- I. We Will Be Evaluated for Our Investments (1 Corinthians 3:9-15)
 - A. The expectation of our investments (9-12) "For we are God's fellow workers. You are God's field, God's building. 10 According to the grace of God given to me, like a skilled master builder I laid a foundation, and someone else is building upon it. Let each one take care how he builds upon it. 11 For no one can lay a foundation other than that which is laid, which is Jesus Christ. 12 Now if anyone builds on the foundation with gold, silver, precious stones {worthy investments}, wood, hay, straw {wasted investments}..."
 - B. The testing of our investments (13) "<u>Each one's work will become manifest</u>, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done."
 - C. The return of our investments (14-15) "If the work that anyone has built on the foundation survives, he will receive a reward. 15 If anyone's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire."

God's salvation is entirely free for those who believe. But not rewards. Every single reward received in the final evaluation will have been earned.

- II. How We Are Motivated for Our Investments (2 Corinthians 5:9-10)
 - A. The happy component of our motivation (9) "So whether we are at home or away, we make it our aim to please Him."
 - B. The heavy component of our motivation (10) "For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil."
- III. The Individual Accounting for Our Investments (Romans 14:10-12)
 - A. Paul exposes an unwise way to live (10) "Why do you pass judgment on your brother? Or you, why do you despise your brother? For we will all stand before the judgment seat of God."
 - B. Paul reminds us of the actual criteria for judging (11) "For it is written, "As I live, says the Lord, every knee shall bow to me, and every tongue shall confess to God."
 - C. Paul motivates us to live the life given to us by God (12) "So then each of us will give an account of himself to God."

In order to give a free and fulfilled accounting for our lives, we must not fixate on other people, and we must focus on pleasing God with our own lives.