

**Intro:**

Last time we talked about having the right attitude towards money.

We discussed:

1. Things that are better than money
2. Things money cannot do
3. God's viewpoint about acquiring money
4. God's warnings about the effect of "ill-gotten gains"
5. Giving cannot atone for ill-gotten gain
6. The value of diligence in acquiring money
7. The value of honesty in acquiring money
8. The value of righteousness (integrity, justice) in acquiring money
9. The value of mutual benefit in acquiring money

**How to Lose Money**

I. \_\_\_\_\_ **Laziness** fails to gain wealth and loses what wealth it has

Pr 24.30-31 I passed by the field of the sluggard And by the vineyard of the man lacking sense,<sup>31</sup> And behold, it was completely overgrown with thistles; Its surface was covered with nettles, And its stone wall was broken down.

**Opposite:** \_\_\_\_\_ **diligence**

Pr 27.23-27 Know well the condition of your flocks, *And* pay attention to your herds;<sup>24</sup> For riches are not forever, Nor does a crown *endure* to all generations.<sup>25</sup> *When* the grass disappears, the new growth is seen, And the herbs of the mountains are gathered in,<sup>26</sup> The lambs *will be* for your clothing, And the goats *will bring* the price of a field,<sup>27</sup> *And there will be* goats' milk enough for your food, For the food of your household, And sustenance for your maidens.

II. The strange way \_\_\_\_\_ **greed** contributes to poverty

Pr 11.6 The righteousness of the upright will deliver them, But the treacherous will be caught by *their own* greed.

Pr 28.22 A man with an evil eye hastens after wealth And does not know that want will come upon him.

### III. The \_\_\_\_\_ **impetuous** rarely keep wealth

Pr 21.5 The plans of the diligent *lead* surely to advantage, But everyone who is hasty *comes* surely to poverty.

### IV. Ill-chosen \_\_\_\_\_ **companions** can drain away money

Pr 5.7-10 Now then, *my* sons, listen to me And do not depart from the words of my mouth.<sup>8</sup> Keep your way far from her And do not go near the door of her house,<sup>9</sup> Or you will give your vigor to others And your years to the cruel one;<sup>10</sup> And strangers will be filled with your strength And your hard-earned goods *will go* to the house of an alien;

Pr 23.20-21 Do not be with heavy drinkers of wine, *Or* with gluttonous eaters of meat;<sup>21</sup> For the heavy drinker and the glutton will come to poverty, And drowsiness will clothe *one* with rags.

### V. \_\_\_\_\_ **Extravagance** runs through money quickly

Pr 21.20 There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up.

Pr 25.16 Have you found honey? Eat *only* what you need, That you not have it in excess and vomit it.

## How to Use Money

### I. We have an obligation to \_\_\_\_\_ **give** to God

Pr 3.9-10 Honor the LORD from your wealth And from the first of all your produce;<sup>10</sup> So your barns will be filled with plenty And your vats will overflow with new wine.

## II. We have an obligation to \_\_\_\_\_ \_\_\_\_\_ **pay our debts to others, without delay**

Pr 3.27-28 Do not withhold good from those to whom it is due, When it is in your power to do *it*.<sup>28</sup> Do not say to your neighbor, “Go, and come back, And tomorrow I will give *it*,” When you have it with you. [note: “to whom it is due” = “owners”]

Dt 24.15 “You shall give him his wages on his day before the sun sets, for he is poor and sets his heart on it; so that he will not cry against you to the LORD and it become sin in you. (cf. Lev 19.13)

Jas 5.4 Behold, the pay of the laborers who mowed your fields, *and* which has been withheld by you, cries out *against you*; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.

## III. We have a responsibility to \_\_\_\_\_ **provide** for our own household

Pr 31.21-22 She is not afraid of the snow for her household, For all her household are clothed with scarlet.<sup>22</sup> She makes coverings for herself; Her clothing is fine linen and purple.

1 Tim 5.8 But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.

## IV. We have an obligation to \_\_\_\_\_ **provide** for the poor **help**

Pr 11.24-26 There is one who scatters, and *yet* increases all the more, And there is one who withholds what is justly due, *and yet it results* only in want.<sup>25</sup> The generous man will be prosperous, And he who waters will himself be watered.<sup>26</sup> He who withholds grain, the people will curse him, But blessing will be on the head of him who sells *it*.

Pr 14.21 He who despises his neighbor sins, But happy is he who is gracious to the poor.

Pr 14.31 He who oppresses the poor taunts his Maker, But he who is gracious to the needy honors Him.

**V. We should make provision for \_\_\_\_\_ future needs**

Pr 6.6-8 Go to the ant, O sluggard, Observe her ways and be wise, <sup>7</sup>  
Which, having no chief, Officer or ruler, <sup>8</sup> Prepares her food in the  
summer *And* gathers her provision in the harvest.

Pr 21.20 There is precious treasure and oil in the dwelling of the wise,  
But a foolish man swallows it up.

**VI. We should make provision for an \_\_\_\_\_ inheritance**

Pr 13.22 A good man leaves an inheritance to his children's children,  
And the wealth of the sinner is stored up for the righteous.