

Financial Secrets From the Book of Proverbs



I. The Principle of Perspective on Income



I. The Principle of Perspective

1. Riches and Poverty Have Dangers

Two *things* I request of You (Deprive me not before I die): Remove falsehood and lies far from me; Give me neither poverty nor riches— Feed me with the food allotted to me; ⁹ Lest I be full and deny *You*, And say, “Who *is* the LORD?” Or lest I be poor and steal, And profane the name of my God. (Proverbs 30:7–9)



I. The Principle of Perspective

2. The Rich and Poor are More Alike Than They Think

The rich and the poor have this in common, The LORD *is* the maker of them all (Proverbs 22:2).

The poor *man* and the oppressor have this in common: The LORD gives light to the eyes of both (Proverbs 29:13).



I. The Principle of Perspective

3. Riches Are Temporary

Do not overwork to be rich; Because of your own understanding, cease! Will you set your eyes on that which is not? For *riches* certainly make themselves wings; They fly away like an eagle *toward* heaven. (Proverbs 23:4–5)



I. The Principle of Perspective

4. Money Cannot Buy Some of the Most Important Things:

Security

When the wicked dies, his hope will perish, and the expectation of wealth perishes too. (Proverbs 11:7)

Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf. (Proverbs 11:28)



I. The Principle of Perspective

4. Money Cannot Buy Some of the Most Important Things:

Love

Better *is* a dinner of herbs where love is, Than a fatted calf with hatred. (Proverbs 15:17)

Better *is* a dry morsel with quietness, Than a house full of feasting *with* strife. (Proverbs 17:1)



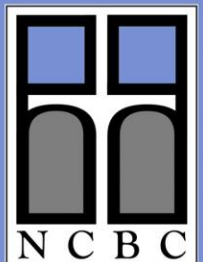
I. The Principle of Perspective

4. Money Cannot Buy Some of the Most Important Things:

Peace of Mind

Better *is* little with the fear of the LORD than great treasure and trouble therewith. (Proverbs 15:16)

The ransom of a man's life is his wealth, but a poor man hears no threat. (Proverbs 13:8)



I. The Principle of Perspective

4. Money Cannot Buy Some of the Most Important Things:

Righteousness

Better *is* a little with righteousness, Than vast revenues without justice. (Proverbs 16:8)



I. The Principle of Perspective

4. Money Cannot Buy Some of the Most Important Things:

Deliverance From Judgement

Riches do not profit in the day of wrath, But righteousness delivers from death. (Proverbs 11:4)



I. The Principle of Perspective

5. Poverty is Painful

A rich man's wealth is his strong city; the poverty of the poor is their ruin.(Prov. 10:15)

The poor is disliked even by his neighbour, but the rich has many friends. (Proverbs 14:20)



II. The Principle of Producing Income



II. The Principle of Producing Income

1. Be Diligent (Work hard)

He who has a slack hand becomes poor, But the hand of the diligent makes rich. (Proverbs 10:4)

The hand of the diligent will rule, But the lazy *man* will be put to forced labor. (Proverbs 12:24)



II. The Principle of Producing Income

1. Be Diligent (Work hard)

The soul of a lazy *man* desires, and *has* nothing; But the soul of the diligent shall be made rich. (Proverbs 13:4)

The desire of the lazy *man* kills him, For his hands refuse to labor. (Proverbs 21:25)

He who tills his land will have plenty of bread, But he who follows frivolity will have poverty enough! (Proverbs 28:19)



II. The Principle of Producing Income

1. Be Diligent (Work hard)

The opposite of diligence:

Procrastination

⁵ He who gathers in summer *is* a wise son; He who sleeps in harvest *is* a son who causes shame. (Proverbs 10:5)

⁴ The lazy *man* will not plow because of winter; He will beg during harvest and *have* nothing. (Proverbs 20:4)



II. The Principle of Producing Income

1. Be Diligent (Work hard)

The opposite of diligence:

Disorganisation.

¹⁹ The way of the lazy *man is* like a hedge of thorns, But the way of the upright *is* a highway. (Proverbs 15:19)



II. The Principle of Producing Income

1. Be Diligent (Work hard)

The opposite of diligence:

Self-Justification

The *lazy man* says, “*There is a lion outside! I shall be slain in the streets!*”
(Proverbs 22:13)

The *lazy man is* wiser in his own eyes Than seven men who can answer sensibly. (Proverbs 26:16)



II. The Principle of Producing Income

1. Be Diligent (Work hard)

The opposite of diligence:

Incompletion

The lazy *man* does not roast what he took in hunting, But diligence *is* man's precious possession. (Proverbs 12:27)

A lazy *man* buries his hand in the bowl, And will not so much as bring it to his mouth again. (Proverbs 19:24)



II. The Principle of Producing Income

1. Be Diligent (Work hard)

The opposite of diligence:

Verbal Substitution

In all labor there is profit, But idle chatter *leads* only to poverty.
(Proverbs 14:23)



II. The Principle of Producing Income

1. Be Diligent (Work hard)

The opposite of diligence:

Get Rich Quick Schemes

A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished. (Proverbs 28:20)

A man with an evil eye hastens after riches, And does not consider that poverty will come upon him. (Proverbs 28:22)



II. The Principle of Producing Income

1. Be Diligent (Work hard)

The opposite of diligence:

Breaking or Skirting the Law

Wealth *gained by* dishonesty will be diminished, But he who gathers by labor will increase. (Proverbs 13:11)

Dishonest scales *are* an abomination to the LORD, But a just weight *is* His delight. (Proverbs 11:1)



II. The Principle of Producing Income

2. Be Generous

Give to God first.

Honor the LORD with your possessions, And with the firstfruits of all your increase; ¹⁰ So your barns will be filled with plenty, And your vats will overflow with new wine. (Proverbs 3:9–10)



II. The Principle of Producing Income

2. Be Generous

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Honor the LORD with your possessions, And with the firstfruits of all your increase; ¹⁰ So your barns will be filled with plenty, And your vats will overflow with new wine. (Proverbs 3:9–10)



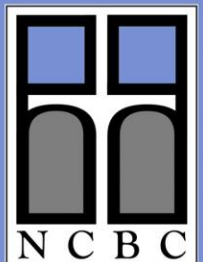
II. The Principle of Producing Income

2. Be Generous

Meet needs around you in their order of priority.

There is *one* who scatters, yet increases more; And there is *one* who withholds more than is right, But it *leads* to poverty. ²⁵ The generous soul will be made rich, And he who waters will also be watered himself. ²⁶ The people will curse him who withholds grain, But blessing *will be* on the head of him who sells *it*. (Proverbs 11:24–26)

He who gives to the poor will not lack, But he who hides his eyes will have many curses. (Proverbs 28:27)



III. The Principle of Protecting Income



III. The Principle of Protecting Income

1. Don't Live Beyond Your Means (Don't Spend More Than You Earn)

He who loves pleasure *will be* a poor man; He who loves wine and oil will not be rich. (Proverbs 21:17)

For the drunkard and the glutton shall come to poverty: and drowsiness shall clothe *a man* with rags. (Proverbs 23:21).



III. The Principle of Protecting Income

2. Trying To Appear Rich (Keeping Up With the Joneses) Is Futile

Better *is the one* who is slighted but has a servant, Than
he who honors himself but lacks bread. (Proverbs 12:9)



III. The Principle of Protecting Income

3. Don't Take Out Excessive Debt

The rich rules over the poor, And the borrower *is* servant to the lender. (Proverbs 22:7)



III. The Principle of Protecting Income

4. Avoid Co-signing On Other's Debts

My son, if you become surety for your friend, *If* you have shaken hands in pledge for a stranger, ² You are snared by the words of your mouth; You are taken by the words of your mouth. ³ So do this, my son, and deliver yourself; For you have come into the hand of your friend: Go and humble yourself; Plead with your friend. (Proverbs 6:1–3)



III. The Principle of Protecting Income

5. Save For The Future

Go to the ant, you sluggard! Consider her ways and be wise,⁷
Which, having no captain, Overseer or ruler,⁸ Provides her
supplies in the summer, *And* gathers her food in the harvest.
(Proverbs 6:6–8)

There is desirable treasure, And oil in the dwelling of the wise,
But a foolish man squanders it. (Proverbs 21:20)



III. The Principle of Protecting Income

5. Save For The Future

A good *man* leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous. (Proverbs 13:22)

She considers a field and buys it; From her profits she plants a vineyard. (Proverbs 31:16)

