# Got Wisdom?... Week 3 - Money

#### Proverbs & Ecclesiastes about Money:

- Money, Godliness and Spirituality are connected
- Money is a tool and a test
- Money is a teacher
- We need to get God's perspective on wealth & money

# Ecclesiastes 5:8-20 NIV

## **Riches Are Meaningless**

<sup>8</sup> If you see the poor oppressed in a district, and justice and rights denied, do not be surprised at such things; for one official is eyed by a higher one, and over them both are others higher still. <sup>9</sup> The increase from the land is taken by all; the king himself profits from the fields. <sup>10</sup> *Whoever loves money never has enough*; whoever loves wealth is never satisfied with their income. This too is meaningless. <sup>11</sup>As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them? <sup>12</sup> The sleep of a laborer is sweet, whether they eat little or much, but as for the rich, their abundance permits them no sleep. <sup>13</sup>I have seen a grievous evil under the sun: wealth hoarded to the harm of its owners, <sup>14</sup> or wealth lost through some misfortune, so that when they have children there is nothing left for them to inherit. <sup>15</sup> Everyone comes naked from their mother's womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands. <sup>16</sup> This too is a grievous evil: As everyone comes, so they depart, and what do they gain, since they toil for the wind? <sup>17</sup> All their days they eat in darkness, with great frustration, affliction and anger. <sup>18</sup> This is what I have observed to be good: that it is appropriate for a person to eat, to drink and to find satisfaction in their toilsome labor under the sun during the few days of life God has given them—for this is their lot.<sup>19</sup> Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God.<sup>20</sup> They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart.

# Ecclesiastes 7:11-12 NIV

<sup>11</sup> Wisdom, like an inheritance, is a good thing and benefits those who see the sun. <sup>12</sup> Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: Wisdom preserves those who have it.

# Ecclesiastes 10:19 NIV

<sup>19</sup> A feast is made for laughter, wine makes life merry, and money is the answer for everything.

# Wealth in Wisdom and Knowledge:

## Proverbs 8:10, 11 NLT

Choose my instruction rather than silver, and knowledge rather than pure gold. For wisdom is far more valuable than rubies. Nothing you desire can compare with it.

## Hard Work:

## Proverbs 6:6-8 NLT

Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter.

# Proverbs 6:10, 11 NLT

A little extra sleep, a little more slumber, a little folding of the hands to rest—then poverty will pounce on you like a bandit; scarcity will attack you like an armed robber.

## Proverbs 12:11 NLT

A hard worker has plenty of food, but a person who chases fantasies has no sense.

# **Rich and Poor**

## Proverbs 10:15 NLT

The wealth of the rich is their fortress; the poverty of the poor is their destruction.

# Proverbs 13:7 NLT

Some who are poor pretend to be rich; others who are rich pretend to be poor.

## Proverbs 28:11 NLT

Rich people may think they are wise, but a poor person with discernment can see right through them.

## Greed

# Proverbs 23:4 NLT

Don't wear yourself out trying to get rich. Be wise enough to know when to quit.

# Proverbs 28:8 NLT

Income from charging high interest rates will end up in the pocket of someone who is kind to the poor.

# Proverbs 28:25 NLT

Greed causes fighting; trusting the Lord leads to prosperity.

# Provision

# Proverbs 3:5, 6 NLT

Trust in the Lord with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will show you which path to take.

# Giving

# Proverbs 3:9-10 NIV

<sup>9</sup> Honor the LORD with your wealth, with the *firstfruits* of all your crops; <sup>10</sup> then your barns will be filled to overflowing, and your vats will brim over with new wine.

# Proverbs 3:27 NLT

Do not withhold good from those who deserve it when it's in your power to help them.

# Proverbs 11:24 NLT

Give freely and become more wealthy; be stingy and lose everything.

# Proverbs 11:25 NLT

The generous will prosper; those who refresh others will themselves be refreshed.

## Proverbs 19:17 NLT

If you help the poor, you are lending to the Lord— and he will repay you!

## Proverbs 28:27 NLT

Whoever gives to the poor will lack nothing, but those who close their eyes to poverty will be cursed.

## Wealth

# Proverbs 10:22 NLT

The blessing of the Lord makes a person rich, and he adds no sorrow with it.

## Proverbs 22:4 NLT

True humility and fear of the Lord lead to riches, honor, and long life.

# Debt and Lending

## Proverbs 22:7 NLT

Just as the rich rule the poor, so the borrower is servant to the lender.

# Proverbs 22:26, 27 NLT

Don't agree to guarantee another person's debt or put up security for someone else. If you can't pay it, even your bed will be snatched from under you.

# Stewardship and Investments

## Proverbs 10:16 NLT

The earnings of the godly enhance their lives, but evil people squander their money on sin.

## Proverbs 27:23, 24 NLT

Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever, and the crown might not be passed to the next generation.

## Ecclesiastes 11:1-2 NIV

11 Ship your grain across the sea; after many days you may receive a return. <sup>2</sup> Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.

# **Righteous Living**

#### Proverbs 11:4 NLT

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

#### Proverbs 15:6 NLT

There is treasure in the house of the godly, but the earnings of the wicked bring trouble.

# Proverbs 22:1 NLT

Choose a good reputation over great riches; being held in high esteem is better than silver or gold.

For an expanded list of verses go to: <u>http://www.faithandfinance.org/2010/11/101-biblical-proverbs-about-money/</u>