



Wise Up! A series in Proverbs What Does God Say About Money?

Date: Sunday 17th July

Speaker: Rosie McNeil (City Centre Site), Andrew McNeil (South Site)

Key Verses: Acts 16: 1-10, John 14: 23-26

Talk Summary:

Of the 31 chapters in Proverbs you'll find wisdom about work, money, generosity or debt in... 21 chapters.

On a scale of 1-10, where are you now in relation to the following statement?

"I understand the world of personal finances and I have the skills and knowledge and habits to trust God and do really well in this area of life"

On a scale of 1-10, 1 being peaceful and 10 being very stressed, where are you now?

What's your starting point?

Stressed out... in debt... financially literate... generous... overwhelmed.

There is some great practical wisdom out there from people such as Martin Lewis. There's also lots of self-help books. We want to talk about having a life centred on Jesus and trusting Him in everything.

"Trust in the Lord with all your heart and lean not on your own understanding. In all your ways submit to him, and he will make your paths straight."

-Proverbs 3:5-6

The goal here is to place the wisdom of Jesus at the very core.

1. God is the source of provision and security, not your bank balance:

"Don't love it or live for it, don't trust it for security, don't expect it to satisfy. It all belongs to God and He's using it to train me to trust." Rick Warren.

“Those who trust in their riches will fall.”

-Proverbs 11:28

“The wealth of the rich is their fortified city; they imagine it a wall too high to scale.”

-Proverbs 18:11

If you're wealthy, you could believe that your money will provide security and peace. In contrast a life of faith frees you up from the pressure that it's all about you and your effort to make it. Your future isn't just in your own hands. As followers of Jesus - He's Jehovah Jirah - God is our provider.

2. God first in everything:

“Honour the Lord with your wealth, with the first fruits of all your crops.”

-Proverbs 3:9-10

What does it mean to put God first in your life?

God FIRST:

- Finances - Give what's right and not what's left.
- Interests - Give God first consideration in every decision.
- Relationships - Put Him first in your friendships and family.
- Schedule - Give Him the first day of the week and the first part of every day.
- Troubles - Prayer should be your first report not last resort.

3. Be productive and work hard:

“Lazy hands make for poverty, but diligent hands bring wealth.”

-Proverbs 10:4

“All hard work brings a profit, but mere talk leads only to poverty.”

-Proverbs 14:23

“Do not wear yourself out to get rich; do not trust your own cleverness.”

-Proverbs 23:4

We're not just called to “follow our dreams”

Rabbi Daniel Lapin in “Business Secrets from the Bible” says do something you're good at that benefits others. Work is not always about doing what you want to do; work is about serving others well.

“There is only one way to make money: finding out what other people want or need and then providing those things to as many of our fellow humans as possible. This is the only way to earn money, no matter your occupation.”

John Wesley said: “Earn all you can, give all you can and save all you can.”

4. Have a plan:

“Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations.”

-Proverbs 27:23-25

What are your assets? All the resources God has put at your disposal. What comes in and what's God given you to manage.

4a. Live within your limits and spend less than you earn:

In many Jewish families' parents teach their kids - Give 10%, save 10%, invest 10% and live on 70%.

4b. Have a written plan:

Financial plan / budget - our job is to manage what God has provided (stewardship). A budget is telling your money where to go instead of wondering where it went. The best budget tool for you is the one you'll actually use. It only works if you monitor it.

4c. Know your vulnerabilities:

There are practical and emotional aspects to handling money well.

"There is desirable treasure and oil in the dwelling of the wise, but a foolish man squanders it."

-Proverbs 21:20

Comparison: You might scroll social media you compare yourself to others and want to keep up with others.

Chemistry: You might feel flat and buy something to treat yourself. You give yourself a little endorphin boost. That purchase might make you feel better for a while.

Coffee: An international study showed that caffeine impacts what you buy and how much you spend when shopping. They set up complimentary coffee bars at the entrance to retail stores. Shoppers who drank a cup of caffeinated coffee before going in, spent about 50% more money, and bought nearly 30% more items than shoppers who drank decaf coffee or water.

We have to learn to exercise self-control.

4d. Delayed gratification:

Consistent small decisions compound over time. Beware of little expenditures:

"A small leak will sink a big ship." Benjamin Franklin

The benefit of having a plan is you can decide what's important. You can plan your giving, your saving and you can appropriately enjoy things like leisure, meals or holidays guilt free. Plan for the unexpected and build in some contingency.

5. Deal with debt:

"The rich rules over the poor, and the borrower is servant to the lender."

-Proverbs 22:7

The general wisdom is to avoid debt wherever possible.

"Avoid credit cards. Just forget about them. You can't make progress in your financial life borrowing at 18%- 20%."

-Warren Buffett

The only debt you can't avoid is a mortgage and generally houses will appreciate over time. The biggest debt counselling charities in the UK say when people consistently apply God's principles in all their finances, they get out of debt faster.

6. Save, steward and grow your resources:

"Dishonest money dwindles away, but whoever gathers money little by little makes it grow."

-Proverbs 13:11

We're meant to make our money grow (parable of the talents). Don't just save what's left after spending but spend what's left after saving. Proverbs tells us that we're not just to save but we're to invest and grow our finances, but be careful to only invest in things that don't oppress others.

“Better a little with righteousness than much gain with injustice.”

-Proverbs 16:8

7. Enjoy what you have:

Learn to be content in all circumstances. Contentment is everywhere in the bible.

“Two things I ask of you, Lord; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches but give me only my daily bread.”

-Proverbs 30:7-8

8. Grow in generosity and share with those in need:

“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.”

-Proverbs 11:24

“The generous will themselves be blessed, for they share their food with the poor.”

-Proverbs 22:9

The economy of God’s kingdom is meant to look different - generous, open handed, trusting God as the source. If all you are saving for is your own family, your own future, your own retirement, then your vision is too small. There’s so much more for you to move into.

Final points:

- You’ll probably acquire more money if you work hard and are full of wisdom. But if all you care about is getting more money, you are the biggest fool.
- It is wise to save money, but don’t ever think money will give you real security.
- God gives you money because He is generous, but He is generous with you so that you can be more generous with others. And if you are generous with your money, God will likely be more generous with you.
- Wealth is more desirable than poverty, but wealth is not as good as righteousness, humility, wisdom, good relationships, and the fear of the Lord.
- Money is a tool to be used for God’s purpose. One day I’ll give an account to God for what I’ve done with it.
- Money is a training ground for trusting God. It’s an issue of the heart and an issue of faith. Choose to believe that doing things God’s way is the best way for you.

Worship

Worship is not just singing, it is thanking God for who he is and what he has done and is lived out through a life of trusting obedience. Discussing this together is an act of worship.

(Small group worship resources can be found at bvc.so/sgworship)

- What are you thankful for this week?
- Where has God been at work in your life?
- When have you taken risks in faith and obedience this week?

If you have a time of singing you can skip the above questions but please do ask this question each week:

- What has God been speaking to you about this week? *(Go around the group quickly don’t spend a long time on it)*

Discussion Questions (choose some which are most relevant to your group)

- Where do you find yourself on a scale of 1-10 in regard to the 2 opening statements?

- Where do you find your wisdom on money? Martin's Money Tips? Parents? Bible?
- Do you think that the way you currently view money is how God would want you to view it?
- What new idea did you learn for the first time?
- Was anything surprising or unexpected?
- If you were to make a change/improvement to your "money mind-set" what would you do?

Witness - *How would you share what you have learned with a non-church friend?*

We want to be investing in authentic relationships with those who don't know Jesus yet and inviting them to anything where they might meet other Christians and Jesus. Pick one of the below each week:

- How would you share what you have learned with a non-church friend?
- What church events coming up would your friends appreciate an invitation to?
 - Upcoming Events (go to bvc.so/whats-on for details)
 - Encounter Night – 23rd July
 - Healing on the Streets Training – 23rd July