

# Re-Finance Ancient Wisdom for Modern Money Management

## Overview

Our attitudes about money and how we use it reveal so much about our character, priorities, and commitment to God. Decisions about money can bring couples and families together and many times pull them apart. The ancient wisdom of the Old Testament gives great direction for modern money management. Financial decisions should be made under the lordship of Christ and the direction of His Holy Spirit. We are to give generously to the work of Christ through His church. And a strong work ethic can be a great testimony to a believer's commitment to Christ and that believer's desire to honor Christ in all things.

How we handle our personal finances and assets communicate to a lost world where our true priorities are. If the Bible takes money seriously, shouldn't we? This study of the wisdom in Proverbs and Ecclesiastes is a call to action for spiritual growth in the area of finances and giving.

## Benefits

- Develop a sense of expectancy related to God's work in the lives and money of group members.
- Understand and trust God's guidance in financial matters as well as the rest of life.
- Get biblical insight for your life...today.

## Lesson Topics

We will be going through the following lessons for the next six weeks.

1. [View Money Properly – Proverbs 23:4-5;30:5-9](#)
2. [Make Agreements Cautiously – Proverbs 6:1-5;22:7](#)
3. [Earn Money Productively – Proverbs 6:6-11](#)
4. [Manage Money Diligently – Proverbs 31:13-21](#)
5. [Invest Money Wisely – Ecclesiastes 11:1-6](#)
6. [Give Money Generously – Proverbs 11:23-29](#)

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## Lesson 1: View Money Properly

### What do you like best about money?

#### *Proverbs 23:4-5*

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

#### Discussion Question #1

- When have you seen money sprout wings and fly away?

**Recognize God as your source.** God is your provider, and He cares for every detail in your life. Regardless of who signs your paycheck, the Lord is the one who provides for your needs. (Philippians 4:19)

**Remember the temporary nature of wealth.** We will hold wealth and possessions loosely when we remember they are only temporary. The shine will dull, the pleasure will fade, and the cycle of discontent will continue. (Proverbs 27:24)

**Rest contentedly in the Lords provision.** Godliness with contentment is great gain (1 Timothy 6:6-8). Resting securely in the Lord frees you from the worry and stress of the world's unquenchable thirst for more.

**Refocus on eternal things.** Spend your energies on building God's kingdom. When you do, you'll find yourself thinking less about money and more about eternity. (Matthew 6:33)

#### *Proverbs 39:5-6*

**5 Every word of God is pure; He is a shield to those who put their trust in Him. 6 Do not add to His words, Lest He rebuke you, and you be found a liar.**

#### Discussion Question #2

- Why does the Bible remain our best source for financial wisdom?

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## Proverbs 30:7-9

7 Two things I request of You (Deprive me not before I die):

8 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.

## Discussion Question #3-4

- Whom do you know who lives out the truth in these verses?
- How would you describe a lifestyle of godly contentment in today's culture?

## Live It Out

How will you express your contentment and security in God this week?

- Pray daily.** As you talk with God each day, ask him to give you a spirit of contentment about your money and possessions. Ask for a greater sense of trust in God's ability to meet your present and future needs.
- Seek God's Word.** As you read and engage with the Bible this week, highlight any verses you come across that touch on the subject of money. Begin building a greater awareness of what God wants you to know about finances.
- Reach out.** Ask a friend or family member to join you in better understanding what the Bible teaches about money.

You don't have to give away thousands of dollars to do something radically honest. You can make the choice each day to seek the contentment and security God offers rather than place your trust in the temporary protection of worldly wealth.

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## Lesson 2: Make Agreements Cautiously

### What's one of the dumbest things you've ever bought?

#### Proverbs 6:1-2

1 My son, if you become surety for your friend, If you have shaken hands in pledge for a stranger, **(Surety or security: The individual who put up the security for the loan became responsible for the debt and could have his assets seized to repay the debt if the debtor defaulted).** 2 You are snared by the words of your mouth; You are taken by the words of your mouth.

#### Discussion Question #1

- How do we navigate the tension between avoiding entanglements and wanting to help those in need?

#### Proverbs 6:3-5

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.

4 Give no sleep to your eyes, Nor slumber to your eyelids.

5 Deliver yourself like a gazelle from the hand of the hunter, And like a bird from the hand of the fowler.

#### Discussion Question #2-3

- What can we learn from the imagery in these verses?
- How can obeying the principles in these passages empower us to serve and honor God.

#### Proverbs 22:7

7 The rich rules over the poor, And the borrower is servant to the lender.

#### Discussion Question #4

- Why are so many people willing to accept debt in today's culture?

**Debt restricts the freedom to give.** When debt governs the checkbook, we are limited in our ability to give spontaneously as needs arise. cheerful giving from the overflow of God's provision can be wiped out by debt. 1 Corinthians 9:6-7; 1 John 3:17

**Debt inhibits the ability to save and invest.** Debt focuses all of our finances on the present. As a result, we sacrifice future goals, projects, and opportunities on the altar of instant gratification and that momentary pleasure chokes future savings and investments.

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**Debt distorts an understanding of value.** Debt feeds our culture's "I can have it now" mentality. A line of credit allows us to have what we want when we want it. So we can feed our hunger with a \$1 cheeseburger with the same line of credit we use to pay for a \$3000 family vacation. The concept of value is eliminated in the face of instant indulgence.

**Debt prevents progress.** Accumulating debt creates a vicious cycle. Instead of moving forward when we receive a raise or an unexpected windfall, we're forced to pay down debt. The financial blessings that could help us advance are given to our debtors instead.

**Debt feeds a false self image.** Easy credit has fed the lie that you have to "keep up with the Joneses." Rather than representing who they really are to the world, many choose to prop up their imaginary facade by accumulating debt.

## Live It Out

- Get advice.** Take some time this week to learn more about co-signing loans and other common financial agreements. Seek to gain greater confidence about which agreements are helpful and which should be avoided.
- Get out.** If you are currently caught in a harmful financial obligation, prayerfully identify one step you can take this week to begin the process of rescuing yourself. Then take that step.
- Get together.** Make sure friends and family members are aware of the dangers involved with co-signing and other harmful entanglements. Make it a point to share what you've learned from God's Word about making wise decisions.

We all make impulse buys that are relatively, from a lack of gum to the newest summer blockbuster on DVD. But studying God's Word will help us avoid the kind of entanglements that can drag us down for years and more.

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## Lesson 3: Earn Money Productively

### What do you wish people knew about your work?

#### Proverbs 6:6-8

6 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.

#### Discussion Question #1

- What lasting lessons have you learned from working?

**Ants teach us about self-discipline.** Ants are self starters. Ants move about their day with purpose and direction. We can certainly learn from their discipline.

**Ants teach us perspective.** These small insects know the importance of provision. Simply stated, if they don't work they don't eat. The word provision literally means, "to see before." Ants instinctively know winter means colder temperatures and less food, so they use the bounty of spring and summer to prepare in advance.

**Ants teach us about hard work.** From dawn to dusk, ants work hard and how much more so should we? Hard work is of great value.

#### Proverbs 6:9-11

9 How long will you slumber, O sluggard? When will you rise from your sleep?  
10 A little sleep, a little slumber, A little folding of the hands to sleep—  
11 So shall your poverty come on you like a prowler, And your need like an armed man.

#### Discussion Question #2-3

- Why is laziness a spiritual problem?
- What tips would you suggest for balancing work and leisure?

#### Notice the descriptions of the sluggard/slacker throughout Proverbs:

- He loves excessive sleep (6:9-11;26:14).
- He irritates those who employ him (10:26).
- His longings are never satisfied (13:4).
- He takes no initiative to meet basic needs (19:24;26:15).
- He has no vision (20:4).
- He makes up excuses to avoid work (22;13;26:13).
- He does not heed wise counsel (26:16).

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## Live It Out

How will you respond to the Bible's teaching about work?

- Assess.** Look back at the Bible's description of the sluggard and compare that list to your own work habits. Does anything need to change?
- Set goals.** Make a specific plan for how you want to approach and engage your work. Set goals that will help you find the right balance between overworking and laziness, goals that will motivate you to be productive for God's kingdom as well as your workplace and community.
- Encourage others.** Make a deliberate effort to encourage one or more of your coworkers this week.

As we continue to explore the topic of work, remember that we don't work hard to gain God's favor. Jesus Christ did the work on the cross to restore us into right standing with God. As followers of Christ, then, we work diligently as a response to His grace. Through our necessary work, we honor the One who graciously loves us.

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## Lesson 4: Manage Money Diligently

### When have you seen a little turn into a lot?

#### Proverbs 31:13-15

13 She seeks wool and flax, And willingly works with her hands. 14 She is like the merchant ships, She brings her food from afar. 15 She also rises while it is yet night, And provides food for her household, And a portion for her maidservants.

#### Discussion question#1

- How does being a Christ follower impact how we view and manage our money?

#### Proverbs 31:16-17

16 She considers a field and buys it; From her profits she plants a vineyard. 17 She girds herself with strength, And strengthens her arms.

**Impulsive spending.** It's hard to pass up a good deal. Words such as sale, free, and deal try to lure us into a trap. Many of us are suckers for a no money down, no interest until 2050 sale. *But do we really need it?*

**Compulsive spending.** Spending money to heal our brokenness or medicating internal pain by shopping is a dangerous path. Only the gospel of Jesus Christ can heal the brokenness in our lives.

**Bored spending.** If we're bored, the last thing we need to do is watch a home shopping channel or head to the mall. We should spend our time doing something productive, like serving, giving back, or investing in others.

**Self centered spending.** It's a wise discipline to budget in advance for hobbies, interest, travel, and so forth. If we set a limit on our spending and stick with it, we can avoid getting lured into selfishly indulging our pleasures. God has entrusted financial resources to us, not only for our provision, but also for the advancement of His Kingdom.

**Status spending.** "Keeping up with the Joneses" is a rat race that will keep us chasing after whatever is newest and brightest. Merchants feed the consumerism by constantly introducing the latest and greatest. Be careful not to get caught in this trap.

#### Discussion Question #2

- When have you been most tempted to spend money impulsively?



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## Proverbs 31:18-21

18 She perceives that her merchandise is good, And her lamp does not go out by night.  
19 She stretches out her hands to the distaff, And her hand holds the spindle.  
20 She extends her hand to the poor, Yes, she reaches out her hands to the needy.  
21 She is not afraid of snow for her household, For all her household is clothed with scarlet.

**We are salt. (Matthew 5:13)**

**We are servants (Mark 10:43-45)**

**We are stewards (1 Corinthians 4:1-2)**

## Discussion Question #3-4

- What does this passage reveal about being a good Stewart?
- What obstacles hinder us from acting responsibly with what God has given us?

## Live It Out

What are some practical ways to act responsibly with what God has given you?

- Take inventory.** Make a list of the main talents and abilities God has given you.
- Memorize.** Choose a favorite verse from Psalm 31, one that summarizes how you want to live as a steward of God's resources.
- Go deeper.** Learn more about money management by reading a book or taking a course.

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## Lesson 5: Invest Money Wisely

### What comes to mind when you hear the word "invest"?

#### Ecclesiastes 11:1-2

1 Cast your bread upon the waters, For you will find it after many days. 2 Give a serving to seven, and also to eight, For you do not know what evil will be on the earth.

#### Discussion Question #1

- What are different ways people respond to the uncertainty of the future?

The Bible offers several clear principles to guide our investment strategies today:

1. Pray for understanding (Proverbs 3:13-14;15:14)
2. Seek wise counsel Proverbs (18:1;20:18;24:6)
3. Seek unity (Ecclesiastes 4:9-12; Amos 3:3)
4. Avoid getting involved in areas outside your expertise (Proverbs 27:12)
5. Wait before taking actions (Psalms 37:5-7)
6. If you don't have peace, stop! (Philippians 4:6-7)

#### Ecclesiastes 11:3-4

3 If the clouds are full of rain, They empty themselves upon the earth; And if a tree falls to the south or the north, In the place where the tree falls, there it shall lie.

4 He who observes the wind will not sow, And he who regards the clouds will not reap.

#### Discussion Question #2

- How have you reacted to misfortune in the past?

#### Ecclesiastes 11:5-6

5 As you do not know what is the way of the wind, Or how the bones grow in the womb of her who is with child, So you do not know the works of God who makes everything.

6 In the morning sow your seed, And in the evening do not withhold your hand; For you do not know which will prosper, Either this or that, Or whether both alike will be good.

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## Discussion Question #3-4

- What's the connection between trusting God and investing money wisely?
- How does the wisdom in this passage both inspire and challenge you?

## Live It Out

### What steps will you take to plan and invest wisely in the coming week?

- Submit to God.** Trusting God is the first step in any kind of wise investment. Intentionally submit to God's Will and plan for your future.
- Invest in God's kingdom.** Look for opportunities to invest your resources in ministries and businesses that seek to honor God and work for His Kingdom. Make investments that carry eternal significance.
- Secure a plan for the future.** Make sure you have a wise plan in place for allocating the resources God has given you.

You don't have to be a stockbroker or Wall Street junkie to understand the importance of investing for the future. And you don't need a business degree to apply the investment principles found in God's Word.

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## Lesson 6: Give Money Generously

### What's the most generous act you've seen?

#### Proverbs 11:23-26

23 The desire of the righteous is only good, But the expectation of the wicked is wrath. 24 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.

#### Discussion Question #1

- What moves you to be generous?

All we have belongs to God (Deuteronomy 10:14;1 Timothy 6:7).

All we have is a gift of grace from the Lord (2 Corinthians 9:8-11;James 1:17).

Giving is an act of worship (Matthew 6:21;Luke 21:1-4).

#### Proverbs 11:27-29

27 He who earnestly seeks good finds favor, But trouble will come to him who seeks evil. 28 He who trusts in his riches will fall, But the righteous will flourish like foliage. 29 He who troubles his own house will inherit the wind, And the fool will be servant to the wise of heart.

#### Discussion Question #2 - 4

- Why is it vital for Christians to be known as generous?
- How would you summarize the warnings in these verses?
- What do we stand to gain when we submit to the Bible's teaching about money?

#### Live It Out

What steps can you take this week to invest in the lives of others?

- Keep focused .** Memorize Proverbs 11:24, There is one who scatters, yet increases more; And there is one who withholds more than is right, But it leads to poverty. Allow God's Word to shape how you respond to the needs of others.
- Give back.** Be generous in a tangible way this week by helping someone in need who cannot pay you back.

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- **Give together.** Work with the members in your group or church to pool your resources together and do something big for a family in your church or community who has a need.