

I. Introduction: The theology of wealth. 8:21 10:22 14:24 15:6 Dt. 8:18 Ps. 50:10

II. Maintain a balanced perspective on money. 30:8-9

A. Money can be good.

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

B. Money is dangerous.

1. Wisdom is more important than wealth. 16:16 19:1,22 10:2 16:8,19 22:1 28:6 15:16-17 17:1
2. It is folly to make wealth you life's goal. 23:4-5 22:2 28:6,11 Rev. 3:17-18 Ecc. 4:8 6:2 Js. 1:9-11 Luke 16:19f 12:16f
3. Too much money can tempt you to trust your wealth rather than God. 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

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

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
3. Our treasure is in the world to come. 27:24 Mt. 6:20

III. Acquiring money.

A. Work hard to make a living. 10:4-5 6:6-11 27:23-24

1. Don't expect "easy money". 12:11 28:19 21:5
2. 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. Don't cheat others. 20:10,23 21:6 11:1 16:11
3. Don't exploit the weak. God's standard goes beyond pure capitalism. 22:16 20:14 11:24-26 James 5:1-6 Amos 8:4-6
4. Don't pursue wealth at the expense of ministry, worship, family and rest.
5. God will destroy sinfully gained wealth. 13:11 20:17 22:16 15:27 28:8

C. Gambling is a foolish way to try to make money. 12:11 28:19 21:5

1. Gambling harms people.
2. Only two things can happen when you gamble and both are bad. 30:9 13:11 20:21
3. Is investing in the stock market gambling?

IV. Spending money.

A. Honor the Lord from your wealth.

1. Give God the first and best of your finances. 3:9 I Co. 16:2 Mt. 12:44
2. Give generously as God has prospered you. I Cor. 16:2 11:25
3. Giving is worship. Heb. 13:16 Phil. 4:18 Mark 12:41-44
4. Help your poor neighbors. 19:17 28:27 14:21,31 21:13 22:9 Ex. 23:6,11
5. Be careful of your motives for giving. Mt. 6:1-4 John 5:44 II Co. 9:7 8
6. God blesses those who are generous. 3:10 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
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. 22:7

1. Debt produces bondage to men. Deut. 28:44,12 15:6
2. Debt presumes upon the future. 16:9 19:21
3. Pay your obligations promptly. 3:27-28
4. What you can spend is determined by what you have, not your credit limit.
5. If you can't control your use of credit cards, tear them up. Mt. 5:29
6. Is it legitimate to borrow to buy a home? 24:27
 - a. Be very careful not to overextend yourself.
 - b. The current housing crisis is due to foolishness.
7. Never make yourself liable for someone else's debt (co-signing)! 6:1-5 22:26-27 17:18 11:15 20:16
8. Is bankruptcy biblical? 3:27-28 Ps. 37:21

V. Saving money

A. Anticipate future expenses or financial crises. 6:8 30:25 13:11 28:20

1. During times of prosperity prepare for possible lean years in the future.
2. Prepare for your children's education and your retirement.
3. Save for major purchases. 24:27
4. Is insurance biblical?
5. How much saving is too much (hoarding)?

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? 28:8 Dt. 23:19-20 15:1-11 Mt. 25:27

C. Leave an inheritance to your children. 13:22 19:14 20:21 II Co. 12:14

Do you have a will?

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. You can't take it with you. II Pet. 3:10-13 Ecc. 5:15 Mt. 6:19-21

C. Remember our Lord Jesus Christ who paid your debt. II Co. 8:9 5:21 Phil. 2:5-8

Discussion Questions

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 unwise 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. Are you putting the Lord first in your budget? 3:9-10
7. Do you have a budget? A will?
8. Is gambling wrong or merely unwise?
9. Why is debt foolish?
10. How should parents prepare their children to handle money?
11. In what sense did Jesus take on our debt? II Cor. 8:9