

Biblical Wisdom Concerning Money and Wealth

Select Scripture

Introductory Truths About Money and Wealth

God owns it all

Psalms 24:1 ¹The earth is the LORD's, and all it contains, The world, and those who dwell in it.

Haggai 2:8 ⁸'The silver is Mine and the gold is Mine,' declares the LORD of hosts.

It all comes from God

James 1:17 ¹⁷Every good thing given and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shifting shadow.

Being poor doesn't inherently mean one is pleasing or displeasing to God

Luke 9:58 ⁵⁸And Jesus said to him, "The foxes have holes and the birds of the air *have* nests, but the Son of Man has nowhere to lay His head."

Being wealthy doesn't inherently mean one is pleasing or displeasing to God

Proverbs 10:22 ²²It is the blessing of the LORD that makes rich, And He adds no sorrow to it.

1 Timothy 6:10a ¹⁰For the love of money is a root of all sorts of evil,

Many things in life are better than money and earthly riches

Wisdom and understanding

Proverbs 3:13–14 ¹³How blessed is the man who finds wisdom And the man who gains understanding. ¹⁴For her profit is better than the profit of silver And her gain better than fine gold.

The fear of the Lord

Proverbs 15:16 ¹⁶Better is a little with the fear of the LORD Than great treasure and turmoil with it.

Love

Proverbs 15:17 ¹⁷Better is a dish of vegetables where love is Than a fattened ox *served* with hatred.

Righteousness

Proverbs 16:8 ⁸Better is a little with righteousness Than great income with injustice.

Humility

Proverbs 16:19 ¹⁹It is better to be humble in spirit with the lowly Than to divide the spoil with the proud.

Peace

Proverbs 17:1 ¹Better is a dry morsel and quietness with it Than a house full of feasting with strife.

Integrity

Proverbs 28:6 ⁶Better is the poor who walks in his integrity Than he who is crooked though he be rich.

Kindness

Proverbs 19:22 ²²What is desirable in a man is his kindness, And *it is* better to be a poor man than a liar.

A good name and reputation

Proverbs 22:1 ¹A *good* name is to be more desired than great wealth, Favor is better than silver and gold.

Biblical Wisdom in *Earning Money*

Earn money through industrious and diligent labor

Proverbs 14:23 ²³In all labor there is profit, But mere talk *leads* only to poverty.

Proverbs 10:4 ⁴Poor is he who works with a negligent hand, But the hand of the diligent makes rich.

Proverbs 6:10–11 ¹⁰“A little sleep, a little slumber, A little folding of the hands to rest” — ¹¹Your poverty will come in like a vagabond And your need like an armed man.

Earn money with honesty and integrity

Proverbs 20:17 ¹⁷Bread obtained by falsehood is sweet to a man, But afterward his mouth will be filled with gravel.

Earn money by developing and growing desirable skills

Proverbs 22:29 ²⁹Do you see a man skilled in his work? He will stand before kings; He will not stand before obscure men.

Recognize that striving after riches or loving money is the source of all kinds of sin, grief, and deception

1 Timothy 6:9-10 ⁹But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. ¹⁰For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

Biblical Wisdom in *Spending Money*

Spend money with proper discipline

Proverbs 21:17 ¹⁷He who loves pleasure *will become* a poor man; He who loves wine and oil will not become rich.

Proverbs 13:7 ⁷There is one who pretends to be rich, but has nothing; *Another* pretends to be poor, but has great wealth.

Make spending decisions from an attitude of contentment

Proverbs 13:25 ²⁵The righteous has enough to satisfy his appetite, But the stomach of the wicked is in need.

Be mindful of the pitfalls of borrowing

Proverbs 22:7b ⁷...the borrower *becomes* the lender's slave.

Cheerfully and regularly give to the church and the Lord's work

2 Corinthians 9:7 ⁷Each one *must do* just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.

1 Corinthians 16:1–2 ¹Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. ²On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.

Biblical Wisdom in *Saving and Investing Money*

Invest with goals and good planning

Proverbs 21:5 ⁵The plans of the diligent *lead* surely to advantage, But everyone who is hasty *comes* surely to poverty.

Proverbs 15:22 ²²Without consultation, plans are frustrated, But with many counselors they succeed.

Invest with initiative and a balanced view of risk, tolerance, and rewards

Proverbs 14:4 ⁴Where no oxen are, the manger is clean, But much revenue *comes* by the strength of the ox.

Manage your assets with proper attention and oversight

Proverbs 27:23 ²³Know well the condition of your flocks, *And* pay attention to your herds;

Be steady in your saving and patient in your investing

Proverbs 13:11 ¹¹Wealth *obtained* by fraud (*ESV hastily*) dwindles, But the one who gathers by labor increases *it*.

Proverbs 28:20,22 ²⁰A faithful man will abound with blessings, But he who makes haste to be rich will not go unpunished...²²A man with an evil eye hastens after wealth And does not know that want will come upon him.

Work and plan to leave an inheritance for your children

Proverbs 13:22a A good man leaves an inheritance to his children's children...

Don't weary yourself to gain wealth

Proverbs 23:4 ⁴Do not weary yourself to gain wealth, Cease from your consideration *of it*.

Biblical Wisdom in *Possessing Wealth*

Know that wealth provides no real security

Proverbs 18:11 ¹¹A rich man's wealth is his strong city, And like a high wall in his own imagination.

Recognize that wealth can disappear very quickly – it will not last forever

Proverbs 27:24 ²⁴For riches are not forever, Nor does a crown *endure* to all generations.

Proverbs 23:5 ⁵When you set your eyes on it, it is gone. For *wealth* certainly makes itself wings Like an eagle that flies *toward* the heavens.

Don't set your heart on riches, as the real joy of life is not found in the abundance of possessions

Psalms 62:10 ...If riches increase, do not set *your* heart *upon* them.

Hebrews 13:5a ⁵*Make sure that* your character is free from the love of money...

Luke 12:15 ¹⁵Then He said to them, "Beware, and be on your guard against every form of greed; for not *even* when one has an abundance does his life consist of his possessions."

Be generous with your wealth and not conceited

Proverbs 28:11 ¹¹The rich man is wise in his own eyes, But the poor who has understanding sees through him.

1 Timothy 6:17–19 ¹⁷Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. ¹⁸*Instruct them* to do good, to be rich in good works, to be generous and ready to share, ¹⁹storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

Honor the Lord with your wealth rather than forgetting Him

Proverbs 3:9 ⁹Honor the LORD from your wealth And from the first of all your produce;

Proverbs 30:8b–9a ⁸...Give me neither poverty nor riches; Feed me with the food that is my portion, ⁹That I not be full and deny *You* and say, "Who is the LORD?"...

Concluding Truths About Money and Wealth

Don't let your money or wealth be the cause of not following Christ

Matthew 19:20–22 ²⁰The young man said to Him, “All these things I have kept; what am I still lacking?” ²¹Jesus said to him, “If you wish to be complete, go *and* sell your possessions and give to *the* poor, and you will have treasure in heaven; and come, follow Me.” ²²But when the young man heard this statement, he went away grieving; for he was one who owned much property.

You can't serve God and wealth

Matthew 6:24 ²⁴“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.

Understand that wealth can never delivery you from God's judgment

Proverbs 11:4 ⁴Riches do not profit in the day of wrath, But righteousness delivers from death.

The one who is not rich toward God will fall in the end

Proverbs 11:28 ²⁸He who trusts in his riches will fall, But the righteous will flourish like the *green* leaf.

Luke 12:16–21 ¹⁶And He told them a parable, saying, “The land of a rich man was very productive. ¹⁷“And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ ¹⁸“Then he said, ‘This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹‘And I will say to my soul, “Soul, you have many goods laid up for many years *to come*; take your ease, eat, drink *and* be merry.” ’ ²⁰“But God said to him, ‘You fool! This *very* night your soul is required of you; and *now* who will own what you have prepared?’ ²¹“So is the man who stores up treasure for himself, and is not rich toward God.”

Focus on laying up treasures in heaven

Matthew 6:19-20 ¹⁹“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰“But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;

Recognize that Christ and His gospel are the greatest treasure of all

Colossians 2:3 ³in whom are hidden all the treasures of wisdom and knowledge.

Ephesians 3:8 ⁸To me, the very least of all saints, this grace was given, to preach to the Gentiles the unfathomable riches of Christ,

Matthew 13:45–46 ⁴⁵“Again, the kingdom of heaven is like a merchant seeking fine pearls, ⁴⁶and upon finding one pearl of great value, he went and sold all that he had and bought it.