

OUTLINE

I. _____

Proverbs 21:5 (NLT2) ⁵ Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Colossians 3:23-24 (NASB) ²³ Whatever you do, do your work heartily, as for the Lord rather than for men, ²⁴ knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve.

Exodus 34:21 (NASB) ²¹ "You shall work six days, but on the seventh day you shall rest; even during plowing time and harvest you shall rest.

See also Ecclesiastes 9:10; Proverbs 10:4; 28:19

OUTLINE (continued)

I. _____

Proverbs 21:5 (NLT2) ⁵ Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

A. Managing or Stewardship Planning out

Luke 14:28-30 (NASB) ²⁸ "For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it?
²⁹ "Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him,
³⁰ saying, 'This man began to build and was not able to finish.'

OUTLINE (continued)

C. Living on Less

Proverbs 10:22 (NASB) ²² It is the blessing of the LORD that makes rich, And He adds no sorrow to it.

Without self-control, our spending capacity will always exceed our earning capacity.

D. Spending

George Fooshee - "People buy things they do not need with money they do not have to impress people they do not even like."

Do not waste Lk 16:1-2,10-13



OUTLINE (continued)

III. _____

Proverbs 21:5 (NLT2) ⁵ Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Proverbs 21:20 (HCSB) ²⁰ Precious treasure and oil are in the dwelling of a wise person, but a foolish man consumes them

Proverbs 6:6-11 (NASB) ⁶ Go to the ant, O sluggard, Observe her ways and be wise, ⁷ Which, having no chief, Officer or ruler, ⁸ Prepares her food in the summer And gathers her provision in the harvest. ⁹ How long will you lie down, O sluggard? When will you arise from your sleep? ¹⁰ "A little sleep, a little slumber, A little folding of the hands to rest"— ¹¹ Your poverty will come in like a vagabond And your need like an armed man.

OUTLINE (continued)

A. Emergency Fund

B. Investing

Ecclesiastes 11:2 (NASB) 2 Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.

Provide for Family 1 Timothy 5:8 (NASB) 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.

OUTLINE (continued)

IV. _____

Proverbs 21:5 (NLT2) ⁵ Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

A. Debt

Proverbs 22:7 (NASB) ⁷ The rich rules over the poor,
And the borrower becomes the lender's slave.

B. Borrowing

Borrowing – Pay Back Proverbs 3:27-28 ²¹ The wicked borrows and does not pay back, But the righteous is gracious and gives.

OUTLINE (continued)

C. Lending Benjamin Franklin “neither a borrower or lender be” Pg. 37 C 50.15
Larry and Ron

Bankruptcy Psalm 37:21 (NASB) ²¹ The wicked borrows and does not pay back, But the righteous is gracious and gives.

D. Co-signing

Proverbs 17:18 (NLT2) ¹⁸ It's poor judgment to guarantee another person's debt or put up security for a friend. See also Prov 6:1-5

OUTLINE (continued)

V. _____

Proverbs 21:5 (NLT2) 5 Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Proverbs 9:10 (NASB) 10 The fear of the LORD is the beginning of wisdom, And the knowledge of the Holy One is understanding.

Proverbs 11:14 (NASB) 14 Where there is no guidance the people fall, But in abundance of counselors there is victory. See also Proverbs 12:15; 15:22



OUTLINE (continued)

Conclusion:

Proverbs 21:5 (NLT2)

⁵ Good planning and hard work lead to prosperity,
but hasty shortcuts lead to poverty.

Proverbs 8:21 (NASB) ²¹ To endow those who love
me with wealth, That I may fill their treasuries.

See 1 Chronicles 29:11-12 Matthew 25:20-21

Message Slides

Discipleship Principles

Fall Series



Our Money Part II



Proverbs 21:5 (NLT2)

Stewardship



I. Earning



Proverbs 21:5 (NLT)

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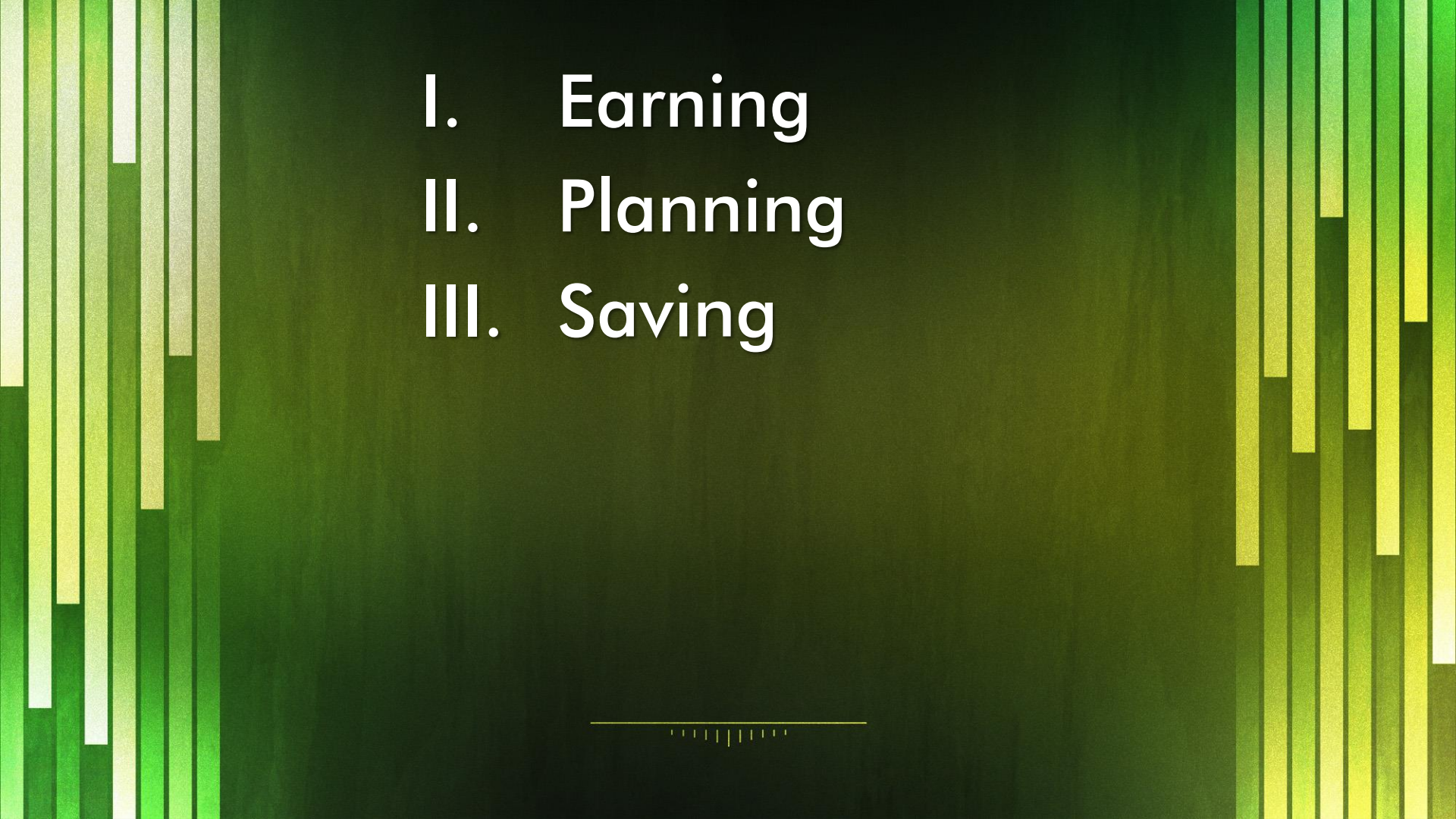
I. Earning

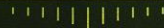
II. Planning



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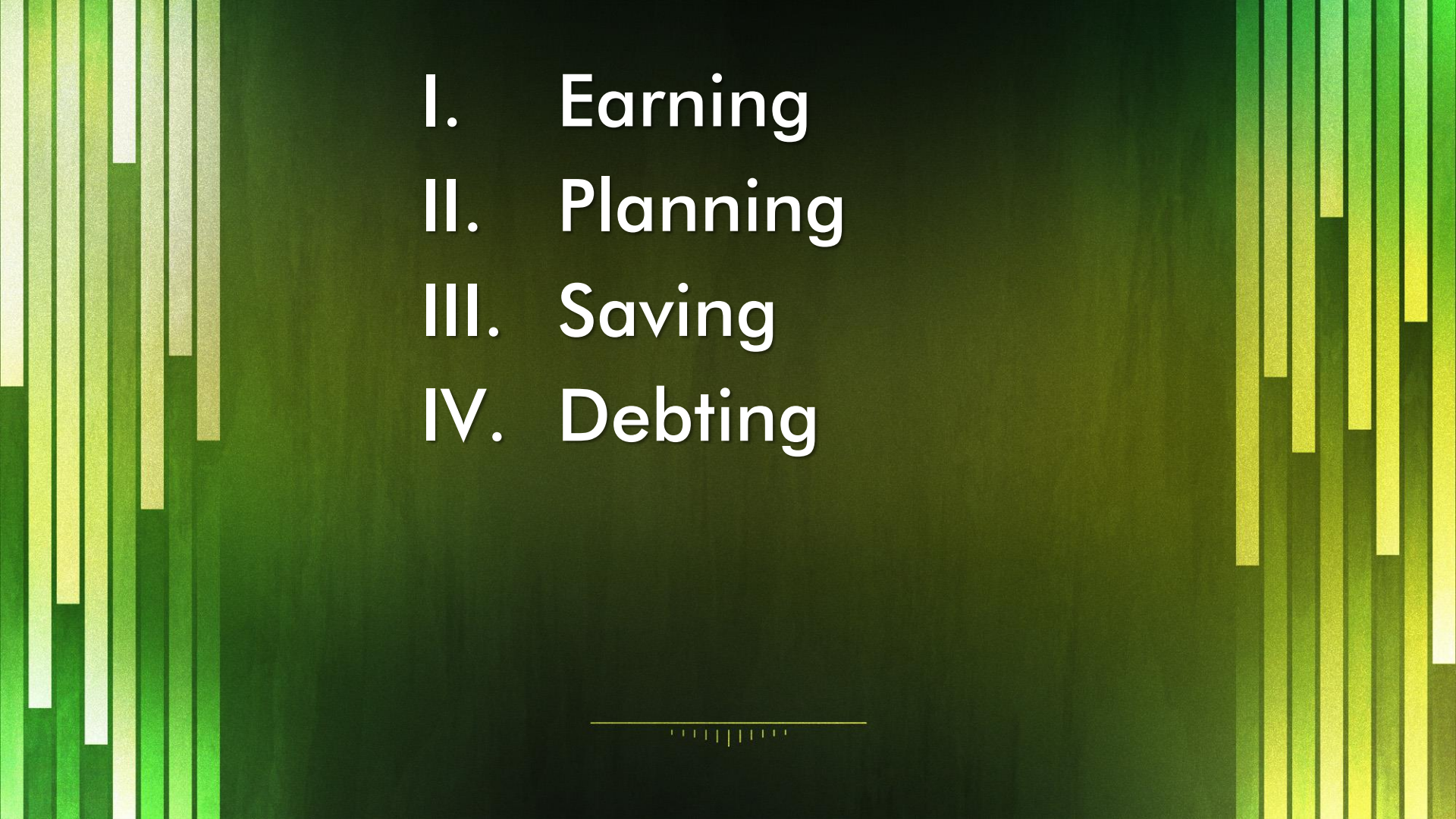
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- I. Earning
 - II. Planning
 - III. Saving



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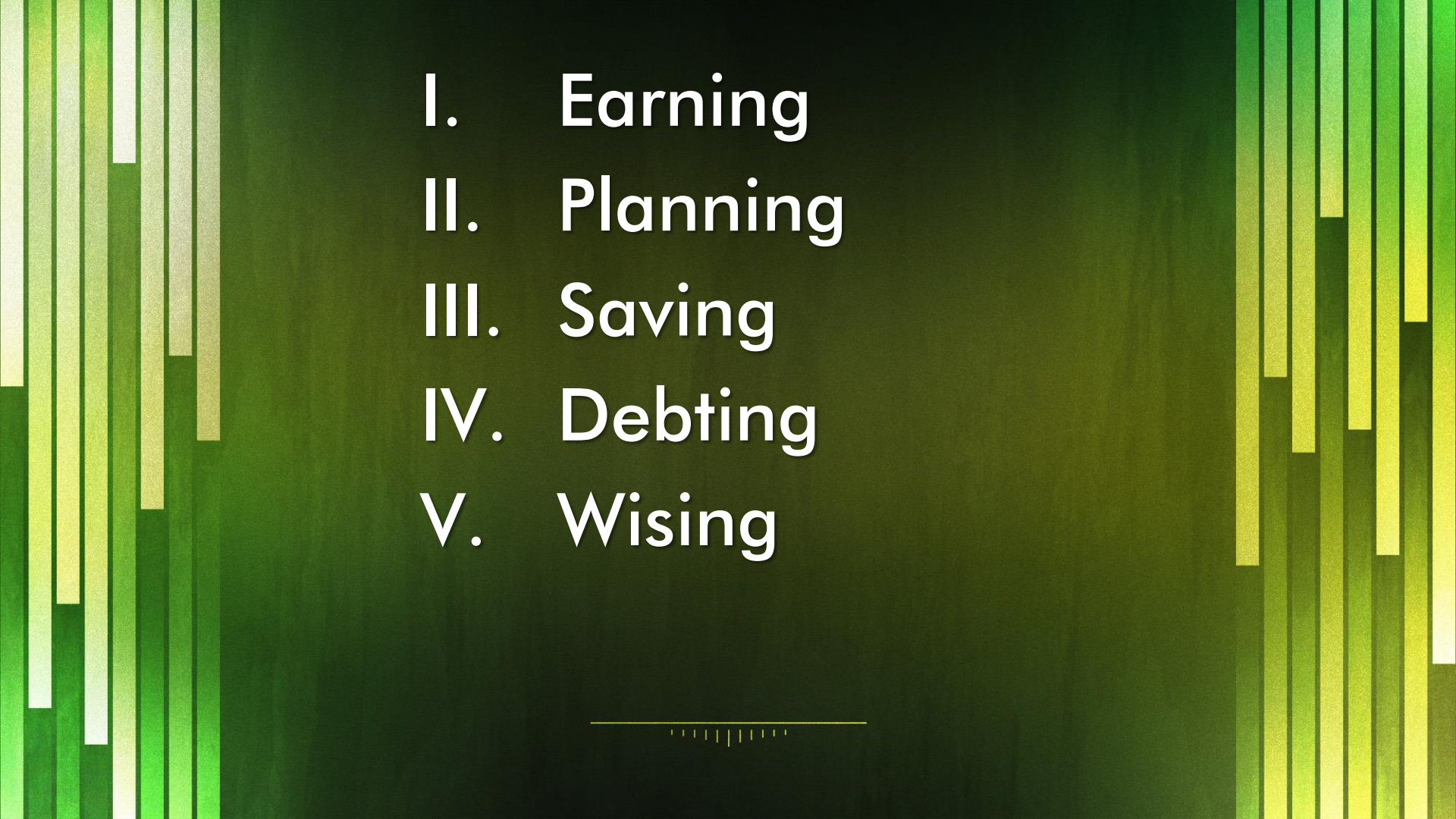
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- I. Earning
 - II. Planning
 - III. Saving
 - IV. Debting



Proverbs 21:5 (NLT)

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- I. Earning
 - II. Planning
 - III. Saving
 - IV. Debting
 - V. Wising



Proverbs 21:5 (NLT)

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QUESTIONS

Earning / Hard Work

1. How many different jobs have you had in your lifetime?
2. Which of your jobs have you enjoyed the most? Why? Which of your jobs have you disliked the most? Why?
3. How does or how could Colossians 3:23-24 impact the way you work? Please explain.

QUESTIONS (continued)

Planning

4. Do you enjoy planning or just living spontaneously? Are you more of a person who enjoys spending or are you more frugal and it is difficult for you to spend money? How can we bring God into our spending habits?
5. Have you ever been taught how to do a budget? Do you have a budget? Do you use your budget? What are the challenges of having and using a budget? What benefits have you seen from your budget?
6. Do you know of someone who lives on less than what they earn? How difficult is that? How common do you think it is?

QUESTIONS (continued)

Saving

7. Have you been able to save throughout most of your life, or has that been difficult for you?
8. Do you have an emergency fund? How difficult is it to have 3-6 months of your average monthly income saved up for an emergency fund? What do you think are the benefits of such a fund?
9. How do you feel about investing your money? Are you more comfortable with CD's and bonds or are you more comfortable with the stock market? How does personality affect savings or investing?
10. Who do you know who has great faith in trusting God for their daily bread and needs?

QUESTIONS (continued)

Debting

11. What is your attitude towards taking on debt? Is all debt wrong?
12. How do you feel and what is your practice about borrowing from others? (Prov 22:7) About loaning or lending towards others? Do you have any stories that you can share about this?
13. Why is co-signing so frowned upon by the Lord and the Bible? Prov 17:18; 6:1-5

QUESTIONS (continued)

Wising

14. What wisdom can you obtain from Proverbs 9:10 when applying it to money?
15. Who are some of the people that you get counsel from on money matters? Do you think that a small group is a place to bounce ideas of other Christians for counsel? Have you ever done this? Or do you keep your money matters pretty much to yourself or spouse?