

#### Outline

- Introductory Truths About Money and Wealth
- Biblical Wisdom in Earning Money
- Biblical Wisdom in Spending Money
- Biblical Wisdom in Saving and Investing Money
- Biblical Wisdom in Possessing Wealth
- Concluding Truths About Money and Wealth

God owns it all

Psalm 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.

- God owns it all
- It all comes from God

James 1:17 <sup>17</sup>Every 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.

- God owns it all
- It all comes from God
- Being poor doesn't inherently mean one is pleasing or displeasing to God

Luke 9:58 58 And 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."

- God owns it all
- It all comes from God
- Being poor doesn't inherently mean one is pleasing or displeasing to God
- Being wealthy doesn't inherently mean one is pleasing or displeasing to God

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

1 Timothy 6:10 <sup>10</sup>For the love of money is a root of all sorts of evil,...

- God owns it all
- It all comes from God
- Being poor doesn't inherently mean one is pleasing or displeasing to God
- Being wealthy doesn't inherently mean one is pleasing or displeasing to God
- Many things in life are better than money and earthly riches

Wisdom and understanding

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

- Wisdom and understanding
- The fear of the Lord

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

- Wisdom and understanding
- The fear of the Lord
- Love

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

- Wisdom and understanding
- The fear of the Lord
- Love
- Righteousness

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

- Wisdom and understanding
- The fear of the Lord
- Love
- Righteousness
- Humility

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

- Wisdom and understanding
- The fear of the Lord
- Love
- Righteousness
- Humility
- Peace

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

- Wisdom and understanding
- The fear of the Lord
- Love
- Righteousness
- Humility
- Peace
- Integrity

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

- Wisdom and understanding
- The fear of the Lord
- Love
- Righteousness
- Humility
- Peace
- Integrity
- Kindness

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

Wisdom and understanding

A good name and reputation

- The fear of the Lord
- Love
- Righteousness
- Humility
- Peace
- Integrity
- Kindness

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

Earn money through industrious and diligent labor

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

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

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

- Earn money through industrious and diligent labor
- Earn money with honesty and integrity

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

- Earn money through industrious and diligent labor
- Earn money with honesty and integrity
- Earn money by developing and growing desirable skills

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

- Earn money through industrious and diligent labor
- Earn money with honesty and integrity
- Earn money by developing and growing desirable skills
- Recognize that striving after riches or loving money is the source of all kinds of sin, grief, and deception

1 Timothy 6:9-10 <sup>9</sup>But 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. <sup>10</sup>For 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.

Spend money with proper discipline

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

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

- Spend money with proper discipline
- Make spending decisions from an attitude of contentment

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

- Spend money with proper discipline
- Make spending decisions from an attitude of contentment
- Be mindful of the pitfalls of borrowing

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

- Spend money with proper discipline
- Make spending decisions from an attitude of contentment
- Be mindful of the pitfalls of borrowing
- Cheerfully and regularly give to the church and the Lord's work

2 Corinthians 9:7 <sup>7</sup>Each 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.

Invest with goals and good planning

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

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

Invest with goals and good planning

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

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

- Invest with goals and good planning
- Invest with initiative and a balanced view of risk, tolerance, and rewards
- Manage your assets with proper attention and oversight

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

- Invest with goals and good planning
- Invest with initiative and a balanced view of risk, tolerance, and rewards
- Manage your assets with proper attention and oversight
- Be steady in your saving and patient in your investing

Proverbs 13:11 <sup>11</sup>Wealth obtained by fraud dwindles, But the one who gathers by labor increases *it*.

Proverbs 28:20,22 <sup>20</sup>A faithful man will abound with blessings, But he who makes haste to be rich will not go unpunished...

<sup>22</sup>A man with an evil eye hastens after wealth And does not know that want will come upon him.

- Invest with goals and good planning
- Invest with initiative and a balanced view of risk, tolerance, and rewards
- Manage your assets with proper attention and oversight
- Be steady in your saving and patient in your investing
- Work and plan to leave an inheritance for your children

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

- Invest with goals and good planning
- Invest with initiative and a balanced view of risk, tolerance, and rewards
- Manage your assets with proper attention and oversight
- Be steady in your saving and patient in your investing
- Work and plan to leave an inheritance for your children
- Don't weary yourself to gain wealth

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

Know that wealth provides no real security

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

Know that wealth provides no real security

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

forever

Proverbs 27:24 <sup>24</sup>For 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.

- Know that wealth provides no real security
- Recognize that wealth can disappear very quickly it will not last forever
- Don't set your heart on riches, as the real joy of life is not found in the abundance of possessions

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

Hebrews 13:5a <sup>5</sup>Make sure that your character is free from the love of money...

Luke 12:15 <sup>15</sup>Then 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."

- Know that wealth provides no real security
- Recognize that wealth can disappear very quickly it will not last forever
- Don't set your heart on riches, as the real joy of life is not found in the abundance of possessions
- Be generous with your wealth and not conceited

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

- Know that weal
- Recognize that \u00ed forever
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1 Timothy 6:17–19 <sup>17</sup>Instruct 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. <sup>18</sup>Instruct them to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup>storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

Be generous with your wealth and not conceited

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

- Know that wealth provides no real security
- Recognize that wealth can disappear very quickly it will not last forever
- Don't set your heart on riches, as the real joy of life is not found in the abundance of possessions
- Be generous with your wealth and not conceited
- 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;

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- Honor the Lord with your wealth rather than forgetting Him

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?"...

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

Matthew 19:20–22 <sup>20</sup>The young man said to Him, "All these things I have kept; what am I still lacking?" <sup>21</sup>Jesus 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." <sup>22</sup>But when the young man heard this statement, he went away grieving; for he was one who owned much property.

- Don't let your money or wealth be the cause of not following Christ
- You can't serve God and wealth

Matthew 6:24 <sup>24</sup>"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.

- Don't let your money or wealth be the cause of not following Christ
- You can't serve God and wealth
- Understand that wealth can never deliver you from God's judgment

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

- Don't let your money or wealth be the cause of not following Christ
- You can't serve God and wealth
- Understand that wealth can never deliver you from God's judgment
- The one who is not rich toward God will fall in the end

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

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Proverbs 11:28 righteous will f

Luke 12:16–21 <sup>16</sup> And He told them a parable, saying, "The land of a rich man was very productive. <sup>17</sup> 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. <sup>19</sup>'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." ' <sup>20</sup>"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."

- Don't let your money or wealth be the cause of not following Christ
- You can't serve God and wealth
- Understand that wealth can never deliver you from God's judgment
- The one who is not rich toward God will fall in the end
- Focus on laying up treasures in heaven

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

- Don't let your money or wealth be the cause of not following Christ
- You can't serve God and wealth
- Understand that wealth can never deliver you from God's judgment
- The one who is not rich toward God will fall in the end
- Focus on laying up treasures in heaven
- Recognize that Christ and His gospel are the greatest treasure of all

Colossians 2:3 <sup>3</sup>in whom (*Christ*) 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,

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