

## LIFE HACKS from Proverbs

- Operating in wisdom produces awesome life results – whether saved or unsaved.
- **QUOTE:** *The biggest struggle that most Christians have is the desire for godly outcomes, while yielding to ungodly habits.*

## Week #6 – Money Matters

### **Proverbs 3:13 – 16; 8:17 – 21; 10:4, 22; Proverbs 22:4; 24:3, 4 (all from NLT)**

- Wealth and riches belong in the house of those who consistently walk in wisdom.
  - **QUOTE:** *It is IMPOSSIBLE to walk in wisdom and still remain in poverty.*
  - The Bible is a storehouse of wisdom for every subject, including how to handle our MONEY!!
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## Money Wisdom

### **1. Honor God with Everything You Have**

- **Proverbs 3:9, 10 (MSG)** – *Honor God with everything you own; give him THE FIRST AND THE BEST. Your barns will burst, your wine vats will brim over.*
- **PRINCIPLE:** *God expects and wants the FIRST and the BEST of everything we have. In exchange, He promises to bless the rest.*
- Tithing and offering is a MUST for every Christian who expects God to prosper them.
- **QUOTE:** *A true tithe given from a heart of honor connects my money to God's covenant of increase.*
- Alms (acts of generosity) are another important factor.
  
- **Proverbs 11:24, 25 (NCV)** – *Some people give much but get back even more. Others don't give what they should and end up poor. <sup>25</sup> Whoever gives to others will get richer; those who help others will themselves be helped.*

### **2. Seek wisdom BEFORE you make financial decisions**

- **Proverbs 11:14 (NIV)** – *For lack of guidance a nation falls, but victory is won through many advisers.*
- Get both spiritual and natural wisdom.

### **3. Make Credit a Last Resort, not a First Option**

- **Proverbs 22:7 (NIV)** – *The rich rule over the poor, and the borrower is slave to the lender.*
- Don't be quick to borrow money. Credit cards are not unseen cash.
- Don't borrow for depreciating items.

### **4. Avoid Co-Signing for Others**

- **Proverbs 22:26, 27 (NCV)** – *Don't promise to pay what someone else owes, and don't guarantee anyone's loan. <sup>27</sup> If you cannot pay the loan, your own bed may be taken right out from under you.*
- **Proverbs 11:15 (NCV)** – *Whoever guarantees to pay somebody else's loan will suffer. It is safer to avoid such promises.*
- **Proverbs 17:18 (NIV)** – *One who has NO SENSE shakes hands in pledge and puts up security for a neighbor.*

- **NOTE:** *It is okay to co-sign for your dependent children or responsible adult children if you can't buy the car for them outright.*

## **5. Avoid Get-Rich-Quick Schemes**

- **Proverbs 13:11 (NCV)** – *Money that comes easily disappears quickly, but money that is gathered little by little will grow.*
- God's system is always, "work for reward."
- **Proverbs 28:19, 20, 22** – *A hard worker has plenty of food, but a person who chases fantasies ends up in poverty. <sup>20</sup> The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble. <sup>22</sup> Greedy people try to get rich quick but don't realize they're headed for poverty.*

## **6. Never Make Major Financial Decisions Based on Combined Income**

- **James 4:13 – 15 (GNT)** *Now listen to me, you that say, "Today or tomorrow we will travel to a certain city, where we will stay a year and go into business and make a lot of money." <sup>14</sup> You don't even know what your life tomorrow will be! You are like a puff of smoke, which appears for a moment and then disappears. <sup>15</sup> What you should say is this: "If the Lord is willing, we will live and do this or that."*

## **7. Maintain Your Wisdom When Dealing with Family**

- **QUOTE:** *Never loan money to someone that you cannot afford to give away.*
- **Luke 6:34, 35 (NLT)** – *And if you lend money only to those who can repay you, why should you get credit? Even sinners will lend to other sinners for a full return. <sup>35</sup> "Love your enemies! Do good to them. Lend to them without expecting to be repaid. Then your reward from heaven will be very great, and you will truly be acting as children of the Most High, for he is kind to those who are unthankful and wicked.*
- Do away with his/her money and his/her bills in your marriage. If you can't trust them with your money, how can you trust them with your life??