

Making Change *for students*

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Viewer Guide Answer Key

Week 1: God's Design for Managing Money (pg. 9)

1. Where does God's design for managing money begin?

"In the beginning **God**..." Genesis 1:21

2. How should we respond to God as Creator?

"Though they knew God, they did not glorify Him as God or show **gratitude**." Romans 1:21

3. What's the difference between being an owner and a steward?

Ownership creates **anxiety**.

4. How does God's plan of salvation/redemption relate to money and material possessions?

"The ground is cursed because of you. You will eat from it by means of painful **labor** all the days of your life. It will produce thorns and thistles for you, and you will eat the plants of the field. You will eat bread by the sweat of your brow until you return to the ground, since you were taken from it. For you are dust, and you will return to dust." Genesis 3:17-19

Week 2: The Purpose of Money (pg. 23)

1. What is the purpose of money?

To meet our **needs**

To give us **pleasure**

To **share** with those in need

To expand **ministry**

To **reach** the nations

2. How does obedience relate to money?

“When you eat and are full, you will **praise** the Lord your God for the good land He has given you.” Deuteronomy 8:10

God gives us His provision, protection, and **presence**.

3. According to the Bible, what are the dangers of money and material possessions?

To confirm His **covenant**.

4. What does Jesus teach about the meaning of money and material goods?

God wants us to:

1. Embody His **name**.

2. Embrace His **mission**.

3. Obey His **word**.

Money can create earthly **anxiety** or **eternal** investment.

Week 3: Earning, Spending, Saving, Investing (pg. 37)

1. What is whole-life stewardship?
God is the creator and **owner** of everything.
God created us in **His** image.
Material **possessions** are equally irrelevant in both our entrance into the world and our exit from it.
Material possessions have meaning when used according to **God's** intention.
God wants to provide additional resources to those committed to **kingdom** principles.
2. What is God's plan for earning a living?
Focus on **service**.
Serve with **excellence**.
Serve with **diligence** and enthusiasm.
Serve with **integrity**.
Learn to **work** with others.
Be willing to **grow**.
3. What is God's plan for spending?
Have written **goals**.
Know where you are.
Develop a **budget**.
Act your **wage**.
Establish a goal for **cash** purchases.
4. Is debt ever biblical?
"The wicked borrows and does not **pay**, but the righteous is gracious and giving." Psalm 37:21

Week 4: Still Giving After All These Years (pg. 51)

1. How do sacrifice and worship relate today?
"Brothers, by the mercies of God, I urge you to present your bodies as a **living** sacrifice, holy and pleasing to God." Romans 12:1
2. Isn't tithing just an Old Testaments concept?
"Abram gave him a **tenth** of everything." Genesis 14:17-20
3. How does giving relate to God's kingdom and to a Christian's place in the kingdom?
Where is your **treasure**?
What is your **purpose** here?
Is your **first** priority the kingdom of God?

Week 5: Good Reasons to Be a Giver (pg. 65)

1. What does the New Testament say about how we should give?
The Law of **sowing**
The Law of **cheerful** giving
The Law of **sufficiency**
The Law of **multiplication**
2. Does attitude matter?
“God loves a **cheerful** giver.” 2 Corinthians 9:7
3. What happens when we give?
Giving **enriches** us.
Giving produces **thanksgiving** to God.
Giving meets **needs**.
Giving glorifies **God**.

Week 6: Compounding Interest and Kingdom Cooperation (pg. 79)

1. What’s giving got to do with it?
“How can they hear without a **preacher**?” Romans 10:14
2. What can we do?
We can **give**.
Get your **financial** house in order?
Begin a **kingdom** savings account.
Learn to share your **faith**.
Consider a **mission** trip.
3. What can a church do?
Create a **budget**.
Increase **giving** to all four quadrants.
Partner with others.

How can stewardship help us grow as Christians?

Week 7: Commitment and Celebration (pg. 93)

Is it worth it and will it work?

“They said with a loud voice: The **Lamb** who was slaughtered is worthy to receive power and riches and wisdom and strength and honor and glory and blessing!” Romans 5:12