

POWER HOUR

10/11/2026

Lesson Text:
Proverbs 22:1-16

Related Scriptures:
Proverbs 3:1-12; 11:1-8, 24-31;
1 Timothy 6:6-10 & Luke 12:13-21

“WISDOM AND MONEY”

NLT TRANSLATION

Golden Text: True humility and fear of the Lord lead to riches, honor, and long life.
Proverbs 22:4 NLT

Time: between 971 and 931 B.C.

Place: Jerusalem

Proverbs 22:1-16 NLT

¹ Choose a good reputation over great riches; being held in high esteem is better than silver or gold. ² The rich and poor have this in common: The Lord made them both. ³ A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences. ⁴ True humility and fear of the Lord lead to riches, honor, and long life. ⁵ Corrupt people walk a thorny, treacherous road; whoever values life will avoid it. ⁶ Direct your children onto the right path, and when they are older, they will not leave it. ⁷ Just as the rich rule the poor, so the borrower is servant to the lender. ⁸ Those who plant injustice will harvest disaster, and their reign of terror will come to an end. ⁹ Blessed are those who are generous, because they feed the poor. ¹⁰ Throw out the mocker, and fighting goes, too. Quarrels and insults will disappear. ¹¹ Whoever loves a pure heart and gracious speech will have the king as a friend. ¹² The Lord preserves those with knowledge, but he ruins the plans of the treacherous. ¹³ The lazy person claims, “There’s a lion out there! If I go outside, I might be killed!” ¹⁴ The mouth of an immoral woman is a dangerous trap; those who make the Lord angry will fall into it. ¹⁵ A youngster’s heart is filled with foolishness, but physical discipline will drive it far away. ¹⁶ A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty.

INTRODUCTION

Although the book of Proverbs may at first appear random and chaotic, it is more intentional than many have assumed. As it turns out, there is a method to its seemingly random organization. Solomon's brilliant mind and God-given wisdom enabled him to compose this deep and practical book of wisdom.

Although every individual proverb is an independent unit that can stand alone, it is also intentionally placed within a network of other proverbs whose themes often coalesce. What may appear to be a random hodgepodge of wise sayings arbitrarily thrown together is actually a brilliant mosaic of complementary truths. These themes combine to provide comprehensive insights that give instruction to the reader. They do not merely demonstrate how to handle only one issue but multiple related issues at the same time. We must be alert to the kinds of issues that will likely come into play when dealing with wealth and finances.

Additional Scripture Readings:

The Righteous Contrasted with the Wicked. Proverbs 11:1-8.

How to Use Riches. Proverbs 11:24-31.

The Diligent and the Lazy. Proverbs 12:24-13:8.

Honor The Lord. Proverbs 3:1-12.

Do Not Trample the Poor. Amos 5:11-15.

Support the Weak. Acts 20:25-35.

The Results of Foolishness and Wisdom. Proverbs 22:1-16.

1. Money and our reputation (Proverbs 22:1). "Name" in this verse refers to reputation. Sometimes we may say a person has a good name, by which we mean he or she has a good reputation. So the wise person is more concerned about maintaining a godly reputation than about accumulating money. He or she will even sacrifice money to maintain his godly reputation.

2. Money and our standing (Proverbs 22:2-3). Sometimes we may envy the wealthy, but (vs. 2) tells us that the rich and poor are on a level plane before God because He made them both. Therefore, we should not think that the poor are inferior to the rich. (Vs. 3) gives us the principle that a wise person foresees danger

and avoids it. The foolish person is oblivious to danger and falls into different kinds of trouble. Applied to money, this can mean that a wise person sees the problems inherent in pursuing wealth and avoids them.

3. Money and the fear of the Lord (Proverbs 22:4-6). Many people seek wealth, honor, and life. (Vs. 4) tells us that the true source of those blessings is humility and the fear of the Lord. In Old Testament times, riches were often the result of righteous living. We have no such promise today, but certainly honor from the Lord and a life of His favor come from humility and fear of Him. (Vs. 5) states that the "froward," or wicked, person encounters great difficulties, whereas the one who guards his or her life avoids those problems. Applied to money, wise people avoid the problems that come with riches. (Vs. 6), the familiar verse on child rearing, can also have application to money. Wise parents will help their children have a biblical perspective on money.

4. Money and influence (Proverbs 22:7-8). (Vs. 7) affirms something we see in modern times: rich people, and especially lenders, often use their wealth to control people. The wise person will avoid situations in which he or she comes under the influence of the wealthy. (Vs. 8) states the principle of sowing and reaping, which also has relevance to money. Using it foolishly can lead to failure and self-destruction.

5. Money and generosity (Proverbs 22:9-12). The principle of sowing and reaping is also seen in (vs. 9). The wise person who sows generously and gives to the poor will reap a harvest of blessings. Discussions about money may foment strife. Any scorers should be removed before discussing monetary matters (vs. 10). (Vss. 11 and 12) can also apply to money. God protects those who seek to honor Him but frustrates the plans of the wicked, who twist the truth. Pertaining to riches, the righteous have the assurance that God will protect them as they seek to honor Him with their money.

6. Money and discipline (Proverbs 22:13-15). In (vs. 13), Solomon rebuked the foolish man who refused to work and made up an excuse about a lion in the street. The point is that wise people will go to work and not make excuses. The warning in (vs. 14) against falling into the pit of the adulteress reminds us not to fall into the pit of an obsession with money and come under the Lord's wrath. Those

who commit adultery and those who are foolish with money have the same disregard for wisdom. Even the instruction to parents in (vs. 15) can have application to our finances. Children will naturally not have a proper perspective on money. Parents must teach them the value of work to earn their money.

7. Money and poverty (Proverbs 22:16). Foolish people have the mistaken idea that taking advantage of the poor and refusing to help them will somehow increase their own wealth. Such people will come to poverty.

PRACTICAL POINTS

It is better to be viewed favorably than to have great wealth (Proverbs 22:1).

God shows no favoritism to the rich (vs. 2).

It is wise to prepare for the future (vss. 3-5).

We should teach our children to be generous (vss. 6-9).

Sometimes it is best to remove those who cause problems (vs. 10).

The wise will be rewarded, but sinners will receive punishment (vss. 11-12).

We should teach our children not to be lazy and not to take advantage of others (vss. 13-16).

CONCLUSION

The book of Proverbs instructs us in the habits, thoughts, attitudes, and behaviors for a life that God considers successful. Success is a **power** word. People seek high-power careers, prosperity, and prestige. But we all need God-honoring wisdom, especially in handling money and in dealing with people for true success. View money and material things with eternity in mind, fostering holy living and winning people to Christ.

Next week, we will examine how to be wise with our words; **'A Soft Answer Over Wrath' - Proverbs 15:1-15**

Union Gospel Press, LifeStone