

Text: Proverbs 28:19-20

Title: “Street Smarts ... For Money” Part 2

Find the book of Proverbs in your Bible. I’m in this series called “Street Smarts.” The Bible says that the wisdom of God is crying out in the streets, urging us to listen and learn so we can live skillfully in the “streets” and the paths of life in a way that honors God. Someone has said that proverbs are short sayings from a long experience.

MEMORY VERSE - Proverbs 2:6 - For the LORD gives wisdom, and from his mouth come knowledge and understanding.

You see, everything God thinks and speaks is wisdom. So when we read the Bible we are reading the very wisdom of God. But God knew that we needed more than just His Word on a page. For us to truly live wisely and righteously we need His Word in a person ... His Son Jesus Christ. So when we put our trust in Him, He comes to live in us and transform us. So...

1 Corinthians 1:30 - Christ Jesus ... has become for us wisdom from God—that is, our righteousness, holiness and redemption.

So as we are talking about “Street Smarts,” we’re talking about living the Christ-life in the streets (the paths) of where life happens ... at work, at home, and on dates, and how we handle our money. That’s what we’re talking about today. We desperately need God’s wisdom for handling our finances or we can make a mess of it. Last week we started with...

Proverbs 3:9-10 - Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

So here’s where we’re going: **God wants us to experience the great fulfillment that comes from honoring Him with our money and possessions.**

Now turn to Proverbs 28:19-20. Typically when we talk about money in church it’s in connection with money that is given to the Lord’s work. But that’s not the way the Bible looks at it. God is not just interested in your 10% or whatever you give to His work. He is Lord over 100% of our life. **Read Proverbs 28:19-20.**

So here we’re taught about working ... having food ... the foolish person who lives in poverty ... and the faithful man who is richly blessed. And we’re warned against making our greatest goal in life to get rich.

The book of Proverbs talks about money matters because *money matters*. It matters to God and it matters to us. Financial worries can overwhelm us. Dave Ramsey has written an excellent book called *Financial Peace*. That’s what we long for, but people know only financial *pain* and worry.

ILLUSTRATION – The Gallup organization surveyed people about their top financial worries. What they discovered is no surprise. Parents of children under 18 years of age are worried about paying for their children’s college. Many young adults worry about how to pay their student loans. Student loan debt has now reached \$1.3 trillion. Lower income households are most worried about medical costs in the event of an illness or accident. Half of Americans live paycheck to paycheck with little or no savings to help if something catastrophic happens. People 50-years of age and up worry about having enough money for retirement. Many are forced to delay retirement because there’s simply not enough for them to live on.

God is Lord over 100% of our wealth, whether we make \$20,000 or \$200,000 a year. We need the wisdom of God for how we use every penny that passes through our hands ... how we get it, how we spend it, how we give it away and how we invest it.

STREET SMARTS FOR FINANCIAL PEACE: Let’s pick up where we left off last week.

1. **HONOR THE LORD.**

This is the starting place for everything, but particularly our wealth. Proverbs 3:9 says to “honor the Lord with your wealth.” We honor the Lord because He is the ultimate treasure of our life. Money can’t save us from our sins. Only God in Christ can do that.

Proverbs 11:4 - Wealth is worthless in the day of wrath, but righteousness delivers from death.

ILLUSTRATION - Money can’t satisfy the deepest longings of our souls. Someone sent me this last week (SLIDE): “Money can’t buy happiness, but it can buy cows, and cows make milk makes ice cream, and ice cream makes you happy.”

Money can’t save us or truly satisfy us, but the use of our money reveals whether the Lord is truly our treasure in life and whether we are passionate about honoring Him. I love the prayer that is found in Proverbs 30:7-9:

Proverbs 30:7 - “Two things I ask of you, O LORD; do not refuse me before I die:

Proverbs 30:8 - Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread.

Proverbs 30:9 - Otherwise, I may have too much and disown you and say, ‘Who is the LORD?’ Or I may become poor and steal, and so dishonor the name of my God.

When you honor the Lord you are putting yourself in His hands. If you are looking at a financial mess, you can trust the Lord to bring you through it. You can’t erase the past, but you can start walking with God into the future with the desire to honor Him.

2. WORK HARD.

The primary way that God supplies our needs (not the only way, but the primary way) is by giving us jobs to earn a living. Yes, we are to trust God to meet our needs but then we are to obey God and go to work.

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

The Apostle Paul wrote to believers in the NT about people who have the ability to support themselves and their family, but instead mooch off of others:

1 Timothy 5:8 - If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.

If you're not retired and you're physically able to work you should work. If you don't have a job, then your full-time job is to find a job. Of course, one of the greatest jobs in the world is the job of a homemaker. You don't get a paycheck but you are contributing to the wealth of your family. So God's plan for our financial peace includes working hard.

3. SPEND WISELY.

Now obviously spending money is necessary. You spend it on food, on your rent or house payment, on clothes, on gas for your car and, if you can afford it, even on things that aren't necessities ... vacations, recreation, or whatever. The Bible doesn't prohibit that unless we're neglecting more important priorities like giving to God's work, savings and paying taxes.

The best way you can be wise and exercise discipline in your spending is to have a budget that guides your spending. In this way we keep our spending under control.

ILLUSTRATION –A few years ago I heard one of the Dallas Cowboys say that his wife's purse had been stolen along with all of her credit cards. He was asked if he had reported it to the credit card companies. He said, "No, whoever stole my wife's credit cards is using them less than my wife, so I figure I'm coming out ahead." But guys, we can have problems too. For example, women go *shopping*; men go *buying*. If I have to go to the store to buy some clothes, I'm on a mission ... to get in and out of the store as quickly as possible. Now Nan's mission is different ... to get the most for her money. So she comes home and tells me, "Look what I got for less than \$30." I come home and say, "Look what I got for less than 30 minutes" ... except that I could spent less if I had taken a little more time to shop around.

Something else ... we need to ask ourselves why we're spending money on things that are not necessities. Is it to impress others and make us feel better about ourselves? Be careful.

Proverbs 13:7 - One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth.

So spend wisely. Develop a budget and stick with it. Pray about unusual purchases that you make. Spend wisely.

4. ELIMINATE DEBT.

This is one of the greatest obstacles believers have when it comes to honoring the Lord with our wealth ... debt. Usually it's a symptom of the lack of discipline in wise spending. Many households are being smothered with heavy debt. For many American homes it's just normal to be in debt and stay in debt most of their lives. God wants better for us. The wisdom of the Bible tells us to avoid debt, because it's like a trap.

Proverbs 6:1,5 - My son, if you have put up security for your neighbor, if you have struck hands in pledge for another ... Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

Solomon is talking about signing on someone else's debt ... so you're essentially taking about incurring debt. It's a trap; do everything you can to get out of it before it consumes you. Heavy debt can make you feel so trapped, defeated and in bondage, especially if you can't break the cycle. So eliminate debt as quickly as possible. Ask God to give you grace to do whatever is necessary. Sell whatever you have to sell, cut whatever you have to cut, simplify wherever you can simplify in order to free yourself from debt as quickly as you can.

5. SAVE FOR THE FUTURE.

Proverbs 13:11 - He who gathers money little by little makes it grow.

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

ILLUSTRATION – I was visiting with one our senior adults recently. He and his wife had reached the point where they could no longer physically keep up their home. They needed to move to a smaller and safer place. Their financial adviser came by to talk to them about their finances and told them how much they had accumulated in their savings. They were shocked; they had no idea they had accumulated so much wealth. It was due to a consistent pattern of savings and the principle of compound interest over many years. Save for the future.

6. GIVE GENEROUSLY.

I'm not saying that giving is the last thing you do. Remember we honor the Lord by giving the first and the best to Him. We honor the Lord with our wealth by working hard, spending wisely,

eliminating debt, and saving for the future. But the supreme way we honor Him is by giving generously. Remember...

Proverbs 3:9 - Honor the LORD with your wealth, with the firstfruits of all your crops;

Last week we learned that the principle of firstfruits is that we give to God the first and the best of our increase. We also talked about the principle of proportional giving like the tithe that is taught throughout the OT and the NT. God promises to bless us as we are generous.

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

Proverbs 11:25 (NLT) - The generous will prosper; those who refresh others will themselves be refreshed.

If you've learned this wisdom and are living this wisdom you are blessed. Thank God! But what do you do if you've made a mess of things. You can't erase the past. But you can start now being obedient to God. Take a step up in your giving. If you're giving nothing start giving something ... from 1% to 5%, from 5% to 10%, from 10% to 20%. Give first to your church, then you can begin to bless others as well. Step up in faith and watch God work the miracle. But it all starts with honoring the Lord, acknowledging that He is Lord, not just of the 10% or 20%, but the 100%. All that we are and have belong to Him.

ILLUSTRATION – Jesus taught about treasuring the Kingdom of God. He said it's like a man who saw a beautiful pearl, then went and sold everything he had to purchase the pearl. Juan Carlos Ortiz applied that story in a parable of his own. A man goes to a jewelry store to buy something nice for his wife's birthday. He sees this beautiful pearl and asks the jeweler how much it costs. "It's very expensive." "Well, how expensive?" "It will cost you everything you have." "Alright, I'll buy it. I have \$10,000. Here take it all." "Is that all you have?" "Well, I have a couple of \$20 bills in my wallet." "That's mine too." The man agrees. "Is that all you have?" "Yes." "Where do you live?" "Well, I live in a house." "Alright, that's mine." "If you take my house I'll have to live in my RV." "Oh, you have a RV. That's mine too." "If you take my RV I'll have to live in my car." "Oh, you have a car? I'll take that too." The man is getting desperate. "If you take my house and car, where will we live?" "We?" "Well, yes, my wife and kids?" "Yes, they're mine now." The man is really desperate. "That leaves me alone." "And yes, I'll have you too." Then the jeweler goes on to say: "Now, listen, I will allow you to keep and to use all these things for the time being. But don't forget that they're all mine, just as you are. And whenever I need any of them, you must give them up, because I am now the new owner." That's what it means to follow Christ. He is Lord, not just of the 10%. He is Lord of it all.