1 Corinthians 3:8-15 says,

“Now he who plants and he who waters are one; but each will receive his own reward according to his own labor. For we are God's fellow workers; you are God's field, God's building. According to the grace of God which was given to me, like a wise master builder I laid a foundation, and another is building on it. But each man must be careful how he builds on it. For no man can lay a foundation other than the one which is laid, which is Jesus Christ. Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each man's work. If any man's work which he has built on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire.”

The clear teaching according to verse 8 is that we will be rewarded according to how faithful we are in doing good works in Jesus' name by His power and grace. Each of us will be judged individually (2 Corinthians 5:10). Verses 9-10 explain that, metaphorically, each of us is like a field or a building. If we are fields, then others are rewarded based upon how they water and sow on our field. If we are buildings, then others are rewarded according to how they build on our foundation. Paul laid a foundation, being an apostle, in bringing the gospel of Christ to the Gentiles at Corinth. This was the first time that they had heard the good news, and the foundation of their faith was built upon a confession of belief in Christ. Others would follow after Paul to teach the believers there, and their rewards for their service would be based upon their faithfulness in helping the fields to grow a harvest and the buildings to be edified and strengthened. Even today, each of us should consider ourselves as builders or farmers as we contribute to the spiritual welfare of others, for we will be rewarded accordingly.

Verse 11 emphasizes that Christ is the foundation, and He must be the foundation if any true building can be done. There is no building without a Savior (Psalm 127:1). Verses 12-14 set up a striking contrast. Some of us build with quality, using enduring materials that will be truly fruitful and evidence of having been done by faith (gold, silver, precious stones). Others will build with things such as hay, straw, and wood, which will perish in the fire of Christ’s judgment. He will see through our works as to which is of Him and which is of the flesh, which is according to the Word and which is not, and which was done for our own glory rather than His. What is not done out of love for Jesus is meaningless (1 Corinthians 13:1-3). Only what is done for Christ and by Christ will last and pass the test. This is true fruit, just as the branch cannot bear fruit unless it abides in the vine (John 15:5). If we are truly abiding in Christ and looking to Him for strength as we walk by faith, we can be confident that we are bearing good fruit. This will be manifested by good, selfless works that are motivated by love for Christ. That which is built upon the foundation of Christ by the grace of Christ will endure and pass Christ’s
judgment. This will bring us rewards.

According to verse 15, there will be those who are truly saved who live some of their lives in a state of apathy towards Christ, having fallen into deception, rebellion, or various other sins (1 Timothy 1:18-20). These will still enter heaven by the grace of God but as through fire. In other words, much of their attempted “good” works will be burned up, demonstrating that they were fleshly and not of Christ or in love. They may have done church service, but it was empty and heartless. Or they may have abandoned the fight of faith. Either way, they will suffer loss in that they will lose out on many eternal rewards because of wasted opportunities while on this earth.

As believers, our bad deeds are nailed with Christ on the cross, so we won’t have to face judgment for them (Colossians 2:14), but we will be judged according to the quantity and quality of good deeds that we do in, by, and through Christ Who gives us strength. Believers do not face the Great White Throne judgment which is where unbelievers will be judged according to their sins (Revelation 20:11-12). Believers will face the judgment seat of Christ (2 Corinthians 5:10) where we will be rewarded according to what was done by faith, and the fleshly and empty things will be burned up. So the bad news is that unfaithfulness yields a lack of rewards, but the good news is that even unfaithful believers won’t face God's wrath.

At the judgment seat of Christ, we will receive rewards, either many or little. Some will just be thankful to be in heaven even without any rewards (e.g. the repentant thief on the cross). Many will leave the judgment rejoicing, for they had given up all to be servants of Christ on the earth (Mark 9:35). Now the last shall be first (Matthew 20:16). Yet others will be disappointed on the day of Christ because they weren’t as faithful as they know they ought to have been. These will lose out on receiving many rewards that could have been theirs had they been obedient and faithful. The fire of Christ will reveal their error, but Christ will still receive them as His own. Nothing can separate a child of God from the love of God (Romans 8:39).

We must be mindful that how we live now will dictate our level of rewards and honor in the life to come, which is eternal. We have such a short time which will dictate our level of rewards for an infinite time. Thus, our responsibility now is great, and Christ’s judgment will perfectly assess our level of faithfulness. He gave us His life (Romans 5:8) and bought us with His blood (1 Corinthians 6:20). The least we can do is surrender our lives to Him and let Him work His will and ways through our lives. The more we do this, the more rewards and honor we can expect in eternity.