

Exercise Financial Responsibility
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Various Scriptures in Proverbs:

Proverbs 16:16; Proverbs 22:1-2; Proverbs 23:4-5; Proverbs 28:20; Proverbs 30:7-9; Proverbs 13:11; Proverbs 15:27; Proverbs 20:17; Proverbs 21:6; Proverbs 22:16; Proverbs 28:6; Proverbs 28:8; Proverbs 28:24; Proverbs 3:9-10; Proverbs 11:28; Proverbs 16:8

Let's talk MONEY, WEALTH, POSSESSIONS!

Opening Question: What would you do if you won a million dollars?

How would you summarize the Bible's teaching on money?

The big idea: God's word instructs us in how to honor the Lord with what we earn.

First, Proverbs teaches us to keep our finances in proper perspective.

Proverbs 16:16

16 How much better to get wisdom than gold!

To get understanding is to be chosen rather than silver.

Proverbs 22:1-2

22 A good name is to be chosen rather than great riches,
and favor is better than silver or gold.

- **Based on your life experiences, how are those verses true? Let's take them in order:**
- **How is getting "wisdom and understanding" better than just seeking to get money?**
- **What about "a good name" "favor?" How are those more valuable than "silver or gold?"**
- Some people want wealth to IMPRESS or INTIMIDATE other people. Look at me and my stuff!
- You may say that you refuse to be impressed by wealth, but be honest...big money makes an impression. **Who is the ONE PERSON not impressed or intimidated by someone's wealth?**

2 The rich and the poor meet together;
the Lord is the maker of them all.

In what ways are "the rich and the poor" the same in God's eyes?

So, how much emphasis should we place on accumulating money and possessions?

Proverbs 23:4-5

4 Do not toil to acquire wealth;
be discerning enough to desist.

- First let's talk about what verse 4 is NOT saying. **Is this saying don't work for a living?**
- An important Bible study principle: God's word doesn't contradict itself.

- **What IS this verse saying about earning money? How can too much focus on accumulating wealth hurt people and their families?**

The Bible Knowledge Commentary says...

These verses warn against overwork for the sake of gaining riches. This speaks not against being industrious but against consuming oneself for money. Wise restraint in this area is needed, especially in the present day when materialism drives many people to excessive work loads in order to accumulate more money. The reason for this advice is that riches are temporary and unstable (cf. 27:24). (BKC)

5 When your eyes light on it, it is gone,
for suddenly it sprouts wings,
flying like an eagle toward heaven.

- Did you ever try to catch a bird? Maybe as a kid? Maybe you owned a parakeet or some other bird that got loose in the house. **What happens when you try to grab a bird?**
- Being obsessed with chasing money proves to be foolish when we realize it can “sprout wings” and then what are we left with.
- There is a better way...

Proverbs 28:20

20 A faithful man will abound with blessings,
but whoever hastens to be rich will not go unpunished.

- This verse contrasts God’s plan for us to be blessed with man’s “short-cuts” to get wealth.
- **What kind of person does verse 20 say will “abound with blessings?”**
- **On the other side, what do you think “hastens to be rich” means?**
- Sooner or later people with “get rich quick” schemes (especially involving devious, dishonest methods) get caught and punished.

In Proverbs 30:7-9 the “oracle” Agur (which may have been a nickname for Solomon) prays to God this request about keeping money in perspective...

Proverbs 30:7-9

7 Two things I ask of you;
deny them not to me before I die:
8 Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that is needful for me,
9 lest I be full and deny you
and say, “Who is the Lord?”
or lest I be poor and steal
and profane the name of my God.

- This is the only prayer in Proverbs. Basically, it’s saying: “Don’t make me rich or poor...just help me to be dependent on you, month to month and year to year.” (My parents)
- Then there are those who would NEVER pray that prayer. They THIRST for money!
- There was a song in the 70’s called "For The Love Of Money." It was sung by the O'Jays.

*Money money money money, money (x6)
Some people got to have it
Some people really need it*

*For the love of money
People will steal from their mother
For the love of money
People will rob their own brother
For the love of money*

*For the love of money
People will lie, Lord, they will cheat
For the love of money
People don't care who they hurt or beat*

*I know money is the root of all evil
Do funny things to some people
Give me a nickel, brother can you spare a dime
Money can drive some people out of their minds*

The lust for more and more wealth is one of the strongest temptations of all. Some people will do ANYTHING to get it! Here are some verses about that:

Proverbs 13:11

11 Wealth gained hastily[a] will dwindle,
but whoever gathers little by little will increase it.

Footnotes:

Proverbs 13:11 Or by fraud

• **How does your translation render verse 11?**

Proverbs 13:11 (NASB95)

11 Wealth obtained by fraud dwindles,
But the one who gathers by labor increases it.

Proverbs 15:27

27 Whoever is greedy for unjust gain troubles his own household,
but he who hates bribes will live.

The thirst for money doesn't just catch up with the crook. Entire families suffer, sometimes for generations.

Proverbs 20:17

17 Bread gained by deceit is sweet to a man,
but afterward his mouth will be full of gravel.

Proverbs 21:6

6 The getting of treasures by a lying tongue
is a fleeting vapor and a snare of death.[a]

Proverbs 22:16

16 Whoever oppresses the poor to increase his own wealth,
or gives to the rich, will only come to poverty.

Proverbs 28:6

6 Better is a poor man who walks in his integrity
than a rich man who is crooked in his ways.

Proverbs 28:8

8 Whoever multiplies his wealth by interest and profit[a]
gathers it for him who is generous to the poor.

Footnotes:

Proverbs 28:8 That is, profit that comes from charging interest to the poor

Proverbs 28:24

24 Whoever robs his father or his mother
and says, "That is no transgression,"
is a companion to a man who destroys.

- So, what is the RIGHT WAY to earn and use our money and resources?

Proverbs 3:9-10

9 Honor the Lord with your wealth
and with the firstfruits of all your produce;
10 then your barns will be filled with plenty,
and your vats will be bursting with wine.

Proverbs 11:28

28 Whoever trusts in his riches will fall,
but the righteous will flourish like a green leaf.

Proverbs 16:8

8 Better is a little with righteousness
than great revenues with injustice.

So, What's the Takeaway?

The Holman OT Commentary puts it this way:

It takes money to live! But that's much different than living for money. We readily appreciate the benefits of an ample income, and we are grateful for what we can earn, but we must also recognize the limitations and risks of wealth. Cash cannot meet our spiritual needs and it can work our character if we focus on it too much.

Francis Bacon said: "Money is a great servant, but a bad master!"

Or, as the O'Jays put it:

Don't let money rule you
Don't let money fool you
Don't let money change you,

So, how do we honor God with our money this week? (More from the Holman OT Commentary)

- *Choose to live within the standard of living God makes possible for you. (CONTENTMENT)*
- *Cultivate gratitude for what God has given you rather than ingratitude for what he is not given.*
- *Be generous with your money, giving to the needs of the ministry and others. Giving is the only antidote for selfishness.*
- Honor God with the first fruits of what you earn through tithing and offerings.