

- ***READ Proverbs 3:1-12*** As has been stated numerous times from this pulpit concerning the Proverbs, we would do so well to take heed to the extremely practical wisdom that Solomon extends to us. I made mention in our lesson on preparing to read the Proverbs that while the book is kind of scattered brained as far as its organization goes, it contains much wisdom concerning nearly every area of our lives. Relationships, our mind, our tongue, and many other subjects are addressed throughout the entirety of the book. Solomon's plea to the reader concerning these things is found in these verses that we just read.
- Notice that he implores the reader to *"not lean on your own understanding."* Don't think you know the best way! Instead, he says prior that we ought to *"trust in the Lord with all of you heart....in all your ways acknowledge him, and He will make your paths straight."* Our responsibility in this book isn't to give the wisdom, but it is to simply mine the wisdom out of the pages, chapters, and verses. It is our responsibility to read what is written, to meditate on it, and put it into practice.
- One such subject that is addressed time and time again through the Proverbs that we would do well to read, heed, and practice would be concerning our finances. Notice **v.9** again with me please. *"Honor the Lord from your wealth and from the first of all your produce."* It is our responsibility to glorify God through how we use and deal with the finances He has blessed us with.
- Now, there are a few subjects that some people just really don't like to hear the preacher speak about because that's just none of his business, right? Marriage, parenting, and money are probably tops on that list. Funny enough, I'm going to hit the trifecta having just talked about parenting a couple weeks back, that I am going to talk about using wisdom in finding a spouse here in a few weeks, and then this evening we are going to talk about some money matters that are found here in the book of the Proverbs.
- Speaking of marriage, I'm sure we've all heard and we recognize that one of the most common fights that married couples have is concerning the family finances. Let's be real, money does matter because we must have it in order to survive in this life. Things cost money, and we would be wise to use the wisdom of God concerning even our finances if we want to be able to do things as smoothy as possible in this life and have one less big thing to worry about. I'm sure that most of us have heard of Dave Ramsey. Some might even be very familiar with him and his work in the financial world. It might be that what you hear tonight sounds an awful lot like what he teaches. That isn't because he is truly some financial genius that came up with this stuff, but again we see that the wisdom of men is truly only found in the wisdom of God. God is our best financial advisor and I hope that these things we consider this evening will be a help to those who might be in need. with these things in mind, let's consider four ways to find financial peace in the Proverbs. ***PRAYER***

Four Ways To Find Financial Peace From The Proverbs

I. Work Hard (Proverbs 13:4)

- A. Paul writes to the Colossians "Whatever you do, do your work heartily, as for the Lord rather than for men." (**Colossians 3:23**) Disciples are expected by God to be hard workers in whatever it is that they do, and our Lord expects this for a multitude of reasons. One such reason is that those who work hard set themselves up for success in their character, and it also gives them a chance to be blessed in their wealth, as well. Because we all know that money doesn't grow on trees, in a garden, or in a flowerbed.
- B. This is exactly what Solomon means as he writes what he does in **Proverbs 13:4**. *"The soul of the sluggard craves and gets nothing, But the soul of the diligent is made fat."* Every has needs and craves things, but Solomon says that the sluggard or lazy person will get nothing because they don't put in the work to obtain what they need. (**Proverbs 28:20**) Put this together with what Paul says in **II Thessalonians 3:10**, if a person won't work, then he won't eat. Laziness should not be rewarded.
- C. Sadly, we have too many people who would rather look for a handout than put their nose to the grindstone and work hard for their compensation. Too many would rather settle for a get rich quick scheme or resort to fraud than be diligent in their work to become wealthy and blessed materially. (**Proverbs 10:4;13:11**)
- D. It's true that there are many people who have financial reasons for many different issues, and if that is where we find ourselves then we need to first ask whether or not we are actually working hard enough to earn money that will keep us out of financial trouble. If we think that we are working hard, but we still have issues, then it might be that we are making a different mistake that Solomon also addresses in the Proverbs.

II. Don't Be Wasteful (Proverbs 21:20)

- A. It might be that we legitimately work hard and earn decent compensation that ought to be enough for us, but we still find ourselves in trouble. So what might be the issue? It might be that we earn enough through our hard work, but instead of being responsible with what we have, we waste our money through immature or loose spending.
- B. *"There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up."* (Proverbs 21:20) Those who are wise use that wisdom to make sure that they have what they need, and inversely the foolish person gives no thought to his needs or the future and swallows up or wastes everything that he has. Often, the ability to not be wasteful with your wealth comes with maturity. I get it, I remember getting my first check from my first job and I couldn't want to get out and buy something cool with it! My immaturity often led to me wasting my hard earned money and when I actually needed it for something...well... the money was nowhere to be found.
- C. So what can we do to keep ourselves from being wasteful with our money, besides learning over time and maturing? Consider what is said in Proverbs 13:7, *"There is one who pretends to be rich, but has nothing; another pretends to be poor, but has great wealth."* This Proverb fits really well and is more than likely the inspiration for a well known saying when it comes to striving for financial peace, "live below your means now so you can live above them later on."
- D. We probably all know people who would fit both ends of this spectrum. We probably all know people who live in such a way that others would think they were just rolling in dough, but the truth is that they're drowning in debt. On the other side, we probably know people who we wouldn't think have any money because they don't dress, act, or live like it, but the reality is that they're sitting on top of a fortune. These people are not wasteful, but instead they are very wise in how they save their money to help themselves and hopefully others in the future. The thing is that this doesn't happen by accident. Instead, these people make the purposeful decision to save and they discipline themselves to do so. They plan to do so, and they give every effort to follow that plan. (Proverbs 21:5) If we want to have financial peace then we must be sure that we are not wasteful of the money that God has blessed us to work hard for.

III. Keep A Budget (Proverbs 27:23)

- A. One of the ways that we can plan to keep from being wasteful with our money is to give much effort to be aware of what money is coming in and where it is going. *"Know well the condition of your flocks, and pay attention to your herds."* (Proverbs 27:23) The wise man not just knows what wealth he has coming in, but he knows when and where it is going. He is aware of his finances, and isn't allowing himself to be put in a tough spot by his carelessness. One of the easiest ways to be aware of our money and where it is going is to make out a budget.
- B. Now, budgets vary far and wide. My budget may very well look differently from your budget, but there are some things that remain consistent. First, we just need to put forth the effort to have a budget so that we are aware of our financial status. This is something that I give a lot of effort towards now because earlier in my life, I didn't do it at all and it almost always led to issues. In college, my job direct deposited by paycheck and I, like many people, just used my debit card all of the time. This often led me to checking in on my bank account and being mortified by how little money was there! I wasn't disciplined in budgeting myself and it was a scary life.
- C. If you know anything about how we do things now, then you know that the Angel's budget is pretty intense. I'm not saying that we do it the right way, but I'm saying that it is important for us to know ourselves well enough to know what is necessary for us to do. This is especially true if we are making plans for the future. If we're saving for a house, retirement, kids' education, or any other future expense then it is imperative that we make solid plans to save for those things, and that can be greatly aided with setting a budget and sticking to it.
- D. And then maybe most importantly, all of our budgets ought to begin with God in mind. Each of us has the responsibility to contribute to the work of the local church that we have joined ourselves to. (I Corinthians 16:1,2) One of the ways to fulfill the command of Proverbs 3:9 is to put God at the top of our budget and then work from there. Our contributions to the church ought to be central part of our financial plan, and not just the left overs. If we want to do well at putting something aside and saving it for the Lord, then putting it at the top of our budget is a great idea. Doing so truly honors God and helps us to find a solid hold on financial peace.

IV. Avoid Unnecessary Debt (Proverbs 22:7)

- A. Finally, we can come to have a strong sense of financial peace and stability if we do everything within our power to avoid unnecessary debt. *"The rich rules over the poor, and the borrower becomes the lender's slave."* (Proverbs 22:7) When we are in debt to another then in essence we are their slave and any inability to repay that debt or loan will only lead to trouble in our lives.
- B. Here's the deal with this though. I know some that some, such as Dave Ramsey, will hold to the "you should never have any debt, ever" type of mentality. While I would love to hold to this ideal, the reality is that our culture and society really make this difficult if not near an impossibility if we aren't in the wealthiest of brackets of people. The truth is that there are things in this life that almost require or demand that we take our loans. Things such as houses, cars, education, and such are very difficult to come by if we want to pay cash for everything. So, if we acknowledge this as the case then what can we do to handle necessary debt well, or avoid unnecessary debt all together?
- C. Let's begin with the unnecessary debt. We can avoid this by doing what we mentioned earlier and living within our means. This means that we don't apply for and use credit card, accrue debt and interest and do so without any plans of paying our debts in a timely manner. This is absolutely irresponsible and would fit the bill of what Proverbs 22:7 is directly warning us against. It also means that we are realistic about what we can afford with what we make. If we make \$50,000 a year then shouldn't be going out and buying a \$1,000,000 home. That's not living within our means, and we will eventually become a burden to others or fall prey to the lenders to devour. We must be wise and avoid these very avoidable issues of unnecessary debt.
- D. But on the other hand, we can learn to handle that "necessary" debt well, and we can do so by doing exactly what we have talked about thus far. We can handle that house, car, school, or maybe unnecessary debt that we make a mistake of accruing by working hard, saving, and being disciplined on a budget. We can avoid or overcome by practicing these things.
- E. It would be nice if we all knew this stuff up front in our youth because it can keep us from making poor decisions, but what if we have already made mistakes that have gotten us into a bad spot? Can I first suggest that we put our pride aside and ask for help? There are plenty of people even within this church that have either had practical experience in dealing with financial difficulties and have overcome them, or there are people who work in that industry and would love to help you out. *"The way of a fool is right in his own eyes, but a wise man is he who listens to counsel."* (Proverbs 12:15) There is no shame in seeking out help, but there is much shame in pride allowing us to get to a place where we become a burden to others. May we be the humble type when we are in need of help so that others might help us to find financial peace by putting into practice these godly things.

May we take the words of Solomon to heart concerning money matters when he says, *"my son, do not reject the discipline of the Lord or loath His reproof. For who the Lord loves He reproofs, even as a father corrects the son in whom he delights."* (Proverbs 3:11,12) The Lord delights in us and He wants what is best for us. May we humble ourselves to consider these four ways in which we can avoid much of the trouble that the world endures by finding financial peace through the Proverbs.