**The Book Of Proverbs – Handling Our Finances**

**\*\* As we begin:**

* We finish our look at Proverbs today by discussing our finances and what Proverbs says about this topic.
* Many people struggle with managing their money. Our culture tells us that if we buy so and so, we will find fulfillment in our life, all that we need.
* Statistics show how tough things are for people, including some bad choices people make with their finances and material possessions.

**\*\* Here are five reasons why this topic is important:**

* **One**, money is a stress on relationships, whether marriage, family, business, or friendships.
* **Two**, when we understand basic principles and apply them, we can deal with debt.
* **Three**, when we manage our finances, our health can be better.
* **Four**, it can give us peace of mind where we are not always worrying about the next day, etc.
* **Five**, we can give to others to help them as we learn how money should be viewed in our life.

**What Proverbs Says About Handling Our Finances**

 

**Recognize what real needs are and prepare for those – Pro. 6:6-11**

* We see that a lazy person should not expect to get ahead, much less plan.
* This passage teaches us, as much as we can, to consider and be prepared for the future.
* We learn from the ant about how to be prepared, how they know their needs and manage their resources to be ready for the future, as much as possible.
* The word “Go” in **vs. 6** is a command. The word “consider” means “to observe, give attention learn.”
* The word “ways” means “habit, particular path.” Learn from the habits of the ant. They prepare for lean times. They make sure to have enough.
* **Point:** An emergency fund is not a terrible thing to have.

**Manage well what God has given us – Pro. 27:23-27**

* The stress related to finances is real. This passage in **Pro. 27** teaches us from an agricultural viewpoint.
* The word “know” in **vs. 23** has the idea of “being careful, be aware.” If you had sheep, etc., it meant caring about the condition of your flock, knowing what you have, and keeping them healthy.
* **Vs. 24** reminds us that if we do not pay attention to what we have, those things disappear, run down. There is a need to work hard and manage our resources well. Take care of our finances.

**Give to God’s work and help others – Pro. 3:9-10**

* A couple of things to note from these verses. **First**, the idea of “wealth” **(vs. 9)** does not mean we wait until we reach a certain financial place in our lives and then honor God by giving.
* The word “wealth” can mean what we have in substance, quantity, or possessions.
* We are to give to the Lord’s work **(1 Cor. 16:1-2)**. I teach “grace giving.” This does not mean we give God as little as possible. Giving to God’s work is expected, and His work should be first.
* Point: The fact is God owns everything we have. He allowed us to have our jobs, stuff.
* The **second** point is that we honor and glorify God when we give to His work.
* The idea of “firstfruits” in the OT was you gave God the best part of your crops. It showed gratitude for God had provided. **Vs. 10** is not a promise that we will be wealthy.
* God promises to meet our needs **(Mt. 6:33)** if we seek Him first. **Pro. 6:11-12** balance out **Pro. 6:9-10**.
* **Point:** Be wise in our giving. There are many organizations to give to so make sure that we give to worthy causes.

**Work hard to be debt free – Pro. 24:27; Pro. 22:7**

* The reality is very few people have cash to buy a house. Buying a home is hopefully an investment that we can down the road get our money’s worth out of.
* Sometimes debt happens, that goes even beyond our emergency fund for an illness, major mechanical failure, unexpected house repair.
* **Pro 24:27** is worth noting when it comes to borrowing money.
* **Pro. 22:7** is a statement that is very real to many. The “lender” “rules” (have dominion over, control) over the one who borrows. They have some control over us if we have borrowed money.
* There is the pressure to pay back what we owe.
* **Point:** Be careful when borrowing. Do our homework.