Timeless Principles of Money Management Selected Proverbs



#### LET'S BEGIN HERE

One of the reasons people love and respect the Bible is that they find its truths not only resourceful but always relevant . . . trustworthy and timeless. With reliable accuracy, its counsel never fails to provide the information we need when we lack understanding. Whether we are single or married, younger or older, wear a hard hat or a top hat, are self-employed or climbing the corporate ladder or retired from that pressured, stressful world, God's Word provides wisdom found nowhere else in literature . . . and not just wisdom but inspired wisdom. The book of Proverbs is chock-full of it! Regardless of the subject, the writer (often, Solomon) cuts through the mumbo jumbo and spells out solutions or clarifies issues we still wrestle with today. Expressed in ways that are easily understood, some of the most helpful counsel has to do with managing our money wisely. Let's not overlook a single nugget of wisdom hidden in the treasured book of Proverbs.



#### LET'S DIG DEEPER

#### 1. Four Important Facts Regarding Proverbs

Before turning to the verses that specifically address money, it will be helpful to consider a few facts about Proverbs in general.

First, *the book is ancient, but its contents are timeless.* God's wisdom for living, like God Himself, never changes. Proverbs speaks to us in our world today just as poignantly as it spoke to people who needed wisdom for living in Solomon's day.

Second, the chapters are difficult to outline, but the verses are easily understood. Proverbs was not written in narrative form—it's not a developing story like Genesis or Acts. Rather, it's a collection of poetic maxims that address practical living.

Third, the topics are numerous and varied, but each subject is helpful. For example, the topic of money is scattered throughout Proverbs; there's no single section that deals with money. The best way to study a topic in Proverbs is to look up that subject and related key words in a concordance, which is an alphabetical listing of words in Scripture. Then spend some time exploring each of the Scripture references listed for those words. There is much to be gleaned from that type of approach to discovery, no matter the topic in Proverbs.



We have the joy
as God's people to
give to His work—
with confidence
that He loves us
regardless of
the amount.

— Charles R. Swindoll



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Fourth, *the proverbs are packed with wisdom but rarely consulted*. If we were regularly to consult the book of Proverbs and take to heart its money-management principles, we'd use our money more wisely, avoiding traps such as credit card debt and overextending financially or pursuing get-rich-quick schemes; and we'd grasp the value of generosity rather than maintaining a stingy attitude toward giving.

#### 2. Six Timeless Principles Regarding Money (Proverbs 3:9–10)

Emerging from the many chapters and verses in Proverbs that deal with the topic of money are six timeless principles worth exploring. Let's take a close look at each one.

Principle one: *Those who honor God with their money are blessed by Him in return.* In an earlier lesson, we discovered how much delight we bring to the Lord when we give willingly and cheerfully (2 Corinthians 9:7).

Principle two: *Those who make money their passion lose more than they gain* (1 Timothy 6:10). (See also Proverbs 15:27 and 23:4–5.) When our passion is the pursuit of more money, we can be guilty of greed—the opposite of contentment. And it's the *love* of money that is at the root of all evil.

Principle three: Wisdom gives needed guidance for handling wealth. For instance, when considering a new career opportunity that will require a great deal of energy and time, we must seek the Lord's wisdom before accepting. Higher pay grades and more esteemed status do not necessarily equal God's best for us.

Principle four: *Increased riches bring increased complications*. Many people believe that if they had unlimited wealth, they could do whatever they want, whenever they want, without distraction or a care in the world. Not so, said Solomon! Just look at some of the problems Solomon described that can accompany wealth.

- A false sense of security (Proverbs 18:11; 22:2)
- *Many new "friends"* (14:20; 19:4)
- *Pride and arrogance* (16:18; 18:23; 28:11)

Principle five: Money cannot buy life's most valuable possessions (15:17; 22:1–6; 28:6).

Principle six: If handled wisely, money can bring great encouragement; if mishandled, great stress (13:22).



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# LET'S LIVE IT

The Bible tells us that the manner in which we handle our money is a barometer for gauging our spiritual health. Jesus knew the rich young leader would never embrace Him until the man was willing to let loose of his earthly possessions (Luke 18:18–25). Peter detected right away the spiritual condition of Simon the sorcerer because the man saw money, not the Spirit, as the way to spiritual power (Acts 8:18–24). And Paul? We've already learned how he felt about money: True believers who name the name of Christ should give willingly and generously to spread the gospel and build the church (2 Corinthians 9:1–15).

How have you handled financial decisions or job change decisions in the past?

Did you seek the Lord for wisdom? What did that process look like?

The ultimate question we must ask ourselves is this: *Are we walking in obedience to God in our giving?* Giving God's way is a matter of obedience.

Solomon wrote,

Honor the LORD with your wealth and with the best part of everything you produce. (Proverbs 3:9)

We are to give our best to the Lord, willingly and cheerfully—not only our money but our time, our gifts and abilities, our ideas and imaginations, and our ministries. And the blessings that come our way are too numerous to list, but they are certain.

Maybe the best way to manage our money, then, is to allow the Lord to manage our hearts. To offer to Him full control and final authority in every aspect of our lives. No matter how we do the math, our first order of business is to walk with Christ.



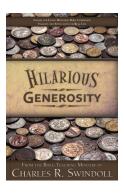
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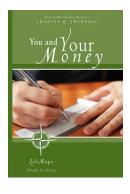
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