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. <u>16:16</u> 19:1,22 10:2 <u>16:8,19 22:1</u> 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. $\underline{11:28}$ 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. <u>10:3 13:25</u> 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. <u>19:17</u> 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. 9:78
 - 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)! <u>6:1-5</u> 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. <u>13:22</u> 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