

*Ecclesiastes 5:5* – It is better not to vow than to vow and not pay.

*Malachi 3:8, 10, 11* – <sup>8</sup> “Will man rob God? Yet you have robbed me! But you say, ‘In what way have we robbed you?’ In tithes and offerings.”

<sup>10</sup> “Bring all the tithes into the storehouse, that there may be food in my house, and prove me now in this, says the Lord of host, ‘If I will not open for you the windows of heaven, and pour out for you such blessing that there will not be room enough to receive it. <sup>11</sup> “And I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field, says the Lord of hosts.”

*Matthew 23:23* and *Luke 11:42* – “Woe to you, scribes and Pharisees, hypocrites! For you pay tithes of mint and anise and cumin and neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone.”

*Matthew 25:14 – 30* (the Parable of the Talents)

*Romans 13:8* – Owe no one anything except to love one another, for he who loves another has fulfilled the law.

*1 Timothy 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.

*2 Thessalonians 3:10* – For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat.



## Part 1

# *The Basics of Biblical Finance*

## 5 Basic Biblical Principles of Finance

1. \_\_\_\_\_

*Proverbs 22:7* – The rich rule over the poor, and the borrower is *servant to the lender*.

*Matthew 6:24* – No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.

*Proverbs 6:1–5* – <sup>1</sup> My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, <sup>2</sup> if you have been trapped by what you said, ensnared by the words of your mouth, <sup>3</sup> then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! <sup>4</sup> Allow no sleep to your eyes, no slumber to your eyelids. <sup>5</sup> **Free yourself, like a gazelle** from the hand of the hunter, like a bird from the snare of the fowler.

2. \_\_\_\_\_

*Proverbs 21:20* – In the house of the wise are stores of choice food and oil, but a foolish man *devours all he has*.

*1 Timothy 6:6* – But godliness with contentment is great gain.

3. \_\_\_\_\_

*Proverbs 21:5* – The **plan** of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty.

*Luke 14:28-30* – “For which of you, intending to build a tower, does not sit down first and **count the cost**, whether he has enough to finish it, lest, after he has laid the foundation and is not able to finish it, all who see it begin to mock him, saying ‘This man began to build and was not able to finish’.”

4. \_\_\_\_\_

*Proverbs 21:20* – In the house of the wise are **stores of choice food and oil**, but a foolish man devours all he has.

*Proverbs 6:6-8* – <sup>6</sup> Go to the ant, you sluggard; consider its ways and be wise! <sup>7</sup> It has no commander, no overseer or ruler, <sup>8</sup> yet it **stores** its provisions in summer and gathers its food at harvest.

### *Three reasons to save money*

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5. \_\_\_\_\_

*Psalm 37:21* – The wicked borrows and does not repay, but the righteous shows mercy and **gives**.

*2 Corinthians 9:7* (Read chapters 8 & 9 together) – . . . God loves a cheerful giver.

## What does the Bible say about money?

*Psalm 24:1* – The earth is the Lord’s and the fullness thereof.

*Proverbs 11:1, 15* – <sup>1</sup> A false balance is an abomination to the Lord, but a just weight is His delight.

<sup>15</sup> He who is surety for a stranger will suffer for it, but one who hates being surety is secure.

*Proverbs 13:11, 22* – <sup>11</sup> Dishonest money dwindles away, but he who gathers money little by little makes it grow.

<sup>22</sup> A good man leaves an inheritance for his children’s children, but a sinner’s wealth is stored up for the righteous.

*Proverbs 17:18* – It’s stupid to guarantee someone else’s loan.

*Proverbs 22:26-27* – Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he take away your bed from under you?

*Proverbs 27:23* – Be diligent to know the state of your flocks, and attend to your herds.

*Proverbs 28:20* – A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished.

*Proverbs 31:10-31* – <sup>10</sup> Who can find a virtuous wife? For her worth is far above rubies. <sup>11</sup> The heart of her husband safely trusts her: So he will have no lack of gain. <sup>12</sup> She brings him good, not harm, all the days of her life. <sup>13</sup> She selects wool and flax and works with eager hands. <sup>14</sup> She is like the merchant ships, bringing her food from afar. <sup>15</sup> She gets up while it is still dark; she provides food for her family and portions for her servant girls. <sup>16</sup> She considers a field and buys it; out of her earnings she plants a vineyard. <sup>17</sup> She sets about her work vigorously; her arms are strong for her tasks. <sup>18</sup> She sees that her trading is profitable, and her lamp does not go out at night. <sup>19</sup> In her hand she holds the distaff and grasps the spindle with her fingers. <sup>20</sup> She opens her arms to the poor and extends her hands to the needy. <sup>21</sup> When it snows, she has no fear for her household; for all of them are clothed in scarlet. <sup>22</sup> She makes coverings for her bed; she is clothed in fine linen and purple. <sup>23</sup> Her husband is respected at the city gate, where he takes his seat among the elders of the land. <sup>24</sup> She makes linen garments and sells them, and supplies the merchants with sashes. <sup>25</sup> She is clothed with strength and dignity; she can laugh at the days to come. <sup>26</sup> She speaks with wisdom, and faithful instruction is on her tongue. <sup>27</sup> She watches over the affairs of her household and does not eat the bread of idleness. <sup>28</sup> Her children arise and call her blessed; her husband also, and he praises her: <sup>29</sup> “Many women do noble things, but you surpass them all.” <sup>30</sup> Charm is deceptive, and beauty is fleeting; but a woman who fears the LORD is to be praised. <sup>31</sup> Give her the reward she has earned, and let her works bring her praise at the city gate.