

ANSWER KEY

Memory Verses

Complete the following memory verses:

1. Luke 16:11- "If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?"
2. Psalm 89:11- "The heavens are yours; the earth also is yours; the world and all that is in it, you have founded them."
3. Romans 13:8- "Owe no one anything, except to love each other, for the one who loves another has fulfilled the law."
4. Matthew 6:20,21- "but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."
5. Isaiah 48:17- "Thus says the Lord, your Redeemer, the Holy One of Israel: "I am the Lord your God, who teaches you to profit, who leads you in the way you should go."
6. Proverbs 19:20- "Listen to advice and accept instruction, that you may gain wisdom in the future."
7. Colossians 3:17- "And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him."
8. Mark 8:36- "For what does it profit a man to gain the whole world and forfeit his soul?"

Definitions

Complete the following definitions:

1. Someone who manages another's property or finances.

Steward

2. Satisfied with what one has, not wanting anything else.

Content or Contentment

3. The authority or power of the Lord.

Lordship

4. Reliable, trusted, loyal.

Faithful

5. Something that is owed or that one is bound to pay.

Debt

6. The amount of interest on your total loan amount that you'll pay annually.

APR

7. Someone who agrees to take responsibility for a debt if the borrower defaults.

Co-signer

8. An itemized estimate of expected income and expenses for a period of time.

Budget

9. Surrendering or giving up, for the sake of someone or something else.

Sacrifice or Sacrificial

10. The tenth part of agricultural produce or personal income set apart as an offering to God.

Tithe

11. A comparative relation between things or quantities, numbers, ratio.

Proportion

12. To invest in different types of products, businesses, or products for the purpose of spreading risk.

Diversify

13. Interest that is paid on both the principal and on the accrued interest.

Compound Interest

14. Investments involving considerable risk but offering the chance of large gains.

Speculative Investment

15. Using friends, family, and people you know to help you find a job.

References

16. The amount of pay you take home after all deductions are taken out of your paycheck.

Net Wages

17. An ability, characteristic or experience that makes you suitable for a certain job.

Qualifications

18. A dramatic emotional or circumstantial challenge in a person's life.

Crisis

19. Perpetual; ceaseless; endless.

Eternity

20. Lasting or effective for only a period of time; not permanent.

Temporary

Questions and Answers

Answer the following questions:

1. How many verse in the Bible deal with handling money and possessions?

2350

2. Contentment is something we...

- a. Are born with
- b. Don't need to think about
- c. We must learn X
- d. None of the above

3. The name that best describes God in the area of money is...

- a. Master X
- b. Investor
- c. Banker
- d. Hoarder

4. Which of the following is not considered a "need"?

- a. Food
- b. Clothing
- c. Shelter
- d. Money X

5. A steward's primary responsibility is to be:

faithful

6. One of the primary purposes of work is to...

- a. Develop money-making skills
- b. Develop your character X
- c. Get a paycheck
- d. Have something to complain about

7. One of the best ways to establish credit is to...

- a. Apply for as many credit cards as possible
- b. Use a secured credit card X
- c. Borrow money from your parents or friends

8. Which of the following is not a factor in compounding interest?

- a. The amount you save
- b. What kind of job you have X
- c. The interest rate
- d. The length of time you save

9. When you spread your money out into a variety of investments, you are...

- a. Speculating
- b. Risk taking
- c. Diversifying X
- d. Being too conservative

10. It is generally not a good idea to have a multitude of counselors.

True

False X

11. Our attitude in giving is actually more important than the amount we give.

True X

False

12. Which of the following is a benefit for a giver?

a. An increase in closeness with God

b. An increase in character

c. An increase in heaven

d. All of the above X

13. Which of these does not describe God's role during a crisis?

a. God loves you

b. God is in control

c. God is ambivalent X

d. God has a purpose

14. The Bible frequently reminds us that life on earth is...

a. Eternal

b. Short X

c. Irrelevant

d. Better than heaven