Ways of the Wise
Week 5 Study Guide

Message:

"Wise Use of Money"

SCRIPTURE

Main Text:	*Other Text:*
Proverbs 3:9-10	*Psalm 24:1; Matthew 6:24; Proverbs 11:24; Proverbs 13:11; Proverbs 21:5; Proverbs 15:22; Proverbs 22:7, 27; 1 Timothy 6:10*

UNDERSTANDING THE STORY

(This section focuses on understanding what the text means — before jumping to what it means for us.)

Read Psalm 24:1 & Proverbs 3:9-10

Main Idea:

Everything belongs to God, and we are called to faithfully steward what He entrusts to us.

Commentary:
One of the greatest shifts in biblical thinking about money is recognizing that we are not owners—we are stewards.

Psalm 24 reminds us that everything ultimately belongs to God. Our talents, abilities, opportunities, jobs, and income are all gifts of His grace. While our hard work certainly matters, even our ability to work is a gift from God.

Because God is the owner, our responsibility is to manage His resources faithfully.

Proverbs teaches us to honor God with our "firstfruits"—giving Him the first and best rather than whatever is left over. Giving first is an act of trust that reminds us our security comes from God, not our paycheck.

Discussion Questions:

1. What does it mean that God owns everything?
2. How does seeing yourself as a steward instead of an owner change your view of money?
3. Why do you think God asks us to honor Him with our firstfruits?

Takeaway:
Wisdom begins by recognizing that everything we have belongs to God.

Read Matthew 6:24 & 1 Timothy 6:10

Main Idea:
Money is a tool—but it becomes dangerous when it captures our hearts.

Commentary:
Jesus said we cannot serve both God and money because both compete for our trust, affection, and security.

Money itself is not evil. Scripture says the love of money is the root of all kinds of evil. Money simply reveals what already exists in our hearts.

When we begin looking to money for peace, identity, or security instead of God, it becomes an idol.

Wise people use money as a servant.
Foolish people become servants of money.

Discussion Questions:

1. Why do you think Jesus spoke so often about money?
2. How can money become an idol without us realizing it?
3. What are some signs that someone is trusting money more than God?

Takeaway:
Money makes a terrible master but an excellent tool.

Read Proverbs 11:24, Proverbs 13:11 & Proverbs 21:5

Main Idea:
God's wisdom teaches us to give generously, save consistently, and spend intentionally.
Commentary:

Proverbs gives us practical wisdom for managing money.

Give.
Generosity keeps our hearts free from greed and reminds us that God is our Provider.

Save.
Building wealth isn't condemned in Scripture. In fact, Proverbs encourages slow, faithful accumulation rather than chasing quick riches.

Spend.
Planning and budgeting are acts of wisdom. Rather than wondering where our money went, wise people tell their money where to go.

These three habits—giving, saving, and spending wisely—reflect faithful stewardship.

Discussion Questions:

1. Which comes most naturally for you: giving, saving, or spending wisely?
2. Why is planning considered wisdom in Proverbs?
3. How can generosity protect our hearts?

Takeaway:
Wise stewardship requires intentional habits, not impulsive decisions.

Read Proverbs 15:22 & Proverbs 22:7

Main Idea:

God invites us to seek wisdom and avoid the trap of unnecessary debt.

Commentary:

No one naturally knows how to manage money well. Proverbs encourages us to seek wise counsel rather than relying only on our own understanding.

Many people carry shame over financial mistakes, but God offers wisdom—not condemnation.

Proverbs also warns that debt can become a form of slavery. While not all debt is sinful, borrowing limits our freedom and often creates stress and anxiety.

God desires His people to experience freedom, peace, and wise stewardship rather than financial bondage.

Discussion Questions:

1. Why is it sometimes difficult to ask for financial help or advice?
2. What dangers does Proverbs associate with debt?
3. How can the church become a place where people learn financial wisdom without shame?

Takeaway:
Wisdom seeks help, plans ahead, and pursues financial freedom.

MAKE IT PERSONAL

Every one of us has a story about money.

Some grew up with abundance.
Others grew up with scarcity.
Some have experienced financial success.
Others carry regret over poor financial decisions.

Whatever your story, God isn't inviting you into guilt—He's inviting you into wisdom.

Money is not the goal. Money is a tool.

When we see our finances through God's perspective, we begin to hold them with open hands instead of closed fists.

Reflect:

1. What experiences have most shaped your view of money?
2. Do you tend to live with a mindset of scarcity or trust?
3. Which area needs the most growth: giving, saving, or spending wisely?
4. Is there a financial step God may be inviting you to take this week?

Key Truth:

Wisdom doesn't ask, "How much money do I have?" It asks, "How faithfully am I managing what God has entrusted to me?"

LIVING IT OUT

Let this passage move you from reflection to action this week:

Honor God First

Before anything else, acknowledge that everything you have comes from Him.

Practice Generosity

Look for one opportunity this week to bless someone with your resources.

Build the Habit of Saving

Even if it's a small amount, begin developing the discipline of saving consistently.

Spend with Purpose

Create or review a simple budget. Tell your money where to go instead of wondering where it went.

Seek Wise Counsel

If finances are an area of struggle, ask someone you trust for help or consider taking a biblical financial class.

For LifeGroups

ENCOURAGE EACH OTHER

Talk through these together:

1. How did your family shape your view of money?
2. Which of the three habits—giving, saving, or spending—is easiest for you? Which is hardest?

3. What makes trusting God with finances difficult?
4. What practical step can you take this week toward becoming a wiser steward?

PRAY TOGETHER

1. Thank God for His faithful provision.
2. Confess any fear, anxiety, or misplaced trust related to money.
3. Ask God for wisdom to steward finances faithfully.
4. Pray for generous hearts that reflect God's character.
5. Ask the Holy Spirit to help your group trust God more than wealth and to use every resource for His Kingdom.

Final Thoughts

Money is necessary for life, but it is not the meaning of life.

Proverbs reminds us that wisdom is not measured by how much we own but by how faithfully we manage what God has entrusted to us.

Jesus taught that our hearts naturally follow our treasure. That's why biblical stewardship is ultimately about worship. Every financial decision becomes an opportunity to declare who we trust.

As you walk through this week, remember:

Everything belongs to God. Money is a tool. Hold it with an open hand.

When we see money the way God sees it, fear gives way to trust, generosity replaces scarcity, and stewardship becomes an act of worship.