

The Holy Bible



Ultimate Financial Guide
Proverbs Lesson 6 - February 17, 2022

“God owns everything. You may have bought that house, but He gave you the money to buy it, so it’s His.”

Peter Grandich, author of *Confessions of a Wall Street Whiz Kid*

Blessings to the Righteous

- ◊ 10:3 “The Lord will not allow the righteous to hunger...”
- ◊ 13:25 “The righteous has enough to satisfy his appetite...”
- ◊ John 6:35 “I am the bread of life; he who comes to Me will not hunger, and he who believes in me will never thirst.”

Warnings of Wealth



- ◊ “Wealth is worthless in the day of wrath, but righteousness delivers from death.”
- ◊ 23:4-5 “Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, as they are gone, for they will surely sprout wings and fly off to the sky like an eagle.”

No one can serve two masters. Either he will hate one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.

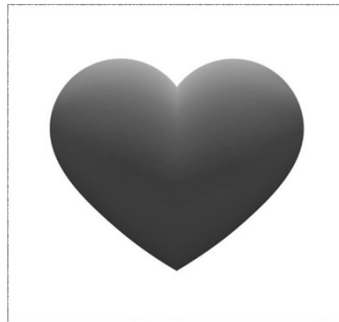
- Matthew 6:24



A matter of the heart

Above all else, guard your heart, for everything you do flows from it. Prov. 4:23

For where your treasure is, there your heart will be also. Matt. 6:21



Don't Be Greedy

- ◊ **1:19 So are the ways of everyone who is greedy for gain. It takes away the life of its owners.**
- ◊ **15:27 He who is greedy for gain troubles his own house, but he who hates bribes will live.**
- ◊ **Luke 12:15 Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.**

What good is it for a man to gain the whole world, yet forfeit his soul?

-Mark 8:36

Greed ~ Unethical Behavior

- ◊ **13:11 Dishonest money dwindles away, but whoever gathers money little by little makes it grow.**
- ◊ **12:22 The LORD detests lying lips, but he delights in people who are trustworthy.**
- ◊ **20:10 False weights and measures—the LORD detests them both**

and that in this matter no one should wrong or take advantage of a brother or sister. The Lord will punish all those who commit such sins, as we told you and warned you before. For God did not call us to be impure, but to live a holy life.

- 1 Thessalonians 4:6-7

Don't Be Selfish

- ◊ **3:27 Do not withhold good from those to whom it is due, when it is in your power to do it.**
- ◊ **14:31 Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.**
- ◊ **Deuteronomy 16:17 Each of you must bring a gift in proportion to the way the LORD your God has blessed you.**

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

- 2 Corinthians 9:7

How cheerful is the USA? (Per Giving USA)

- ❖ **Average annual charity donation in 2020 was \$737 (High net worth gave an average \$29,269, rest average \$2,514.)**
- ❖ **Jewish people average \$2,526, Protestants \$1,749, Muslims \$1,178 and Catholics \$1,142.**
- ❖ **Average American gives \$17/week to their local church (\$884/yr)**
- ❖ **37% of weekly “faithful” don’t give anything at all**

The rich rule over the poor and the borrower becomes the lender’s slave

- Proverbs 22:7

How indebted is the USA? (2021 CNBC)

- ❖ **Average American has \$90,460 in debt (credit cards, personal loans, mortgages, student debt)**
- ❖ **Gen Z (ages 18 to 23): \$16,043**
- ❖ **Millennials (ages 24 to 39): \$87,448**
- ❖ **Gen X (ages 40-55): \$140,643**
- ❖ **Baby Boomers (ages 56-74): \$97,290**
- ❖ **Silent Generation (ages 75 and above): \$41,281**

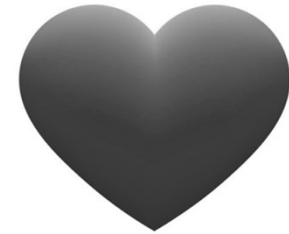
***When your outgo exceeds your income,
then your upkeep is your downfall.***

- Unknown

**Contentment is a state of
the heart, not a state of
affairs.**



Linda Dillow, *Calm My Anxious Heart: A
Woman's Guide to Finding Contentment*



Prescription for Contentment

- ❖ **Never allow yourself to complain about anything—not even the weather**
- ❖ **Never picture yourself in any other circumstance or someplace else**
- ❖ **Never compare your lot with another's**
- ❖ **Never allow yourself to wish this or that had been otherwise**
- ❖ **Never dwell on tomorrow—remember that (tomorrow) is God's, not ours.**

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.
- 1 Timothy 6:17