUR HEART

As a pastor, I've spent numerous hours doing counseling. The time with people has given me familiarity with the most common problems people face. I have seen them struggle and then find the solutions in God's Word, which provides us with wisdom for every area of life, including finances. When I ask you to trust God's Word, I do so because I have seen it work in my life as well as the lives of people I've counseled.

This workbook is designed to encourage practical application and bring real change (because that's what applying scriptural truth does—it brings about change). For this to happen, we must keep God's Word in our heart, as it repeatedly reminds us:

- “These words that I command you today *shall be on your heart*” (Deuteronomy 6:6).
- “The *law of his God is in his heart*; his steps do not slip” (Psalm 37:31).
- “I delight to do your will, O my God; *your law is within my heart*” (Psalm 40:8).

- “I have *stored up your word in my heart*, that I might not sin against you” (Psalm 119:11).
- “Receive instruction from his mouth, and *lay up his words in your heart*” (Job 22:22).

While *Your Finances God's Way* is not the Word of God, it is a guide filled with the Word of God. I have written this workbook to help you apply the teaching from the book and keep God's Word in your heart. As Jesus said, “The good soil, they are those who, hearing the word, *hold it fast in an honest and good heart*” (Luke 8:15).

## BEING A DOER VERSUS ONLY A READER

From years of weightlifting, I've had lower back issues. I'll go to the physical therapist and learn the stretches and exercises I'm supposed to do at home, but I rarely do them. My wonderful wife, Katie, repeatedly says, “Why do you go to those appointments if you're not going to do what you're told?” I don't have a good answer. My actions indicate that I think simply going to the appointments helps me, but I'm deceiving myself.

We make the same mistake when we read scriptural truth but fail to apply it to our lives. James 1:22 says, “Be doers of the word, and not hearers only, *deceiving yourselves*.” This verse reveals a common mistake I make with the physical therapist and many of us make with God's Word: We learn it without applying it to our lives.

We do this with our finances when we believe we have done enough simply by learning what the Bible teaches about money, reading Christian finance books, and attending Christian conferences or Bible studies on money. But as believers, our responsibility goes much further than simply obtaining information. We must also apply it, or none of the knowledge we gain will be of any benefit. We do not learn God's Word simply for the sake of acquiring knowledge. We learn it so that we can apply it and better serve the Lord. Jesus said, “My mother and My brothers are those who hear the word of God *and do it*... If you know these things, blessed are you *if you do them*” (Luke 8:21; John 13:17 NKJV). He also taught an entire parable making this point:

Everyone then who hears these words of mine *and does them* will be like a wise man who built his house on the rock. And the rain fell, and the floods came, and the winds blew and beat on that house,

but it did not fall, because it had been founded on the rock. And everyone who hears these words of mine *and does not do them* will be like a foolish man who built his house on the sand. And the rain fell, and the floods came, and the winds blew and beat against that house, and it fell, and great was the fall of it (Matthew 7:24-27).

I would like to begin our journey through the *Your Finances God's Way Workbook* with a look at this parable for two reasons:

1. Jesus brought the Sermon on the Mount to a close with this teaching. He wanted to make sure His listeners put into practice what they heard. My prayer is that this workbook will help you put into practice what you have read in the accompanying book.
2. This teaching makes clear that there is only one true foundation for any area of our lives, including our finances: Jesus Christ.

Be encouraged that you are off to a great start being not just a hearer (or reader), but a doer (or obey-er) by using this workbook.

## FINANCIAL STORMS WILL COME

Why is it so important to have a strong foundation? Jesus revealed the need this way: “The rain fell, and the floods came, and the winds blew” (Matthew 7:25). You have probably seen on the news—or perhaps personally experienced—what can happen to a house under the onslaught of a powerful storm, hurricane, tornado, or tsunami. Jesus was not teaching that the weather will be unpleasant or chilly and we might need an umbrella or coat to protect ourselves. Rather, He was speaking of the inevitable trials that we all experience (see John 16:33; Acts 14:22; 1 Thessalonians 3:3; James 1:2; 1 Peter 4:12).

The words “beat on that house” in Matthew 7:25 are analogous to the struggles that wear on us. Financially speaking, this could be a job loss, bills that pile up, stock market crash, or car accident. Not only are many of these storms financial, statistics show financial storms are the most common we face. Since the *American Psychological Association* began their survey in 2007, “Stress in America: Paying with Our Health,” each year they found that money is people’s most common cause of stress.<sup>1</sup> A survey conducted by Northwestern Mutual had similar findings: Money is the primary source of stress for 44 percent of people, followed by 25 percent who said personal relationships, and 18 percent



who cited work.<sup>2</sup> In the same way that physical storms have the potential to knock down a house, financial storms have the potential to make us feel as though we are going to collapse. How many people have said, “I can’t pay this anymore. . . I don’t know how we are going to make ends meet. . . I will lose my mind if we get one more bill”?

Let’s note what Jesus was *not* teaching in this parable: Obeying Him keeps us from experiencing storms. Sometimes we think that if we are “good Christians,” then God will prevent trials, including financial ones, from coming our way. This is prosperity theology, also known as health-and-wealth doctrine, and it is false. Note that Jesus said the storms were beating on a house that *was* built on the strong foundation of His teaching.

If obeying Jesus’s teaching does not enable us to avoid the financial storms of life, then what is the benefit of obedience? Jesus promised that obedience enables us to survive the storms: “The rain fell, and the floods came, and the winds blew and beat on that house, but *it did not fall, because it had been founded on the rock*” (Matthew 7:25). Obeying Jesus’s teachings will not help us *avoid* financial storms, but it will help us *survive* them.

Perhaps you have witnessed people experiencing a financial difficulty and thought, *How can they handle that? I don’t know what I would do if that were me!* The great encouragement is that if you are obeying Jesus’s teachings, you can be assured that you, too, will be able to withstand.

## THE IMPORTANCE OF OBEDIENCE

If we are not building on Christ—which is to say we are not obeying the commands in Scripture—then we should not have much confidence that we will survive the financial storms of life. Jesus made this clear when He said, “The rain fell, the floods came, and the winds blew and beat against that house, and *it fell, and great was the fall of it*” (Matthew 7:27). Jesus’s words are strong, but was He being harsh? Just the opposite! He was being loving. He wanted to convince us to build our lives on the Word of God.

The Sermon on the Mount is filled with incredible teaching for every believer, but those who familiarize themselves with its teachings without obeying are no better off than those with no familiarity with the teaching. *Your Finances God’s Way* is a book filled with the Bible’s counsel on money, but if you do not obey what Scripture says, you will be no better off than those who never read the book in the first place. Christ is the strong foundation we need in our lives so that we can manage our finances well, but that requires us to *do*, and not merely *read*.

## Response Determines Outcome

The accounts of the wise and the foolish builders are almost identical:

- They both seem to be talented builders.
- There was nothing to indicate any difference in their houses; they both achieved the goal of building strong, sturdy houses.
- They faced the same storms; verses 25 and 27 say that “the rain fell, and the floods came, and the winds blew and beat against that house.”

This is why the two widely differing results are so shocking: “it did not fall” versus “it fell. And great was its fall.” The builders had nearly identical circumstances, but completely different outcomes. The only noteworthy difference was the foundation under each house.

Similarly, it is not the size of our paychecks or the amounts in our checking, savings, and retirement accounts that is of greatest importance. Instead, it is the foundation we are building on.

## Wisdom and Foolishness Revealed

In *Your Finances God's Way* I wrote:

More wisdom is required with finances than most parts of the Christian life... Solomon was the richest man ever to live. First Kings 10:21 says, “All King Solomon’s drinking vessels were gold... Not one was silver, for this was accounted as nothing in the days of Solomon.” He had such an obsession with money that he accumulated enough gold to cause silver to become worthless. Yet he still recognized wisdom’s greater value: “How much better to get wisdom than gold!” (Proverbs 16:16)...

This book is primarily about money, but it’s important to keep wisdom’s greater value in mind because “a foolish man devours [precious treasure]” (Proverbs 21:20 NIV). This verse is often loosely quoted as, “A fool and his money are soon parted.” Unwise people waste money and spend it so carelessly that they soon find themselves penniless. To put it simply: Those who lack wisdom will lack money no matter how much they make. No amount of money is enough for foolish people who don’t know how to manage it well because they will soon be separated from it...

The wisdom we need is found in God's Word. Second Timothy 3:17 says Scripture allows us to "be complete, thoroughly equipped for every good work," and this includes the managing our finances. The following chapters will provide an abundance of guidance from Bible verses because if we are going to do things God's way, we need to know (and obey) what God's Word says! (pages 17-18).

Because wisdom is so important, let's ensure we understand it. We typically associate wisdom with knowledge: People are wise when they have some measure of knowledge. Conversely, we associate foolishness with a lack of knowledge. But knowledge doesn't make people wise any more than a lack of knowledge makes people foolish. The lack of knowledge simply means people are ignorant. Thus, when the apostle Paul wrote to people who were ignorant, he gave them knowledge versus condemning them.<sup>3</sup>

If foolishness isn't the lack of knowledge, then what is it? A good definition of foolish is "failing to apply knowledge." A good definition of wise is "applying knowledge." Consider the builders in the parable. They both heard the same teachings of Jesus, which means they had the same knowledge. The wise builder was wise because he applied what he heard, and the foolish builder was foolish because he did not.

I would like to again commend you because in purchasing this workbook, you've taken a big step toward applying the knowledge you've learned (or will learn) in *Your Finances God's Way*. But keep in mind your wisdom or foolishness is not shown by how much knowledge you gain from the book. Rather, it is shown by whether you apply that knowledge. Here's the simple yet crucial truth: Managing our finances God's way means having Christ's teaching as the foundation.

## THE BENEFIT OF WRITING ON LEARNING

What better way to apply what you have read than to answer the questions in the following chapters? I am confident your investment will pay great dividends, for two reasons. First, the instruction in *Your Finances God's Way* is drawn from the Bible. Haggai 2:8 says, "The silver is mine, and the gold is mine, declares the LORD of hosts." As the owner of all wealth, God knows what we must do to manage money well.

The second reason I'm confident your investment in the workbook will pay dividends is less spiritual and more practical. Before becoming a pastor, I was

an elementary schoolteacher. That's when I learned how people learn. When I started preaching—telling people to open their Bibles versus telling students to open their math books—it was another form (albeit infinitely more important) of teaching. Whether I'm delivering a sermon, speaking at a conference, or guest preaching, I do my best to provide those in attendance with handouts that have lessons and blanks to fill in.

Why do I do this? Most of us retain only a small amount of what we read. This is unfortunate because of the importance of going beyond hearing or reading to applying and obeying. As you probably know, people retain more information when they take notes versus only listen.<sup>4</sup> But did you know their retention is even better when the notes are handwritten versus typed?<sup>5</sup>

Maybe it's been a while since you've written much by hand. We've moved away from letters to emails and many of us rely on our computers all day. But you can be encouraged in knowing the answers in this workbook will have a much better chance of staying with you because you wrote them down. Another added benefit is you will have a record you can refer to in the future. It is always exciting and humbling to see how God changes us along our journey.

## USING THIS WORKBOOK

I know you are eager to begin, and here are three guidelines that will enable you to receive the most benefit from the *Your Finances God's Way Workbook*:

1. There are questions for each section of the book. Read the corresponding section in the book before you look at the workbook questions.
2. Instead of reading an entire chapter of the book and then answering the questions, it is best to read one section at a time, and then answer the corresponding questions.
3. Do not rush the reading or hurry to answer the questions. Take your time and pray. Reflecting and meditating on what you are reading and writing will give you the most benefit and allow God to be part of the process.

Let's begin this journey together with the Bible as our guide and the Holy Spirit as our Helper. We are on our way to experiencing the blessings of managing our finances God's way.

I have been praying for you, will continue to, and if you have any specific requests for me, I invite you to please let me know. I would love to hear from you about how God is helping you manage your finances.

Your brother in Christ,  
Scott LaPierre  
[www.scottlapierre.org/contact](http://www.scottlapierre.org/contact)

## One of Our Most Important Stewardships

---

All of us have experienced financial difficulties in the past, and we will experience more in the future. Many of these difficulties can negatively affect almost every area of our lives. My hope is that by applying the wisdom you will learn in the following chapters, then at best these problems can be avoided, and at worst they can be mitigated.

Statistically speaking, we are some of the wealthiest people who have ever lived. Many of us don't need to become wealthier. Instead, we need to learn to stretch our wealth further and in ways that please and glorify the Lord. When we first take the time to focus on our hearts, our decisions and actions will come in line with God's will, because when you shape the heart, you will shape your behavior.

---

*Live off less money than you make, and you'll be prepared if you ever really must live off less money than you make!*

---

Explain the biggest financial crisis you have faced.

What did you learn from the situation? In hindsight, is there anything you would do differently? If so, what?

In what way(s) did you see God provide?

Have you already thought of any ways you can live off less money than you make? If so, what are they?

### **SOME CREDIBILITY AND ENCOURAGEMENT**

---

*God knows what you should and shouldn't do with your finances, and  
He has provided you with the needed instructions in His Word.*

---

Why can we be confident that God knows best what we should do with our finances?

Why do you think finances can be one of the most common problem areas in a marriage?

Discuss three blessings you have seen from obeying God's Word.

Discuss three negative consequences you have seen from disobeying God's Word.

We will talk about paying off debt in more detail in future chapters, but what can you start telling yourself even now in preparation?

What does it mean that God's Word deals with our hearts versus our bank accounts?

How can managing your finances better provide you with greater freedom?

What application does Jesus's miracle with the fish and loaves and Elisha's miracle with the widow's oil have for our finances?

Suggest three ways you can honor God with your finances.

Do you think about finances too little or too much?



## THE PROBLEM WITH MONEY PROBLEMS

---

*Aside from health issues and rebellious children,  
few things cause as much anxiety as finances.*

---

In what ways do financial problems cause you anxiety?

In what ways have financial problems negatively affected your marriage and family?

What relationships and areas of your life can be improved by managing your finances better?

## "ARE YOU GOING TO HELP ME BECOME RICH?"

---

*Coveting and the love of money can be destructive, so  
I wouldn't want to steer you in that direction.*

---

Financially speaking, what are three behaviors you need to put off?

Financially speaking, what are three behaviors you need to put on?

## HOW WEALTHY ARE WE?

---

*If you live in America, measured by the living standards of the rest of the world, and especially those throughout history, you live in the wealthiest nation that has ever existed.*

---

Why is it important to keep in mind that we are some of the wealthiest people who have ever lived?

## FINANCES REQUIRE WISDOM

---

*More wisdom is required with finances than most parts of the Christian life.*

---

Why is wisdom so important when it comes to managing our finances?

Why are foolish people quickly parted from their money?

## THE APPROACH TAKEN IN THE FOLLOWING CHAPTERS

---

*What good is there in learning what to do without a heart to obey?*

---

Why don't the early chapters of *Your Finances God's Way* contain much application?

What does it mean to deal with the spiritual versus the physical?

## **OUR RELATIONSHIP WITH MONEY REFLECTS OUR RELATIONSHIP WITH CHRIST**

---

*We should handle our finances well not because we want to be rich, but because we want to please our Lord and Savior.*

---

Why do you think Jesus talked so much about money?

Why do our financial decisions say so much about our faith?

We handle our finances the way we do because of our relationship with Christ. Keep in mind that we do what we do with our money—from spending and saving to giving—as an outflow of our relationship with our Savior.

As we consider everything Jesus has done for us, how can we not be motivated to handle money in ways that most please Him? Before finishing this chapter, spend some time praying. Thank God for all He has done for you and ask Him to give you the grace to apply what you learn in the following chapters.

## CHAPTER 1

# Stewardship and Faithfulness

---

All the wealth throughout human history has belonged to God. This truth should cause us to view every cent differently. Instead of seeing ourselves as owners of money, we see ourselves as humble stewards.

Few places, if any, in all of Scripture can challenge us to be good stewards like the parable of the talents. It wouldn't be too much to say that the main point of this teaching from our Lord is to encourage us to use, for His glory, what He has given us.

---

*Your money isn't your money! It's God's money.*

---

How does our view of finances change when we understand all money belongs to God?

### ENCOURAGED BY THE PARABLE OF THE TALENTS

---

*If you've ever put someone in charge of something that belongs to you, you know the one thing you value more than anything else is faithfulness.*

---

What does it mean to be a steward?

Why is it so important for stewards to be faithful?

In the parable, what do each of the following represent?

- The man:
  
- The far country:
  
- The servants:
  
- The talents:

Considering what a talent represents, what do you think are the five most important talents in your life?

## **GOD JUDGES CHRISTIANS' STEWARDSHIPS VERSUS THEIR SINS**

---

*If you're in Christ, you will never stand before the Great White Throne, which is the terrifying judgment at which unbelievers will learn they will pay for their sins.*

---

Why must unbelievers stand before the Great White Throne?

What will it be like for believers when we stand before the Judgment Seat of Christ?

Considering we will give an account to Christ, are there any changes you want to make in your life? If so, what are they?

Do you recognize any competing desires that can distract you from Christ? If so, what can you do to prevent them from causing you to be unfaithful?

### **First, God Gives What We Should Have or What We Can Handle**

---

*God does not overestimate or underestimate our abilities.*

---

How do the words “according to his abilities” reveal God is equitable even though people receive different numbers of talents?

When we are unfaithful, does that mean God made a mistake in the number of talents He gave us? Explain your answer.

### Second, God Judges Our Proportion Versus Our Portion

---

*The Lord expects more from those who have been given more...[and] less from those who have been given less.*

---

Why did the second servant receive the same reward as the first, even though he produced less than half as much?

### Third, God Does Not Compare Us with Others

Why should we not compare ourselves with others?

#### *The First Danger of Comparing: Discouragement*

How can comparing yourself with others be discouraging?

#### *The Second Danger of Comparing: Pride*

---

*The standard is faithfulness to what God expects of us, not what others are doing.*

---

How can comparing yourself with others lead to pride?

## **THE SAME REWARD FOR GOING TO BATTLE AND GUARDING THE SUPPLIES**

---

*Just as David rewarded the 600 men equally...the master rewarded the two servants equally because they were equally faithful.*

---

Discuss a time the wisdom of one of your decisions was justified, or shown right, by what was produced.

Why weren't the 200 men able to go further, and why did David go out to greet them?

Why did David reward all 600 men equally, and what application does this have for our finances?

## **ARE YOU THE 400, 200, FIRST SERVANT, OR SECOND SERVANT?**

---

*In the Day of Judgment the only question that will matter is, "Have we been faithful with the ability God's given us?"*

---

Financially speaking, do you think you're more like the 200 men or the 400



men? In other words, do you think God expects you to give more or less than others?

Do you think you're being faithful with what God has entrusted to you? If yes, why? If no, what changes can you begin making even at this time to be more faithful?

Regarding your roles and responsibilities, how can you please God?

What two or three concrete actions can you take to be "faithful" tomorrow?

Hopefully, the parable of the talents has left you motivated to be a good steward. I know that's the case for me every time I read it. Please conclude this chapter being encouraged by three truths:

1. God isn't giving us more than we can faithfully steward.
2. God is judging our proportion versus our portion.
3. We don't need to compare ourselves with others; we only need to strive to be faithful with what we have been given.

Let's keep these blessings in mind as we move into the following chapters and learn how to manage our finances God's way.

## CHAPTER 2

# God's Kindness and Severity

---

We should approach God's Word committed to believing what it teaches whether we disagree, it seems too good to be true, or it doesn't make sense. Most people who have studied the Bible have experienced all three of these scenarios. In such times, we must choose to embrace what we are reading.

One such situation might very well occur when we see what God has in store for believers and unbelievers. The blessings for believers almost seem too good to be true, while the punishment awaiting unbelievers might seem disagreeable to us.

---

*When we describe God with some of His attributes but  
leave out others, we create a false god, or idol.*

---

How could I (and others) believe in God but not yet be a Christian?

Why is it so important to consider all of God's attributes and not just those that are most attractive to us?

**THE MASTER'S KINDNESS TO THE FAITHFUL SERVANTS**

---

*We will receive more from [God] than we have done for Him.*

---

Why can we be encouraged even if we have been faithful over only a few small things? Note: this is assuming God has called us to be faithful over only a few small things.

What do the words "I will set you over much" reveal about the master's character?

Consider your current thoughts about God. Do you view Him as a gracious, loving heavenly Father who wants to lavish His children with good gifts (James 1:17)? Or do you view Him as a miserly old Scrooge? Explain your answer.

**Bringing God Joy**

---

*If ever we start to feel as though we're just one of many Christians and, therefore, we're insignificant to the Lord, we should turn to Luke 15 and read these parables.*

---

What seems to bring God the most joy, and why do you think this is the case?

## Experiencing God's Joy

---

*God's joy will be part of our reward.*

---

Read about each of the five crowns and then explain which one is your favorite, and why.

## THE MASTER'S SEVERITY TO THE UNFAITHFUL SERVANT

---

*If he [the third servant] knew the master was "a hard man," he should've taken his stewardship even more seriously.*

---

What are some of the common criticisms you've heard of God's severity?

What can you tell yourself if you ever start to struggle with God's severity?

Why was the master so angry with the third servant?

What excuses did the third servant give, and why did they fail?

How can we use the money God has given us for His glory?

## People Can Be Wicked Because of What They Don't Do

---

*None of us do all the good God wants us to do, but if our lives are characterized by failing to do the good God wants, then we can be wicked in His eyes.*

---

Why was the third servant wicked even though he might not look to us as though he had done anything wicked?

Provide an example of a sin of commission, and a sin of omission.

## The Master Expects Something

---

*If anyone looked as though he could have gotten away without producing anything, it is [the third servant], yet God still expected something from him.*

---

Why is it both encouraging and sobering that the master expected interest?

Why was the master upset, and why wasn't he upset?

### Are We Saved by Works?

---

*We aren't saved by works, but works are one  
of the evidences of being saved.*

---

What happened to the third servant, and why?

Explain the relationship between faith and works.

What is the main difference between a living faith and a dead faith?

What do works reveal? What about the absence of works?

### Faithful Versus Unfaithful Servants

---

*If they had not gone out...they would've looked like Christians until  
they stood before the Lord and heard the words of Matthew 25:30.*

---

What allows people to look like Christians when they are not, and what finally reveals their insincerity?

### Use or Possibly Lose What God's Given You

---

*The unfaithful servant...didn't use what God gave him, and it was taken from him.*

---

Are there any talents in your life that could possibly be taken away because you are not using them?

### BELIEVERS AND UNBELIEVERS EXPERIENCE THE EXTREMES OF GOD'S KINDNESS AND SEVERITY

---

*As Christians, we inherit eternal life. This alone is tremendous, but we also receive other immeasurable blessings.*

---

Describe the extreme believer's experience.

Describe the extreme unbeliever's experience.

Should we strive to be faithful because of what we receive in return? Not ultimately. We should strive to be faithful because of what God has done for us through His Son, Jesus Christ. But with that said, in Scripture, God does

discuss rewards for our faithfulness, which lets us know He wants us not just aware of them but looking forward to them.

Let's keep this in mind as we move into the following chapters. What greater incentives can we have for managing our finances God's way than hearing the wonderful words of our Lord on that day? "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master" (Matthew 25:21). Oh, that each of us would live in anticipation of hearing these words!