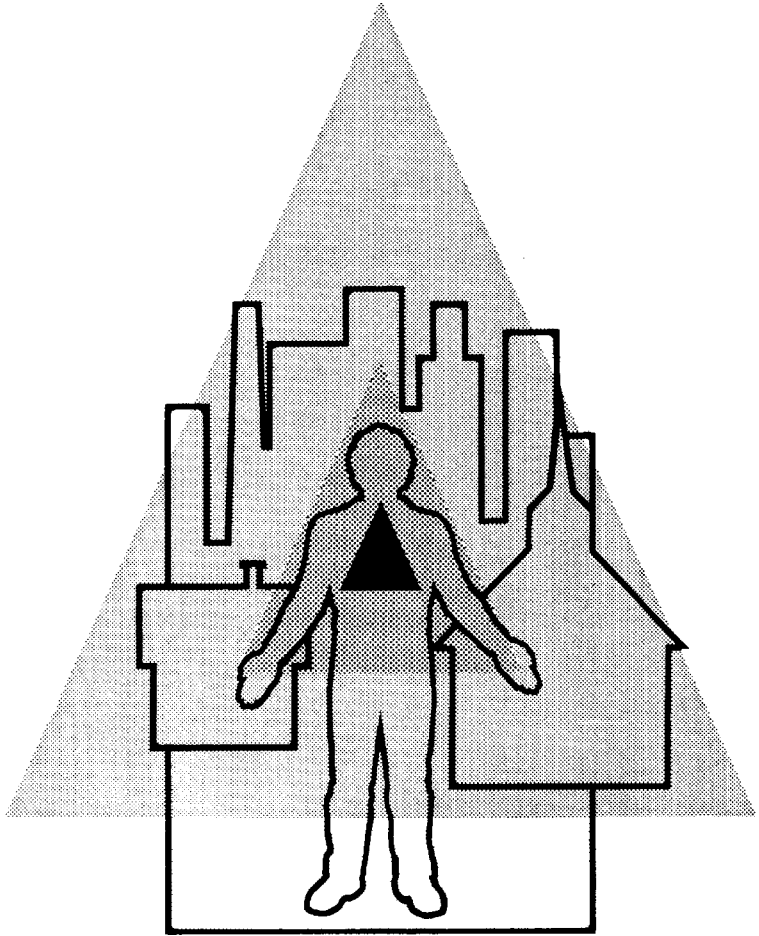


# Unit Three

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## **Stewardship and Our Responsibilities**



# Lesson 7

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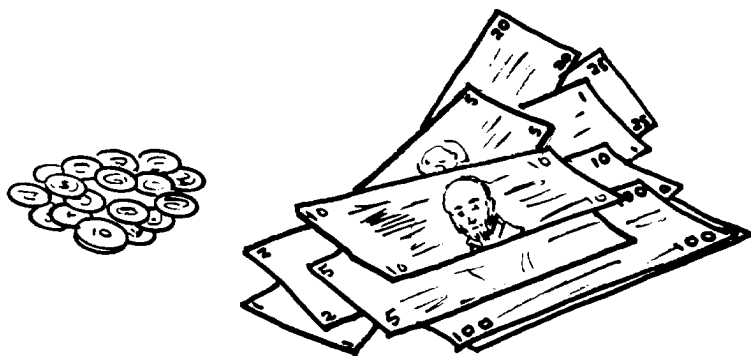
## Our Money and Possessions

What you have studied up till now has given you the necessary training to manage all the elements and assets of yourself, that is, your intellect, will, emotions, body, time, and abilities. But, as you know, our beings are not the only goods God has entrusted us with. There is also another kind of goods, among which are money and possessions. This lesson deals with these goods.

It is very important that you know how to manage the money and possessions that God has put in your care. With this object in mind, this lesson sets forth for you the principles that should guide you, the attitude you should have, and the techniques that will help you carry out your duty.

### **lesson outline**

Establishing the Principles  
Keeping the Right Attitude  
Managing What God Gives Us



## lesson objectives

When you finish this lesson you should be able to:

- Explain what the Bible teaches about man and riches.
- Apply to your life the principles that should guide a Christian steward in earning and managing his money.

## learning activities

1. This is a practical lesson! It has many suggestions to help you manage your money and possessions. Be sure to answer all the study questions.
2. Remember to find the definitions for any key words you do not know in the glossary at the end of the study guide. Also be sure to find and read in your Bible each verse that is mentioned.
3. When you complete the lesson, review it, then take the self-test and check your answers.

## key words

accumulating  
budget  
expenses  
exploiting  
income

inflation  
percentage  
preoccupation  
profit

property title  
systematically  
tithe  
tyrannical

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## lesson development

### ESTABLISHING THE PRINCIPLES

**Objective 1.** *Recognize examples and statements that are consistent with what the Bible teaches about money and possessions.*

In Lessons 1 and 2 we considered the ideas of God as owner and man as steward. In regard to money and possessions, these ideas are most relevant, because, after all, we are more accustomed to think of a steward as a person who manages money and possessions.

#### The Claims of God

Money and possessions are what make up the riches of this world. But about money, represented by gold and silver since ancient times, God says: “All the silver and gold of the world is mine” (Haggai 2:8). And in regard to possessions, the foremost of which is the earth, God declares: “the earth belongs to the Lord” (Exodus 9:29). It is noteworthy how in Leviticus 25:23 God gives the Israelites the right to use the land, but He reserves its property title for Himself. How much more is God the owner of the land than mankind!

**1** In view of the claims of God, what should be our attitude towards our possessions?

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#### The Teachings of Jesus

A great deal of the teachings of the Lord Jesus have to do with man and riches. Of these, the principal teachings are the following:

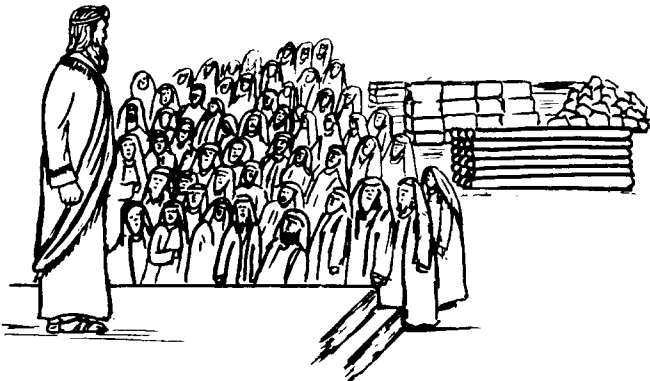
1. We must not store up riches for ourselves here on earth (Matthew 6:19-21). To do so is to act like a fool (Luke 12:16-21; Mark 8:36).
2. We cannot serve both God and money (Matthew 6:24).

3. We should invest riches in helping the poor. To do so is to store up riches in heaven (Matthew 6:20; 19:21; Luke 12:33; 16:9).
4. It is very hard for rich people to enter the kingdom of God (Luke 18:18-25).

All of these teachings reveal the following truth: man should use riches not the way he thinks is right but the way God wants him to. This is very reasonable, given the fact that God, not man, is the true owner of the riches. And besides, Jesus clearly illustrated the fact that man is only a steward of his riches in the parables of the three servants (Matthew 25:14-30), the shrewd manager (Luke 16:1-8), and the gold coins (Luke 19:11-26). In all three cases the servants managed the riches of the owner.

### **The Statements of God's Servants**

In ancient times king David was one of the men who understood the most clearly what stewardship of riches was. He said that God is the true owner of the riches (1 Chronicles 29:12, 16). And when he used the riches which he and Israel had gathered for the building of the temple, he said that he was giving back to God what belonged to Him (1 Chronicles 29:14, 16-17).



The early disciples did not consider themselves to be owners of what they possessed either (Acts 4:32). Instead, following the teachings of Jesus, they used their riches for the welfare of the poor (Acts 2:45; 4:34).

The apostle Paul similarly declared that we ourselves are not the owners of the things we possess in this world; we are only users, because “what did we bring into the world? Nothing! What can we take out of the world? Nothing!” (1 Timothy 6:7).

**2** Circle the letter in front of each description of a person who is following the teaching of the Bible about money and possessions.

- a) Ralph has worked hard to earn his money. Because he feels it therefore belongs to him, he spends it as he chooses.
- b) Jane uses some of her money to help a poor family buy clothes for their children.
- c) Tim keeps all of his money in a safe place, and adds to it so he will have more.
- d) Joe follows God’s leading to become a pastor, though he knows he will not earn very much money as a pastor.

## **KEEPING THE RIGHT ATTITUDE**

**Objective 2.** *From a list of descriptions and examples of attitudes a person can have towards money and possessions, select those that agree with what the Bible teaches.*

### **Two Evils to Avoid**

#### *Greed*

The sin of greed is the insatiable desire to get more things. A certain multimillionaire was interviewed by a group of newspaper reporters. One of them said: “We assume that you have fulfilled all of your ambitions. But is there something else you want out of life?” To this the multimillionaire replied: “Young man, what I would really like to do is to get a little more of what I have already got.” What a tyrannical master riches become! Jesus wasn’t just talking when He said: “Watch out and guard yourselves from every kind of greed; because a person’s true life is not made up of the things he owns, no matter how rich he may be” (Luke 12:15).

The apostle Paul, in referring to greed, said it was worship of false gods (Colossians 3:5) and he put it in the same list along with the most foul sins (Ephesians 5:3-5). In another place he said that “those who want to get rich fall into temptation and are caught in the trap of many foolish and harmful desires” (1 Timothy 6:9). This means that greed is not a sin that only the rich have. Actually, someone has said that this is the sin no one wants to confess. In addition, Paul declared that the *love* of money is a source of all kinds of evil (1 Timothy 6:10). Let us be sure that we love the owner who has entrusted us with His goods and not the goods He has entrusted to us!

**3 Why did Jesus warn us to be on our guard against greed?**

.....

*Worry*

The harmful emotion of worry goes right along with that of greed. Sometimes it seems that the one gives rise to the other. But Jesus had a lot to say regarding an excessive preoccupation about material needs. In fact, in Matthew 6:25-34 Jesus gives three reasons why we shouldn't worry:

1. God has given us our life and our body. These possessions are more valuable than the food which sustains the one and the clothes which cover the other. And so if God has given us these goods, He will also give us everything that is necessary for us to take care of them. He won't let us die of hunger or walk around naked! He doesn't allow this to happen to the birds and the flowers; how much less to us who are His stewards!
2. God knows that we need food and clothing and is ready to give these things to us.
3. Every day brings its own cares. Therefore it is useless to add to today the preoccupations of tomorrow.

The apostle Paul also says that we shouldn't worry about anything but should take our needs before the Lord in prayer (Philippians 4:6). He was very sure that God would supply all our needs (Philippians 4:19).



The apostle Peter gives us similar advice: “Leave all your worries with Him, because He cares for you” (1 Peter 5:7). Let us be concerned, rather, about pleasing the one who gives us everything we need than about the things themselves.

About nineteen years ago I thought that my family and I would have no meal at noon for the first time in our lives. We had nothing in the house to eat. My wife and I were resigned to going hungry if the Lord wanted us to (Philippians 4:12). But I didn’t understand why our little one-year-old daughter would have to go through the same experience. However, it didn’t turn out that way! God had prepared things ten days before so that on that day we received enough to keep us for more than a month! It is true that God provides for the needs of His children and cares for them. God can do the same thing for you as He did for me if perhaps you are going through a time of extreme financial difficulty.

**4** Are there any things which you have been worried about? Write them in your notebook and pray that the Lord will help you to trust Him to take care of them. Tell Him in your prayer that you are giving these worries to Him so you need no longer worry about them. Why should we give our worries to God?

.....

## **Two Virtues to Cultivate**

### *Contentment*

In contrast to greed, contentment is being satisfied with what you have, whether it is a little or a lot (Hebrews 13:5). Contentment doesn’t mean the desire to have riches, but neither does it mean resignation to poverty (Proverbs 30:8-9).

According to Matthew 25:15, God portions out His goods according to the ability of each of His stewards to manage them. He gives more to some, and less to others. But if a steward is faithful in administering the little that he has, the Lord will entrust him with more (Matthew 25:21). Therefore we should be content with what God has given us (1 Timothy 6:6, 8) and trust that at the right time He will give us more.

A Christian steward should make a distinction between his *needs* and his *desires*. God has promised to give us *everything* we need (Philippians 4:19); but He is not ready to give us everything we desire (James 4:3). Because He cares for us He knows too what is best for us. If a believer has everything that he or she needs, this is reason enough to be content.

### *Generosity*

The virtue of generosity is that of giving bountifully. It is one of God's attributes (1 Timothy 6:17), who gave even His Son for us (John 3:16). Generosity, like contentment, is the opposite of greed. The greedy person gathers possessions for himself, but the generous person gives his possessions away for the good of others (Acts 2:45; 4:34-37).



In Lesson 2 we studied that giving was investing the goods that belong to God, that is to say, giving is an important part of Christian stewardship. In this sense we can say that while the greedy person *takes* the goods that belong to God, using them the way he wants to, the generous person manages them, using them the way God wants him to.

God, of course, wants each one of His stewards to be a generous person. And his generosity should first be shown in his relationship towards God (Exodus 35:5). No one should come near to God with empty hands (Deuteronomy 16:16-17).

**5** In your notebook, list several ways in which you can show your generosity towards God.

An outstanding example of generosity is that of Mary (John 12:3). She brought a costly offering to Jesus. But the important

thing was not the value of her offering in itself but the value it had because of the love Mary expressed toward her Lord. And Jesus said that wherever the gospel would be preached Mary's deed would be remembered.



An important question we should consider is: *Can a poor person be generous?* He can, according to what the Bible teaches us. In the Old Testament God made the rule that if a person couldn't offer a calf, a lamb, or a male goat, he was to bring two doves or two pigeons (Leviticus 1:14; 5:7; 12:8). Even Joseph and Mary, who were poor, had to fulfill this obligation (Luke 2:24).

The example of the widow who offered the two little copper coins (Luke 21:24) confirms the fact that poor people can be very generous. She was *very poor*; but she gave *all she had to live on*. Likewise, the Macedonian believers, even though they were *very poor*, were *extremely generous*, giving *more than they could* (2 Corinthians 8:1-3).

**6** Suppose some friends of yours make the following statements. Based on what you have learned in the lesson, decide which ones you AGREE with and circle the letter in front of each one.

- a) "It isn't possible for poor people to be greedy."
- b) "The Bible says that money is really the source of all that is evil."
- c) "Jesus told people not to worry about their material needs."
- d) "The difference between people who are greedy and people who are generous is the amount of possessions they have."
- e) "It is possible for a poor person to be generous."

7 In study question 6 you agreed with some of the statements given and disagreed with others. Read each of the statements again. In the chart below, beside the same letter, write down whether you agree or disagree with that statement. In the next space, write the reference of at least one Bible verse that supports your answer. The first one is written in to give you an example.

Statement	Agree or Disagree	Supporting Bible Verses
a)	<i>Disagree</i>	1 Timothy 6:9
b)		
c)		
d)		
e)		

## MANAGING WHAT GOD GIVES US

### Earn Money

**Objective 3.** *Choose examples of people who are applying the principles given in the Bible for earning money.*

The above title seems strange, doesn't it? But earning money doesn't necessarily mean accumulating riches. In the parable of the three servants we read that the owner rewarded the servants who gained profits and punished the one who didn't. This shows us that God wants us to earn money; because earning money is a part of our stewardship.

But you may ask: *Isn't money evil?* Of course not. There are some that speak of the "filthy lucre" or the "vile metal," but what is evil is the love of money and what is filthy or vile is making evil use of it. Money in itself can be a blessing. It may serve to promote the work of God in the world, to help the poor, and to supply one's personal needs. If a steward earns profits keeping these goals in mind, God will prosper him. Abraham, Isaac, and Job were saintly men and God prospered them (Genesis 12:5; 26: 12-13; Job 1:1-3; 42:12). However, God's steward needs to submit to certain principles when earning money.

1. *A Christian steward should earn money by working.* This is the honest way of earning money (Ephesians 4:28). The apostle Paul also taught that the believers should “work to earn their living” (2 Thessalonians 3:12) and that “whoever refuses to work is not allowed to eat” (2 Thessalonians 3:10). The relationship between work and earnings was set up by the Lord. In fact, He said that a worker should be given his pay (Luke 10:7). But how much poverty a believer can suffer and how much dishonor God can receive if instead of working the believer gives himself over to slothfulness (Proverbs 13:4; 20:4; 24:30-34)!

**8** In your notebook, name several ways in which money can be a blessing.

The Christian steward should consider seriously, however, whether he is earning money honestly if he is working for the prosperity of a) someone who makes him do wrong to his neighbor by lying, deceiving, or cheating him, and b) a business which makes or sells products whose intent is to harm or destroy his neighbor’s life, such as, for example, alcoholic drinks, cigarettes, and guns.

2. *The Christian steward should not make money by doing dishonest things.* The apostle Paul teaches that the Christian worker, as God’s steward, should not be greedy for money (1 Timothy 3:3, Titus 1:7). Consequently, a believer shouldn’t make money in the following ways:

- a. *Theft.* The idea that robbing from the rich is an act of justice is popular in some places; but the Scripture makes no distinction between just and unjust kinds of theft (Exodus 20:15, Ephesians 4:28).
- b. *Crooked business.* “Business is business” is the motto of those who believe that anything goes in business. They see no relationship between business and morality. Exploiting one’s neighbor, speculation, swindles, and fraud are considered part of business routine.
- c. *Gambling.* Some game organizations openly encourage greed by announcing that their gambling is the shortest way to becoming rich. The truth is that they make a few

people rich at the expense of making many people poor. Gambling corrupts those who participate in it. It is based on the dishonest principle of getting large returns from a very small investment.

**9** Circle the letter in front of each example of a person who is following the principles the Bible gives for earning money.

- a) Jim earns a small salary. He decides to use some of it for gambling so he can perhaps get more money to give to the Lord.
- b) Marjorie works in a store. The storekeeper has told her to pack  $2\frac{3}{4}$  pounds of beans in several packages marked 3 pounds. He tells her that if she doesn't, she will lose her job. Marjorie decides she must leave and find another job.
- c) George's neighbor asks him to go at night with him to take some fruit from the trees belonging to a rich family. George's family loves fruit, but George decides that the idea is wrong and doesn't go.

### **Make a Budget**

**Objective 4.** *Write out a budget, following the example given in the lesson.*

A problem for many people is how they should spend the money they have earned. The common practice is that they spend more than they earn. As a result, they fall into debt and are distressed at not being able to keep up with the payments they owe.

A budget is a list of expenses during a certain time along with the income to pay for them. A budget helps a person deal with his actual financial situation; if he has more expenses than income he should reduce his expenses.

To make a budget you may begin by writing down on a piece of paper your monthly or weekly income, according to your situation. After adding up your income, you may write down your different expenses and add them up too. *The sum of your expenses should not be greater than the sum of your income.*

Here is a simple model of a budget that I offer you by way of illustration. Although the amounts given may not be similar to those you have in your situation, it will show you how a budget is made.

INCOME		EXPENSES	
Salary	\$275	Tithes and Offerings	\$ 32
Other Income	\$ 15	Rent	\$100
		Water and Light	\$ 9
		Food	\$ 93
		Clothing	\$ 14
		School Expenses	\$ 10
		Transportation	\$ 17
		Savings	\$ 15
<hr/>		<hr/>	
Total	\$290	Total	\$290

Because of inflation, every so often you will need to adjust your budget to fit the new situation. But if instead of actual amounts you figure your expenses as a percentage of your income, you won't have to make adjustments so often.

**10** In your notebook, write out a budget for yourself following the example given in the lesson.

## Put God First

**Objective 5.** *From a list of amounts, choose the one which represents the tithe of a given income.*

You have noticed that tithes and offerings are the first item on the list of expenses in the model budget. This is the way it should be. God is our first priority. Actually, everything we have we have received from God; but He has instructed us to set aside a part of our earnings to help further His work in this world. This part is made up of *the tithes and offerings*. While the tithe is the tenth part which is consecrated to the Lord, offerings may be of any value or proportion.

### *Origin and History of the Tithe*

We don't know when the practice of tithing was begun; but we do know that since the time of Cain and Abel people brought offerings to God (Genesis 4:3-5).

Tithes are mentioned for the first time in the days of Abraham. In fact, he gave the tithe to the priest-king Melchizedek (Genesis 14:20). From the biblical account it is evident that the tithe was already an established custom; there is no indication that it had just been established on this occasion. Besides, there is evidence that the Chaldeans, the nation Abraham came from, practiced tithing from very early times.

In Genesis 28:22 we see that Jacob makes the solemn promise to give tithes to God of all that He gives him. Centuries later, the practice of tithing was set up by the Lord as a law (Leviticus 27:30-32).

The tithe was acknowledged by the Lord Jesus (Matthew 23:23). He didn't rebuke the religious leaders for tithing, but for leaving undone the more important things, though they were very careful to tithe. Still, Jesus clearly said: "These you should practice [the really important teachings of the Law], without neglecting the others [the tithes]."

The apostle Paul taught the churches to give according to the principles involved in the tithe (1 Corinthians 16:1-2). Indeed he directed every believer to a) put aside some money, b) every Sunday (periodically), c) in proportion to what he had earned (and the tithe is a proportion of the earnings). Thus, there seems to be no better plan for systematically giving to God than to practice tithing as a minimum.

**11** When does the Bible mention tithes for the first time?

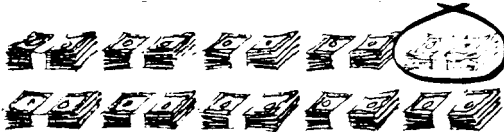
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*Figuring the Tithe*

If you don't have money but do have livestock and farm products, you may well figure your tithe as the Israelites of Old Testament times did. For example, if during the year you have had 27 lambs, your tithe would be 3 lambs. If you are self-employed, your tithe would be 10% of your earnings. If your earnings are in the form of a salary or pension, for example, of \$226.00, your tithe would be \$23.00. It may be that sometimes



you have other sources of income besides your salary. The right thing to do is to also tithe from these. They are blessings from the Lord! The important thing to remember is that if we plant few seeds we will have a small crop; but if we plant many seeds we will have a large crop (2 Corinthians 9:6).



### *Blessings That Come From Tithing*

In Malachi 3:10 God teaches us that He will *pour out in abundance all kinds of good things on those who tithe*. And if you doubt this, God challenges you: “Put me to the test!” Those who tithe do not remain poorer for only having nine-tenths to meet their needs. Show me a believer who complains that he doesn’t have enough to live on and I’ll show you one who doesn’t give the Lord the tithe. Actually, those of us who tithe know by experience that the nine-tenths with God’s blessing are more than the ten-tenths without it (Proverbs 3:9).

Finally, it is important to consider your attitude as you give to God. In 2 Corinthians 9:7 we read that we should give “not with regret or out of a sense of duty; for God loves the one who gives gladly.” If we are unhappy when we give or if we give only because we think we *have to*, we rob ourselves of the full blessing God has for us. However, if we give gladly, as an act of worship and devotion, we open the way for God to share an abundance of blessings with us.

**12** Suppose a man named Tom has an income of \$280.00 plus a profit of \$18.00 he has earned by selling vegetables. Circle the letter of the amount below that represents his tithe.

- a) \$28.00
- b) \$28.18
- c) \$29.00
- d) \$30.00

**13** Below are several statements about the tithe and giving (left side) and references of Bible verses about the tithe and giving (right side). Match each reference of a Bible verse to the statement which supports the verse.

- |        |   |                         |
|--------|---|-------------------------|
| .... a | A blessing is promised to those who tithe.  | 1) Genesis 14:20        |
| .... b | The apostle Paul taught the churches to give according to the principles involved in the tithe. | 2) Genesis 28:22        |
|        |   | 3) Malachi 3:10         |
|        |   | 4) Matthew 23:23        |
|        |   | 5) 1 Corinthians 16:1-2 |
| .... c | Abraham gave tithes.  |                         |
| .... d | Jacob promised God he would tithe.  |                         |
| .... e | Jesus approved of tithing.  |                         |

**14** Read 2 Corinthians 9:6-15. In your notebook, make a list of all the good things that will happen when a believer gives to God with the right attitude.

### **Spend Your Money Wisely**

**Objective 6.** *Identify examples of people who are following the principles that are given for spending money wisely.*

#### *Pay Cash Whenever Possible*

An article you buy by paying a little at a time is always more expensive because the one who sells it to you charges extra. And if an emergency should come up and you couldn't make the payments, you might lose what you have bought *and* what you have paid.

#### *Avoid Debts*

The Scriptures tell us not to be under obligation to anyone (Romans 13:8). This is a great truth. To ask for a loan seems to be an easy solution to financial problems, but sometimes this cure can be worse than the sickness. If you don't pay up on time you give a bad testimony, lose friends, and maybe even find yourself losing out in your Christian walk too. How many

believers stay away from church because they are too ashamed to meet up with the brother who loaned them some money they can't pay back! It is much better to take our needs to God in prayer. He will certainly supply them.

But if you do have obligations to fulfill, pay them on time. And if because of some emergency you can't, don't avoid seeing the person who loaned you the money. Go to him and explain your situation. No doubt he will wait for a few more days, and you will give a good testimony by showing that you are a responsible person.

**15** If you owe money to someone and aren't able to pay it on time, what should you do?

.....

### *Buy What Is Necessary First*

You may apply the priorities to your expenses. For example, why should you waste money on luxury items and go without the things you really need? A couple and their two children have to sleep in the same bed; but they bought a color television!

### *Economize*

Check prices before you buy. If you see something in a shop window that you're interested in, you can sometimes find the same thing for a much lower price just by walking a few blocks. But don't think you have made a bargain by buying something cheap of poor quality. Sometimes cheaper things cost more in the long run.

Get the best possible use out of what you have. Take care of your clothes and your furniture so they last longer. Don't waste lights or water. Why should you pay a higher bill?

If you are a housewife, you can economize by first measuring what you are going to cook so you won't have leftovers; and if you do, don't throw them out. You can use them again in another meal or give them to someone who has a need. The teaching of Jesus when He multiplied the bread and the fish is very appropriate in regards to this (John 6:12-13).

**16** Circle the letter in front of each example of a person who is following the principles given in the lesson for spending money wisely.

- a) Mary plans carefully so she won't cook more than her family will eat.
- b) Jim owes Sam some money. He can't pay what he owes so he avoids going to church where both he and Sam are members.
- c) Susan buys the clothes her children need at the first store she comes to.
- d) George would like to buy a new radio. But first he pays for his needs, then he saves what he has left over for the radio.



**4** Below are several statements that DO NOT agree with the principles the Bible teaches about earning money. In the space next to each one, write the references of the Bible verses you would use to show that the statement is wrong.

- a** A Christian steward should not try to earn profits. ....
- b** It doesn't matter how a person gets his money, so long as he uses it for the Lord. ....
- c** A righteous person can bring about justice by robbing from the rich. ....
- d** If a believer doesn't want to work, the others should take care of him and give him food. ....
- e** God's blessing does not include material things. ....

**5** Arthur and his wife need to buy a new set of furniture (several pieces) for their house. But they don't have enough cash to buy the whole set at once. According to the principles for spending money wisely given in the lesson they should

- a) find a friend who will lend them the money they need.
- b) buy the whole set, paying for it a little at a time.
- c) buy only as many pieces at a time as they can pay cash for.
- d) use some money they have set aside for emergencies.

**6** Suppose that in question **5** above Arthur and his wife had decided to make choice a) *find a friend who will lend them the money they need*. This choice would go directly against the principle of

- a) paying cash whenever possible.
- b) avoiding debts.
- c) buying what is necessary first.
- d) economizing.

## answers to study questions

- 9 b) Marjorie.  
c) George.
- 1 We should see them as belonging to God, not to ourselves.
- 10 Your answer. Are your expenses greater than your income?  
If so, do you see some that could be reduced?
- 2 b) Jane.  
d) Joe.
- 11 The Bible mentions tithes for the first time in the days of Abraham.
- 3 A person's true life is not made up of the things he possesses.
- 12 d) \$30.00. If you chose c) \$29.00, you would have selected the amount that was *almost* right. (An exact figure of 10% would be \$29.80. In the lesson, however, the example given shows the amount of tithe as the nearest whole dollar *over* the exact amount: \$23.00 instead of \$22.60.)
- 4 Because God cares for us.
- 13 a) 3) Malachi 3:10.  
b) 5) 1 Corinthians 16:1-2.  
c) 1) Genesis 14:20.  
d) 2) Genesis 28:22.  
e) 4) Matthew 23:23.
- 5 Probably you listed things such as giving generously of your money, time, and talents to God.
- 14 Your answer should list the following things:  
a) You will have all you need (verses 8-10).  
b) God will give you enough so you can always be generous (verse 11).  
c) Others will thank God for your gifts (verses 11, 12).  
d) God will receive glory (verse 13).  
e) Those blessed by your giving will pray for you (verse 14).

- 6 c) “Jesus told people not to worry about their material needs.”  
e) “It is possible for a poor person to be generous.”
- 15 You should go to the person who loaned you the money and explain your situation.
- 7 a) Disagree—1 Timothy 6:9. (Poor people can also *want* to be rich.)  
b) Disagree—1 Timothy 6:10. (It is the *love* of money, not money itself, which is the source of evil.)  
c) Agree—Matthew 6:25-34.  
d) Disagree—Acts 2:45; 4:34-37; and 2 Corinthians 8:1-3. (The difference is in their attitude toward their goods and what they do with them.)  
e) Agree—Luke 21:2-4; 2 Corinthians 8:1-3.
- 16 a) Mary.  
d) George.
- 8 Your answer could name any one of these: It can supply what is needed for God’s work, provide for the poor, and help meet one’s own needs.