

---

# BIBLICAL FINANCE 101

---

MODULE #4 WORKBOOK | VERSION 2.30

# MODULE #4

## LESSON #1 | THE BIBLE ON: DEBT PAYMENTS HANDOUT

1. If you owe someone, when should you pay it back? Why?

2. Proverbs 3:27-28 ESV says: Do not withhold \_\_\_\_\_ from those to whom it is due when it is in your \_\_\_\_\_ to do it. Do not say to your neighbour, "\_\_\_\_\_, and \_\_\_\_\_, tomorrow I will give it"--when you have it with you.

3. List examples of "good" you can owe others

4. What was Elisha's advice to the widow?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

# MODULE #4

## LESSON #1 | MIND RENEWAL ACTIVITIES + STEWARDSHIP TASKS

**Please complete the following Mind Renewal Activities:**

1. If an investor has a profitable business earning interest on money they've borrowed, taking into account what you learned in the lesson today, what would you tell them? Explain.

2. Given the risks of using debt to build wealth, such as financial strain, risk of default, and psychological impacts, why do some Christians still find borrowing attractive despite the use of debt being discouraged by God?

3. Your friend is planning a trip, and they've offered to pay for your hotel room. You'd have to cover your travel and food expenses. The challenge is you're currently carrying a debt load; what should you do? Please be specific.

# MODULE #4

## LESSON #1 | MIND RENEWAL ACTIVITIES + STEWARDSHIP TASKS

4. Provide an example of something "good" you withheld from someone else. Based on Proverbs 3:27-28, would you handle it the same way? Explain. Remember, "good" can include tangible or intangible things, like borrowed items or forgiveness.

5. Why is repaying "good" important in God's economy? Explain.

6. Review and meditate on Proverbs 3:27-28, Romans 13:7 and 2 Kings 4:1-7.

### **Please complete the following Stewardship Tasks:**

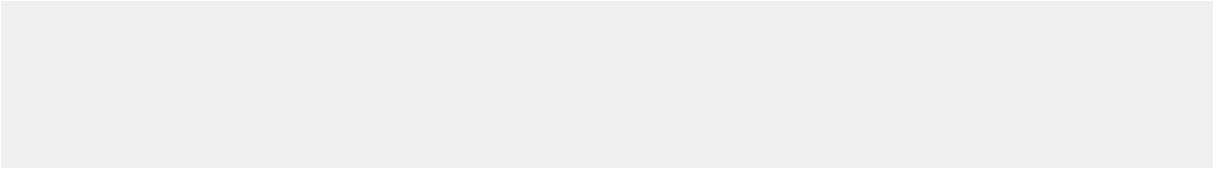
1. If you currently owe something "good" to someone, whether tangible or intangible, create a plan to return the good owed.
2. Verify the accuracy of minimum payments related to liabilities in the Net Worth worksheet in the Stewardship Spreadsheet.
3. Complete the "Debt Payments" section of the "Budget Planner" worksheet in the Stewardship Spreadsheet.

Note: For additional details regarding how to complete Stewardship Tasks 2 and 3, please visit: [bf101.cc/module4](https://bf101.cc/module4)

# MODULE #4

## LESSON #2 | THE BIBLE ON: EXPENSES HANDOUT

1. Define needs.



2. What factors impact the definition of a need in the world economy?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

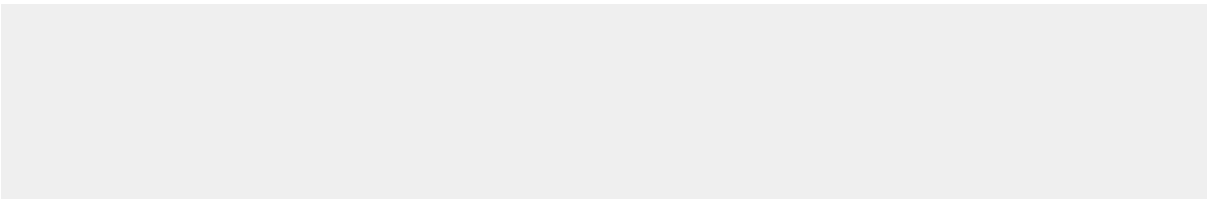
3. According to 1 Timothy 6:6-8 and Matthew 6:31-33, we have 3 basic needs; what are they?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

4. In light of the biblical definition of a need, list 3 examples of wants:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

5. Does Jesus' promise mean all His followers will own an abundance of houses, or is there another way to interpret Mark 10:30? Please explain.

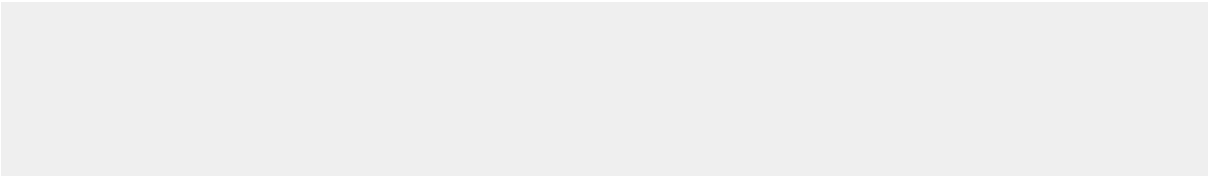


# MODULE #4

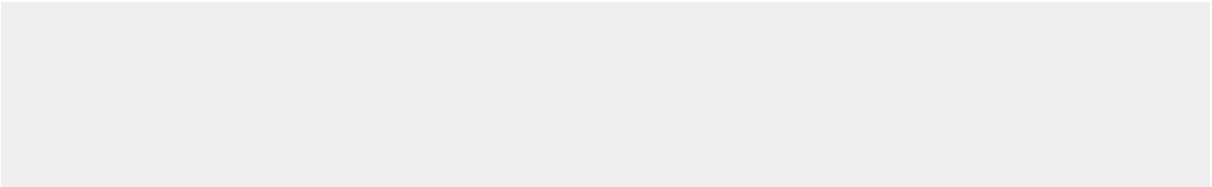
## LESSON #2 | MIND RENEWAL ACTIVITIES + STEWARDSHIP TASKS

**Please complete the following Mind Renewal Activities:**

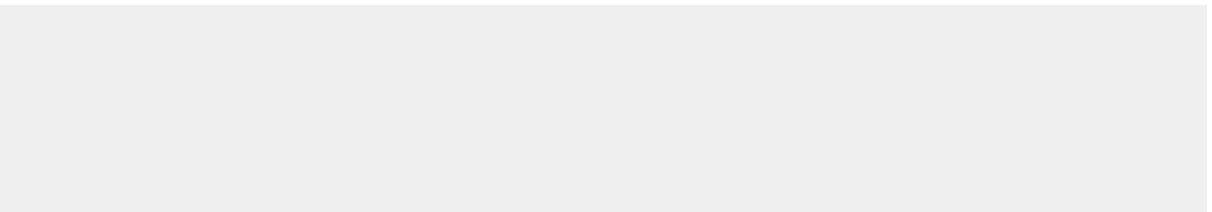
1. If you lived in a country where you lacked access to clean water and struggled to get food each day, do you think your definition of needs would be different? Explain.



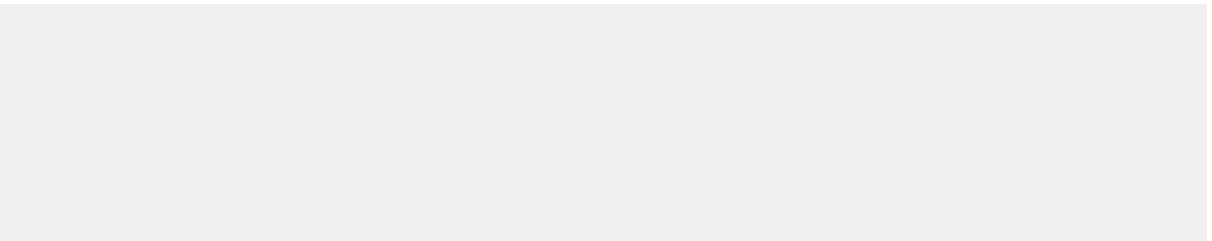
2. Reading Matthew 6:31-33, if Jesus says not to worry about our needs being met, what do you think he would say to those who worry about wants? Be specific.



3. The world economy typically defines cars, home ownership and vacations as needs. According to 1 Timothy 6:6-8, are they truly needed? If not, how do you think God feels about us getting into debt to pay for them?



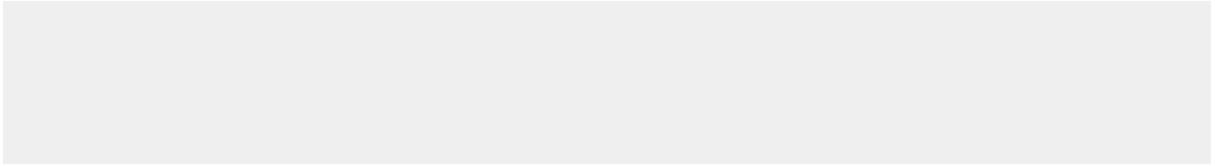
4. Do you make it a regular practice to invite fellow believers to your home as a genuine display of hospitality?



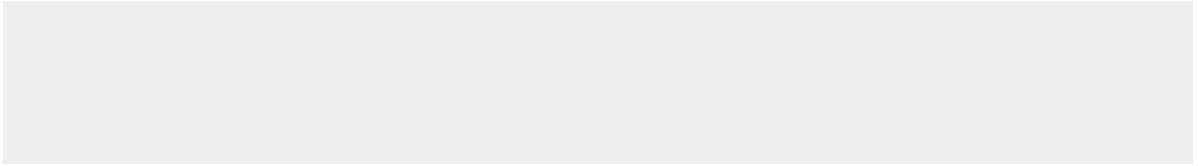
# MODULE #4

## LESSON #2 | MIND RENEWAL ACTIVITIES + STEWARDSHIP TASKS

5. If you work hard, do you feel you deserve to fulfill your wants even if you don't have the money to pay for them? If yes, is this thinking biblical? Explain.



6. As believers, what practical steps can we take to avoid falling into the trap of thinking that our wants are needs? Be specific.



7. Review and meditate on Matthew 6:31-32.

### **Please complete the following Stewardship Tasks:**

1. Complete the "Guesstimater" worksheet in the Stewardship Spreadsheet.
2. Complete the "Expenses" section of the "Budget Planner" worksheet in the Stewardship Spreadsheet.

Note: For additional details regarding how to complete Stewardship Tasks 1-2, please visit: [bf101.cc/module4](https://bf101.cc/module4)

# MODULE #4

## LESSON #3 | THE BIBLE ON: SAVINGS HANDOUT

1. According to Proverbs 21:20, what makes a wise person wise?

2. According to Proverbs 21:20, what makes a foolish person foolish?

3. What are some meaningful goals that faithful stewards could consider saving towards?

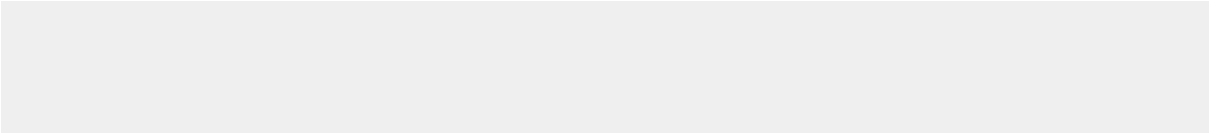
4. To guard ourselves against greed, what specific things should we pray about?

# MODULE #4

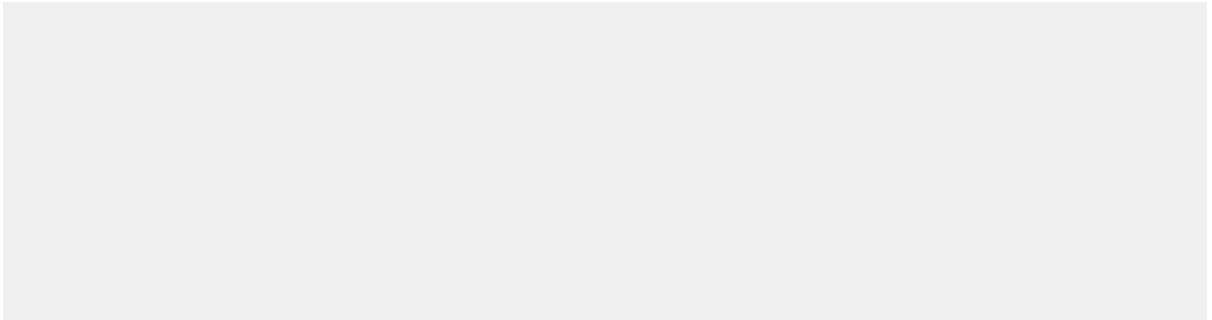
## LESSON #3 | MIND RENEWAL ACTIVITIES + STEWARDSHIP TASKS

**Please complete the following Mind Renewal Activities:**

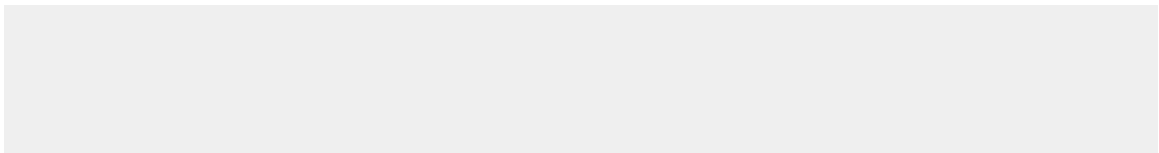
1. Reflect on your own attitude towards saving. How has the world economy influenced your perspective?



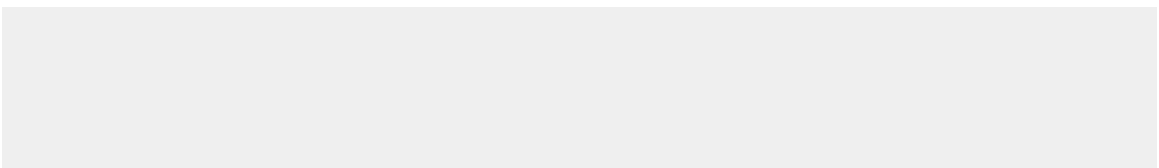
2. If someone feels anxious about their financial future and thinks saving more will cure it, how might trusting God's character and His promises lead them to a different kind of peace?



3. Read Luke 12:16-21 and:
  - a. Summarize Jesus' main message.



- b. Explain why his message is relevant to us today.



# MODULE #4

## LESSON #3 | MIND RENEWAL ACTIVITIES + STEWARDSHIP TASKS

4. We often link stewardship to things like growing assets or hitting financial milestones. But is that always what faithful stewardship looks like? Could it be expressed differently in God's economy?

### Please complete the following Stewardship Tasks:

1. Complete the Savings section of the "Budget Planner" worksheet in the Stewardship Spreadsheet.

Note: For additional details regarding how to complete this Stewardship Task, please visit: [bf101.cc/module4](https://bf101.cc/module4)

2. As a result of what you learned in this module:
  - a. What will you start doing?

- b. What will you stop doing?

- c. What will you continue to do?