



WISDOM THAT WORKS

A THEMATIC STUDY OF PROVERBS

#7: WISDOM AND MONEY

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I. WHY THE BIBLE AND PROVERBS SAY SO MUCH ABOUT MONEY

1. Earning, spending, saving, wasting, and giving money dominates so much of my thoughts and life.
 - The average American spends 90,000 hours—a full one third of our lives at work earning money.
 - Research discovered that many Americans think about money more than anything else—including their love lives.
2. The Lord knew that money would end up being His greatest competitor for my heart and a problem area for humans.

The problem with materialism is not that it exists, but that it dominates. It shouts so loudly that it overrides our caring about other things. This is demonstrated particularly in how we measure things and ascribe value. If we can't measure something, then there is a tendency not to value it as much as something that is easily measurable.

Justin Welby

II. WISDOM ON WEALTH AND POVERTY

1. Advantages of wealth and disadvantages of poverty.

- Security v. _____

Great wealth can be a fortress, but poverty is no protection at all.

Proverbs 10:15 (CEV)

- Friendship v. _____

Wealth brings many friends, but a poor man's friend deserts him...Many curry favor with a ruler, and everyone is the friend of a man who gives gifts. A poor man is shunned by all his relatives—how much more do his friends avoid him! Though he pursues them with pleading, they are nowhere to be found.

Proverbs 19:4,6 (NIV)

- **Power v. _____**

A rich person rules poor people, and a borrower is a slave to a lender.

Proverbs 22:7 (GOD'S WORD)

- **Freedom v. _____**

When the poor speak, they have to be polite, but when the rich answer, they are rude.

Proverbs 18:23 (TEV)

2. Disadvantages of wealth and advantages of poverty.

- _____ **v. Reliance on God**

The rich and the poor are alike in that the LORD made them all.

Proverbs 22:2 (NCV)

Don't wear yourself out trying to get rich. Be wise enough to know when to quit. In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle.

Proverbs 23:4-5 (NLT)

Those who depend on their wealth will fall like the leaves of autumn, but the righteous will prosper like the leaves of summer.

Proverbs 11:28 (TEV)

Riches won't help on the day of judgment, but right living can save you from death.

Proverbs 11:4 (NLT)

A simple life in the Fear-of-God is better than a rich life with a ton of headaches. Better a bread crust shared in love than a slab of prime rib served in hate.

Proverbs 15:16-17 (TMSG)

3. Counsel regarding the honorable acquisition of wealth.

Wealth should be...

- **Gained by _____ work.**

Wealth gained through injustice dwindles away, but whoever gathers little by little has plenty.

Proverbs 13:11 (GOD'S WORD)

- **Earned by labor rather than _____.**

An inheritance obtained too early in life is not a blessing in the end.

Proverbs 20:21 (NLT)

- **Grown _____.**

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.

Proverbs 13:11 (NLT)

4. Reasons for poverty.

Some are poor due to....

- Circumstances beyond their _____.

☒ The _____ of others.

Don't be greedy, merciless and cruel as wolves, Tearing into the poor and feasting on them, shredding the needy to pieces only to discard them.

Proverbs 30:14 (TMSG)

☒ Predatory _____ and extortion.

Whoever becomes wealthy through unfair loans and interest collects them for the one who is kind to the poor.

Proverbs 28:8 (GOD'S WORD)

- Their own sinful and foolish _____.

☒ _____

Lazy hands make a man poor, but diligent hands bring wealth.

Proverbs 10:4 (NIV)

☒ _____ to listen to wise counsel

Poverty and disgrace come to him who ignores instruction, but whoever heeds reproof is honored.

Proverbs 13:18 (ESV)

☒ _____

Those who love pleasure become poor; those who love wine and luxury will never be rich.

Proverbs 21:17 (NLT)

Drunkards and gluttons will be reduced to poverty. If all you do is eat and sleep, you will soon be wearing rags.

Proverbs 23:21 (TEV)

☒ _____ time on frivolous things.

A hard-working farmer has plenty to eat, but it is stupid to waste time on useless projects.

Proverbs 12:11 (TEV)

III. WISDOM ON GREED AND GENEROSITY

1. Solomon's counsel about greed.

- Characteristics of greed.

☒ _____

A leech has twin daughters named “Gimme” and “Gimme more.” Four Insatiabes Three things are never satisfied, no, there are four that never say, “That’s enough, thank you!”—hell, a barren womb, a parched land, a forest fire.

Proverbs 30:15-16 (TMSG)

☒ _____

Don’t accept an invitation to eat a selfish person’s food, no matter how good it is. People like that take note of how much you eat. They say, “Take all you want!” But they don’t mean it. Each bite will come back up, and all your kind words will be wasted.

Proverbs 23:6-8 (CEV)

- **Dangers of greed**

☒ _____ the person.

Such is the fate of all who are greedy for money; it robs them of life.

Proverbs 1:19 (NLT)

☒ **Destroys the persons** _____.

Greed brings grief to the whole family...

Proverbs 15:27 (NLT)

2. Solomon’s thoughts on generosity.

- **Ways to be generous.**

☒ **To the** _____

Those who give to poor people will have everything they need. But those who close their eyes to the poor will be under many curses.

Proverbs 28:27 (NIRV)

☒ **To the** _____

Honor the LORD with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine.

Proverbs 3:9-10 (NLT)

- **Ways generosity is beneficial**

Those who oppress the poor insult their Maker, but helping the poor honors him.

Proverbs 14:31 (NLT)

Give freely and become more wealthy; be stingy and lose everything. The generous will prosper; those who refresh others will themselves be refreshed.

Proverbs 11:24-25 (NLT)