

**I. Introduction and Review:.**

**A. A wealth of financial wisdom.**

**B. The theology of wealth.**

1. God is the owner and source of all wealth. 8:21 10:22 Dt. 8:18 Ps. 50:10
2. God blesses the wise with wealth. 14:24 15:6 10:22 I Ti. 6:17
3. Are the wise (godly) always wealthy?
4. Money is important.

**II. The place of money: the need for balance. 30:8-9**

**A. Money can be good.**

1. Money is not evil. I Tim. 6:10
2. There are benefits to having money. 14:20 19:4,6 10:15 30:9 Ecc. 5:18 I Ti. 6:17
3. It is hard (and tempting) to be poor. 30:9 19:7 22:7

**B. Money is dangerous.**

1. Many things in life are more important than money: wisdom, righteousness, fear of God, and love. 3:13-15 8:10-11 16:16 19:1,22 10:2 16:8,19 22:1 15:16-17 17:1
2. It is folly to make wealth you life's goal. 23:4. 15:16-17 16:8 17:1 23:4-5 22:2 28:6,11 11:4 Isa. 55:1-3 Rev. 3:17-18 Ecc. 4:8 6:2 Js. 1:9-11 Luke 16:19f
3. Too much money can tempt you to trust your wealth rather than God: Idolatry. 11:28 30:8-9 18:11-12 28:11 Col. 3:5 I Ti. 6:10,17
4. The love of money can lead to all kinds of other sins. I Ti. 6:9-10 Mt. 13:22
5. Have you ever prayed "Don't let me be too rich"? 30:7-10

**C. Learn the secret of contentment. Heb. 13:5-6 Phil. 4:11-12 I Ti. 6:6-8,17 Luke 3:14 Gen. 28:20 Mt. 6:11**

1. You may expect God to provide for your needs, not all your desires. 10:3 13:25 25:16 Ps. 37:25 34:9-10 Mt. 6:11,33 Phil. 4:19 I Tim. 6:8
2. Your money problems are spiritual more than financial. Isa. 55:1-3

**III. Acquiring money.**

**A. Work hard to make a living. 10:4-5 6:6-11 27:23-24 (Last week).**

1. Don't expect others to provide for you. 10:3 19:15 20:4
2. Don't expect "easy money". 12:11 28:19 21:5
3. You may not be able to pursue your dream career. 28:19 14:23

**B. Do not compromise your integrity to gain wealth. 10:2 13:11,23 15:6 16:8**

1. Don't be in a hurry to get rich. 20:21 28:20,22.
2. Fraud (false weights) 20:10,23 21:6 11:1 16:11
3. Exploitation of the weak. God's standard goes beyond pure capitalism: hoarding, haggling. 22:16 20:14 11:24-26 James 5:1-6 Amos 8:4-6
4. Pursuing wealth at the expense of ministry, worship, family, and rest.
5. God will destroy sinfully gained money. 13:11 20:17 22:16 15:27 28:8

**C. Don't gamble. 12:11 28:19 21:5**

1. Gambling is harmful: undermines work ethic, promotes irrationality, motivated by greed, degrades society, poor stewardship.
2. Even if you win, you may be in trouble. 30:9 13:11 20:21
3. What about gambling a little for recreation? Eph. 5:11 I Co. 8:13 10:31 Js. 5:5

#### **IV. Spending money.**

##### **A. Give generously. 11:24-25**

- 1. Give to the Lord's work. 3:9-10**
- 2. Help your poor neighbors. 19:17 28:27 14:21,31 21:13 22:9 Ex. 23:6,11**
- 3. Give wisely. 20:4 19:15 12:24 22:16 II Th. 3:10**
- 4. God blesses those who are generous. 11:25 19:17 22:9 28:27 II Co. 9:10**

##### **B. Control your expenditures.**

- 1. Plan your outgo (make a budget). 21:5 24:3-4 Luke 14:28-29**
- 2. Don't make impulsive purchases. 14:15 22:3 19:2 14:8**
- 3. Don't live beyond your means. 21:17 23:20-21 25:16**
- 4. Test your motives for spending money.**

##### **C. Stay out of debt.**

- 1. Debt is folly!**
  - a. Debt produces bondage to men. 22:7**
  - b. Debt is an indication of the absence of God's blessing. Deut. 28:44,12**
  - c. Debt presumes upon the future. 16:9 19:21**
- 2. Pay your obligations promptly. 3:27-28**
- 3. What you can spend is determined by what you have, not your credit limit.**
- 4. Never make yourself liable for someone else's debt (co-signing)! 6:1-5 22:26-27 17:18 11:15 20:16**
  - a. Their irresponsibility can result in your financial ruin.**
  - b. Do whatever you can to get out! 6:3-5**
- 5. Is bankruptcy biblical? 3:27-28 Ps. 37:21**

#### **V. Saving money**

##### **A. Anticipate future expenses or financial crises. 6:8 30:25**

- 1. Disciplined accumulation of savings is wise. 13:11 28:20**
- 2. During times of prosperity prepare for possible lean years in the future. 24:27**

##### **B. Invest wisely.**

- 1. Beware of "Get rich quick" schemes. 13:11 28:19-20,22 15:27 27:12.**
- 2. Investment risk tends to increase with anticipated return.**
- 3. Is it wrong to take interest from others? Dt. 23:19-20 15:1-11**
  - a. It is wrong to take advantage of the desperate need of another believer. 28:8  
Ps. 15:5 Neh. 5:10 Lev. 25:25-27,35-38 Deut. 15:1-6 23:19**
  - b. It is not wrong to receive interest from a business investment. Dt. 23:20 15:3**

##### **C. Save to leave an inheritance to your children. 13:22 19:14 20:21 II Co. 12:14**

- 1. Your children could be greatly helped along in life by your financial wisdom.**
- 2. First you had better train them how to acquire, spend, and save money. 20:21**

#### **VI. Concluding applications.**

##### **A. Make it your goal to be wise, not rich! 23:4-5 19:1 28:6,22 8:10-11 15:16-17 16:16**

##### **B. Remember the example of our Lord Jesus Christ. II Co. 8:9**

- 1. We owed a debt we could not pay.**
- 2. He chose to make Himself poor that we might be made rich.**
- 3. Treasure Christ!**

### **Discussion Questions for Family Worship**

- 1. Is money the root of all evil? Why or why not?**
- 2. In what sense are both poverty and wealth risky? 30:8-9**
- 3. In what ways do you struggle with contentment?**
- 4. Why is it wrong to be in a hurry to be rich? 28:20,22**
- 5. Should pure capitalism should be practiced by believers? 22:16 11:26 20:14**
- 6. What should come first in your budget? 3:9-10**
- 7. Do you have a budget? (See forms in “God’s Plan for the Family”)**
- 8. Why is gambling wrong?**
- 9. Why is debt wrong?**
- 10. How should parents prepare their children to handle money?**
- 11. In what sense did Jesus take on our debt? II Cor. 8:9**