

	<h1>LESSONS FOR LIVING FROM THE PROVERBS</h1>	
	<h2>Session Seven</h2>	

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<h2>Recap Session Six ...</h2>	
<ul style="list-style-type: none"> • Our choice of COMPANIONS is among the most important life decisions we can make. • We are not created to live solitary lives; we are created for community, and God empowers us to live in His will with others. • WISE COUNSEL is essential as we grow and mature in Christ. • As believers we have the mind of Christ and the indwelling Holy Spirit, who guides us in DISCERNING right from wrong, choosing appropriate friends, and seeking out Godly counsel. 	<p>Prov. 12:26 <i>The righteous should choose his friends carefully, For the way of the wicked leads them astray.</i></p> <p>Prov. 12:15 <i>The way of a fool is right in his own eyes, But he who heeds counsel is wise.</i></p> <p>Hebrews 5:14 (ESV) <i>But solid food is for the mature, for those who have their powers of discernment trained by constant practice to distinguish good from evil.</i></p>
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	<h1>MONEY MANAGEMENT</h1>	
	Topic 13	3

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	<h1>MONEY MANAGEMENT</h1>	<p>Prov. 3:9-10 <i>Honor the Lord with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.</i></p>
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Firstfruits giving:	Based on increase:
<p>1 Corin. 16:1-2</p> <p><i>Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come.</i></p>	<p>Deut. 16:17 <i>Every man shall give as he is able, according to the blessing of the Lord your God which He has given you.</i></p> <p>Acts 11:27-30 <i>And in these days prophets came from Jerusalem to Antioch. Then one of them, named Agabus, stood up and showed by the Spirit that there was going to be a great famine throughout all the world, which also happened in the days of Claudius Caesar. Then the disciples, each according to his ability, determined to send relief to the brethren dwelling in Judea. This they also did, and sent it to the elders by the hands of Barnabas and Saul.</i></p>
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<input type="checkbox"/> Tithes ...	
<p>Malachi 3:8-12</p> <p><i>“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings. You are cursed with a curse, For you have robbed Me, Even this whole nation. <u>Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,</u>” Says the Lord of hosts, “If I will not open for you the windows of heaven, and pour out for you such blessing that there will not be room enough to receive it.”</i></p> <p><i>“And I will rebuke the devourer for your sakes, So that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field,” Says the Lord of hosts; “And all nations will call you blessed, For you will be a delightful land,” Says the Lord of hosts.</i></p>	<p>Gen. 14:18-20 <i>Then Melchizedek king of Salem brought out bread and wine; he was the priest of God Most High. And he blessed him and said: “Blessed be Abram of God Most High, Possessor of heaven and earth; And blessed be God Most High, Who has delivered your enemies into your hand.” And he gave him a tithe of all.</i></p>
	<p>Gen. 28:22b <i>... and of all that You give me I will surely give a tenth to You.</i></p>
	<p>Lev. 27:30 <i>And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the Lord’s. It is holy to the Lord.</i></p>
	<p>2 Chron. 31:5 <i>As soon as the commandment was circulated, the children of Israel brought in abundance the firstfruits of grain and wine, oil and honey, and of all the produce of the field; and they brought in abundantly the tithe of everything.</i></p>
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<input type="checkbox"/> The Devourer ...	
<p>Malachi 3:8-12</p> <p><i>“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings. You are cursed with a curse, For you have robbed Me, Even this whole nation. Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,” Says the Lord of hosts, “If I will not open for you the windows of heaven, and pour out for you such blessing that there will not be room enough to receive it.”</i></p> <p><i>“And I will rebuke the devourer for your sakes, So that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field,” Says the Lord of hosts; “And all nations will call you blessed, For you will be a delightful land,” Says the Lord of hosts.</i></p>	<p>Deut. 28:38-42</p> <p><i>“You shall carry much seed out to the field but gather little in, for the locust shall consume it. You shall plant vineyards and tend them, but you shall neither drink of the wine nor gather the grapes; for the worms shall eat them. You shall have olive trees throughout all your territory, but you shall not anoint yourself with the oil; for your olives shall drop off. You shall beget sons and daughters, but they shall not be yours; for they shall go into captivity. Locusts shall consume all your trees and the produce of your land.</i></p>
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<p>Prov. 10:22</p> <p><i>The blessing of the Lord makes one rich, And He adds no sorrow with it.</i></p> <p>Prov. 15:6</p> <p><i>In the house of the righteous there is much treasure, But in the revenue of the wicked is trouble.</i></p>	<p>Prov. 8:18-21 (NIV)</p> <p><i>With me are riches and honor, enduring wealth and prosperity. My fruit is better than fine gold; what I yield surpasses choice silver. I walk in the way of righteousness, along the paths of justice, bestowing a rich inheritance on those who love me and making their treasuries full.</i></p>
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<input type="checkbox"/> Examples of God’s blessings ...	
<p>Gen. 24:35 <i>The Lord has blessed my master greatly, and he has become great; and He has given him flocks and herds, silver and gold, male and female servants, and camels and donkeys.</i></p> <p>Gen. 26:12-13 <i>Then Isaac sowed in that land, and reaped in the same year a hundredfold; and the Lord blessed him. The man began to prosper, and continued prospering until he became very prosperous.</i></p> <p>Deut. 6:10-13 <i>“So it shall be, when the Lord your God brings you into the land of which He swore to your fathers, to Abraham, Isaac, and Jacob, to give you large and beautiful cities which you did not build, houses full of all good things, which you did not fill, hewn-out wells which you did not dig, vineyards and olive trees which you did not plant—when you have eaten and are full— then beware, lest you forget the Lord who brought you out of the land of Egypt, from the house of bondage. You shall fear the Lord your God and serve Him, and shall take oaths in His name.</i></p>	<p>Job 1:1-3; 8-12 <i>There was a man in the land of Uz, whose name was Job; and that man was blameless and upright, and one who feared God and shunned evil. And seven sons and three daughters were born to him. Also, his possessions were seven thousand sheep, three thousand camels, five hundred yoke of oxen, five hundred female donkeys, and a very large household, so that this man was the greatest of all the people of the East. ...</i></p> <p><i>Then the Lord said to Satan, “Have you considered My servant Job, that there is none like him on the earth, a blameless and upright man, one who fears God and shuns evil?” So Satan answered the Lord and said, “Does Job fear God for nothing? Have You not made a hedge around him, around his household, and around all that he has on every side? You have blessed the work of his hands, and his possessions have increased in the land. But now, stretch out Your hand and touch all that he has, and he will surely curse You to Your face!” And the Lord said to Satan, “Behold, all that he has is in your power; only do not lay a hand on his person.” So Satan went out from the presence of the Lord.</i></p>

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<p>Some commentary ...</p>	<p>Wealth is a gift from God, not a product of human attainment.</p> <p>You are rich if you have more than you need ...</p> <p>Psalm 37:25 (NIV) <i>I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread.</i></p>
	<p>10</p>

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<p>The dangers of riches ...</p>	<p>Prov. 28:11 (NIV) <i>The rich are wise in their own eyes; one who is poor and discerning sees how deluded they are.</i></p> <p>Prov. 23:5 <i>Will you set your eyes on that which is not? For riches certainly make themselves wings; They fly away like an eagle toward heaven.</i></p>
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<p>Luke 12:16-21</p>	<p>Ecclesiastes 5:10-13</p>
<p><i>Then He spoke a parable to them, saying: "The ground of a certain rich man yielded plentifully. And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?' So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry."' But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?' "So is he who lays up treasure for himself, and is not rich toward God."</i></p>	<p><i>He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity. When goods increase, They increase who eat them; So what profit have the owners Except to see them with their eyes? The sleep of a laboring man is sweet, Whether he eats little or much; But the abundance of the rich will not permit him to sleep. There is a severe evil which I have seen under the sun: Riches kept for their owner to his hurt.</i></p>
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<p>Mark 10:17-23</p>	<p>1 Tim. 6:6-10</p>
<p><i>Now as He was going out on the road, one came running, knelt before Him, and asked Him, "Good Teacher, what shall I do that I may inherit eternal life?" So Jesus said to him, "Why do you call Me good? No one is good but One, that is, God. You know the commandments: 'Do not commit adultery,' 'Do not murder,' 'Do not steal,' 'Do not bear false witness,' 'Do not defraud,' 'Honor your father and your mother.' " And he answered and said to Him, "Teacher, all these things I have kept from my youth." Then Jesus, looking at him, loved him, and said to him, "One thing you lack: Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me." But he was sad at this word, and went away sorrowful, for he had great possessions. Then Jesus looked around and said to His disciples, "How hard it is for those who have riches to enter the kingdom of God!"</i></p>	<p><i>Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.</i></p>
	<p style="text-align: right;">13</p>

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<p style="text-align: center; font-size: 1.2em;">Consider the poor ...</p>	
	<p>Prov. 28:27 <i>He who gives to the poor will not lack, But he who hides his eyes will have many curses.</i></p>
	<p>Psalm 41:1 <i>Blessed is he who considers the poor; The Lord will deliver him in time of trouble.</i></p>
	<p>Prov. 21:13 <i>Whoever shuts his ears to the cry of the poor Will also cry himself and not be heard.</i></p>
	<p>Prov. 19:17 <i>He who has pity on the poor lends to the Lord, And He will pay back what he has given.</i></p>
<p>Deut. 15:7 <i>"If there is among you a poor man of your brethren, within any of the gates in your land which the Lord your God is giving you, you shall not harden your heart nor shut your hand from your poor brother."</i></p>	
	<p style="text-align: right;">14</p>

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<h2>Being generous ...</h2>	<table border="1"> <tr> <td style="padding: 5px;">Prov. 22:9</td> <td style="padding: 5px;"><i>He who has a generous eye will be blessed, For he gives of his bread to the poor.</i></td> </tr> <tr> <td style="padding: 5px;">Prov. 11: 24-25 (NIV)</td> <td style="padding: 5px;"><i>One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.</i></td> </tr> <tr> <td style="padding: 5px;">Luke 6:38 (NIV)</td> <td style="padding: 5px;"><i>Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."</i></td> </tr> </table>	Prov. 22:9	<i>He who has a generous eye will be blessed, For he gives of his bread to the poor.</i>	Prov. 11: 24-25 (NIV)	<i>One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.</i>	Luke 6:38 (NIV)	<i>Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."</i>
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<h2>Other Money Management Principles ...</h2>		
2 Corin. 9:7	<i>So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.</i>	Give Cheerfully
1 Chron. 29: 6-7,9	<i>Then the leaders of the fathers' houses, leaders of the tribes of Israel, the captains of thousands and of hundreds, with the officers over the king's work, offered willingly. They gave for the work of the house of God five thousand talents and ten thousand darics of gold, ten thousand talents of silver, eighteen thousand talents of bronze, and one hundred thousand talents of iron... Then the people rejoiced, for they had offered willingly, because with a loyal heart they had offered willingly to the Lord; and King David also rejoiced greatly.</i>	Give Willingly
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Other Money Management Principles (cont.) ...		
<p>Matt. 6: 1-4</p>	<p><i>“Take heed that you do not do your charitable deeds before men, to be seen by them. Otherwise you have no reward from your Father in heaven. Therefore, when you do a charitable deed, do not sound a trumpet before you as the hypocrites do in the synagogues and in the streets, that they may have glory from men. Assuredly, I say to you, they have their reward. But when you do a charitable deed, do not let your left hand know what your right hand is doing, that your charitable deed may be in secret; and your Father who sees in secret will Himself reward you openly.”</i></p>	<p>Give Secretly</p>
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Other Money Management Principles (cont.) ...		
<p>Prov. 22:7</p>	<p><i>The rich rules over the poor, And the borrower is servant to the lender.</i></p>	<p>Debt</p>
<p>Prov. 28: 20,22</p>	<p><i>A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished. A man with an evil eye hastens after riches, And does not consider that poverty will come upon him.</i></p>	<p>Get Rich Quick</p>
<p>Prov. 23:4 (NET)</p>	<p><i>Do not wear yourself out to become rich; Be wise enough to restrain yourself.</i></p>	<p>Workaholic</p>
<p>Prov. 20:21</p>	<p><i>An inheritance gained hastily at the beginning Will not be blessed at the end.</i></p>	<p>Premature Inheritance</p>
<p>Prov. 13:11</p>	<p><i>Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase.</i></p>	<p>Deceitful Gain</p>
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<p>C.S. Lewis on giving ...</p>	<p>I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc. is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them.</p>
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<p>Closing</p>	<p>Matt. 6:31-33</p> <p><i>“Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you.</i></p>
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<h2>Summary ...</h2>	
<ul style="list-style-type: none"> • God’s Word has much to tell us about how to manage money; the Proverbs are replete with guidance. • Key principles of good money management include: <ul style="list-style-type: none"> ➢ Acknowledging God as the source of all blessings, including monetary blessings. ➢ Giving to aid the needy and to support God’s church. ➢ All giving is to be done willingly, cheerfully, secretly, with our firstfruits, in proportion to the increase we’ve been blessed with, and with an overall attitude of generosity. • Wealth is a potential trap that can lead us away from trust in God. • With a proper focus on Christ and His calling on our life, all our earthly needs will be taken care of. 	<p>Prov. 3:9-10 <i>Honor the Lord with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.</i></p> <p>Matt. 6:33 <i>But seek first the kingdom of God and His righteousness, and all these things shall be added to you.</i></p>
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	<h3>QUESTIONS?</h3>	
		<h3>Favorite Proverb?</h3>
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If time permits ...

Prov. 14:4

***Where no oxen are, the trough is clean;
But much increase comes by the
strength of an ox.***

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Tool to Interpret

1. What are the central concepts or persons being compared or contrasted?
2. Identify figures of speech and rephrase without the figure (ex. "put a knife to your throat" from Prov. 23:1-3)
3. Summarize the lesson or principle of the proverb in a few words.
4. Describe the behavior that is being taught or encouraged.
5. Can you identify examples elsewhere in Scripture that illustrates the truth of that proverb?
6. How can you apply this lesson or principle to your own life?

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Class Assignment

- Set a goal to read through the Book of Proverbs at least once throughout this class semester.
- Bring your questions for proverbs you have trouble understanding, or a favorite proverb that you would like to share with the class.

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Possible Future Topics

Teaching sons and daughters	Choice of Companions	Trusting God	Righteousness vs. Wickedness
Integrity	Guard Your Mind	Discipline	Shine the Light of Christ
Sexual Purity	Deceitful Tongue	Diligent Worker	Leave a Legacy
Money Management	Love Your Neighbor	God's Protection	Virtuous Woman
Avoid the World's Distractions	Truth	Types of Fools	Seeking Counsel
God Hides Himself	Sin of Pride	Discernment	Anger / Temper
Honor Your Parents	Revenge	Conscience	Repentance

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