

Smart Money

Lesson 04 of the series "Smart Life"

A. God wants us to live smart lives.

"These are the proverbs of Solomon, David's son, king of Israel. Their purpose is to teach people wisdom and discipline, to help them understand the insights of the wise. Their purpose is to teach people to live disciplined and successful lives, to help them do what is right, just, and fair. These proverbs will give insight to the simple, knowledge and discernment to the young. Let the wise listen to these proverbs and become even wiser. Let those with understanding receive guidance by exploring the meaning in these proverbs and parables, the words of the wise and their riddles." Proverbs 1:1-6 (NLT)

B. God made Solomon smarter and richer than anyone else.

"Give me an understanding heart so that I can govern your people well and know the difference between right and wrong. For who by himself is able to govern this great people of yours?" The Lord was pleased that Solomon had asked for wisdom. So God replied, "Because you have asked for wisdom in governing my people with justice and have not asked for a long life or wealth or the death of your enemies— I will give you what you asked for! I will give you a wise and understanding heart such as no one else has had or ever will have! And I will also give you what you did not ask for—riches and fame! No other king in all the world will be compared to you for the rest of your life!" 1 Kings 3:9-13 NLT

C. Solomon understood that wisdom is better than riches.

"Joyful is the person who finds wisdom, the one who gains understanding. For wisdom is more profitable than silver, and her wages are better than gold. Wisdom is more precious than rubies; nothing you desire can compare with her. She offers you long life in her right hand, and riches and honor in her left."

Proverbs 3:13-16 (NLT)

"Of what use is money in the hand of a fool, since he has no desire to get wisdom?" Proverbs 17:16 (NIV)

Life Application: We must seek God's wisdom so we know how to handle our money.

"True humility and fear of the LORD lead to riches, honor, and long life." Proverbs 22:4 (NLT)

"So be careful how you live. Don't live like fools, but like those who are wise. Make the most of every opportunity in these evil days. Don't act thoughtlessly, but understand what the Lord wants you to do."

Ephesians 5:15-17 (NLT)

D. Five habits of people who are smart with their money.

1. Smart people work hard.

"Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time."

Proverbs 13:11 (NLT)

"Work brings profit, but mere talk leads to poverty!" Proverbs 14:23 (NLT)

"Lazy people want much but get little, but those who work hard will prosper." Proverbs 13:4 (NLT)

"I walked by the field of a lazy person, the vineyard of one with no common sense. I saw that it was overgrown with nettles. It was covered with weeds, and its walls were broken down. Then, as I looked and thought about it, I learned this lesson: A little extra sleep, a little more slumber, a little folding of the hands to rest— then poverty will pounce on you like a bandit; scarcity will attack you like an armed robber." Proverbs 24:30-34 (NLT)

2. Smart people honor God with the first part of their income.

"Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will show you which path to take. Don't be impressed with your own wisdom. Instead, fear the LORD and turn away from evil... Honor the LORD with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine."

Proverbs 3:5-10 (NLT)

"But seek first the kingdom of God and His righteousness, and all these things shall be added to you."

Matthew 6:33 (NKJV)

Note: All we have comes from God anyway. “The blessing of the LORD makes a person rich, and he adds no sorrow with it.” Proverbs 10:22 (NLT)

“You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth...”

Deuteronomy 8:17-18 (NIV)

3. Smart people are generous to the poor.

“He who is kind to the poor lends to the LORD, and he will reward him for what he has done.”

Proverbs 19:17 (NIV)

“A generous man will himself be blessed, for he shares his food with the poor.” Proverbs 22:9 (NIV)

“The generous will prosper; those who refresh others will themselves be refreshed.”

Proverbs 11:24-25 (NLT)

“Give freely and become more wealthy; be stingy and lose everything.” Proverbs 11:24 (NLT)

4. Smart people carefully manage their resources and plan for their future.

“Know the state of your flocks, and put your heart into caring for your herds, for riches don’t last forever, and the crown might not be passed to the next generation.” Proverbs 27:23-24 (NLT)

“The wise have wealth and luxury, but fools spend whatever they get.” Proverbs 21:20 (NLT)

“A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.” Proverbs 22:3 (NLT)

“The earnings of the godly enhance their lives, but evil people squander their money on sin.”

Proverbs 10:16 (NLT)

5. Smart people know the importance of contentment.

“Don’t wear yourself out trying to get rich. Be wise enough to know when to quit.” Proverbs 23:4 (NLT)

“O God, I beg two favors from you; let me have them before I die. First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, ‘Who is the LORD?’ And if I am too poor, I may steal and thus insult God’s holy name.” Proverbs 30:7-9 (NLT)

“Those who love money will never have enough. How meaningless to think that wealth brings true happiness!” Ecclesiastes 5:10 (NLT)

JOHN SCHMIDT • 03-05-17 • john@centeringlives.com

Connect Group Discussion Questions

1. What is the best financial advice you have ever received? Who gave it to you? Why did you find it so helpful?
2. Read Proverbs 21:20, 22:3 & 27:23-24? Why is it important to manage our resources and plan for the future? How have you seen unwise or greedy money management effect relationships, businesses, or marriages?
3. Do you know someone who is really smart with his/her money? How did they get so smart?
4. Read Proverbs 3:9-10, 19:17 & Deuteronomy 8:17-18. What should we do with the money God has blessed us with? Why is it important to give back to God the best (*first part*) of what we have earned? Can you name some reasons it is difficult to be generous with what we have?
5. Read Proverbs 30:7-9 & 1 Timothy 6:6-10. What are the dangers of pursuing wealth? Why is being content with what we have so difficult? How can we learn to be more thankful for what God has already entrusted to us?
6. Read Proverbs 13:11, 14:23-24 & 24:30-34. Hard work is neither simple nor easy, so what makes it so gratifying? How does a person's work ethic effect his/her reputation?
7. Discuss the following proverbs and the wisdom they give us about money.
 - "Some who are poor pretend to be rich; others who are rich pretend to be poor." Proverbs 13:7 (NLT)
 - "The rich and poor have this in common: The LORD made them both." Proverbs 22:2 (NLT)
 - "Just as the rich rule the poor, so the borrower is servant to the lender." Proverbs 22:7 (NLT)
 - "Wealth makes many 'friends'; poverty drives them all away." Proverbs 19:4 (NLT)
 - "In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle."
Proverbs 23:5 (NLT)
 - "Better to have little, with godliness, than to be rich and dishonest." Proverbs 16:8 (NLT)