

HILARIOUS GENEROSITY

STUDY THREE

Timeless Principles of Money Management

Selected Proverbs

The reason we give is not because God needs our offering but because we need to know the joy of trusting Him and watching Him work.

—Pastor Charles R. Swindoll

THE book of Proverbs is a gold mine. Glittering nuggets of wisdom pack its pages, ready to be gathered and deposited into our lives.

Proverbs' sayings are never out-of-date and always needed. Who couldn't use practical guidance in dealing with difficult people, managing a business, building trust in relationships, maintaining integrity, resolving conflicts, and many other real-life issues . . . including handling finances?

Search the book for keywords such as *money, gold, silver, lending, borrowing, riches, wealth, giving, spending, saving*, and you'll dig up priceless gems of wisdom. You'd pay thousands to a financial expert for the same insights available free in Proverbs.

So let's put on our mining helmet, flip on the headlamp, step into Proverbs' sparkling caverns, and start filling our sacks with timeless principles on money management.



PREPARE YOUR HEART

Our expedition guide is the Holy Spirit, who leads us to the treasures and helps us apply them. Invite the Lord in prayer to reveal His truth through the ministry of the Holy Spirit.



Timeless Principles of Money Management

Selected Proverbs



TURN TO THE SCRIPTURES

The book of Proverbs isn't organized by subject, like an encyclopedia. Rather, it's a collection of pithy sayings that cover various topics, not always in order. Using a concordance helps us find proverbs on the same theme. For example, here are two proverbs that warn about what happens when money runs your life:

*Such is the fate of all who are greedy for money;
it robs them of life. (Proverbs 1:19)*

*Trust in your money and down you go!
But the godly flourish like leaves in spring. (11:28)*

By grouping proverbs by keyword or by similar streams of thought, you can see patterns and draw valuable principles. A principle is a statement of timeless truth, grounded in God's Word, that applies to all people. In this *Searching the Scriptures* study, we've collected six sets of proverbs on finances from which you can learn lessons to live by.



Observation and Interpretation: Six Principles on Money Management

The following charts feature proverbs on topics related to the wise management of our finances. Read the verses in the New Living Translation and the New English Translation, then, in the *observation* column, write down what the verses say. In the *interpretation* column, write down the verses' meaning, explaining the key words. Peruse the notes in the New English Translation for helpful background information and definitions.

Following each chart, pause to record a principle that sums up the teaching in the verses you have observed and interpreted.

Honor God

Proverbs	Observation	Interpretation
<i>Proverbs 3:9–10</i>		

Principle:

Timeless Principles of Money Management

Selected Proverbs

Be Warned

Proverbs	Observation	Interpretation
<i>Proverbs 15:27</i>		
<i>Proverbs 23:4-5</i>		
<i>Proverbs 28:20, 22</i>		

Principle:

Listen to Wisdom

Proverbs	Observation	Interpretation
<i>Proverbs 8:1, 10-11</i>		
<i>Proverbs 8:12, 18-21</i>		
<i>Proverbs 16:16</i>		

Principle:

Timeless Principles of Money Management

Selected Proverbs

Perceive the Pitfalls

Proverbs	Observation	Interpretation
<i>Proverbs 18:11–12</i>		
<i>Proverbs 28:11</i>		
<i>Proverbs 29:3</i>		

Principle:

Increased riches give a false sense of security. You lack self-awareness. You can become a jerk, but you don't know it. Wealth often creates great temptations.
—Pastor Chuck Swindoll

Know What Has Real Value

Proverbs	Observation	Interpretation
<i>Proverbs 15:16–17</i>		
<i>Proverbs 22:1</i>		
<i>Proverbs 28:6</i>		

Principle:

Timeless Principles of Money Management

Selected Proverbs

Encourage Others

Proverbs	Observation	Interpretation
<i>Proverbs 13:22</i>		
<i>Proverbs 22:9</i>		

Principle:

Missionaries are still on the field because people with money give. Orphans are housed because of the giving by generous people. Those caught in human trafficking are rescued because those who never met them funded their rescue operation. Money buys hospitals to care for the sick. Think of the ministries that benefited from the giving by God's people! —Pastor Chuck Swindoll



Correlation: Jesus' Teaching on Generosity

Correlation leads us to the teachings of Jesus and the gems of wisdom He offered regarding God's response to our giving:

"Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back." (Luke 6:38)

What point was Jesus making?

How does this verse echo the wisdom in Proverbs?

Timeless Principles of Money Management

Selected Proverbs

Honor the Lord with your wealth; handle it wisely, save it carefully, earn it well. Be careful not to overspend, and then give, trusting God to bless . . . and He does. This is a promise. Those who honor Him with their money are blessed by Him in return. —Pastor Chuck Swindoll



Application: Questions to Consider

Think over the principles from your study on wise money management. In what areas can you grow wiser in your money management? For added insight, here's how Pastor Chuck Swindoll wrote the six principles in the form of a question to consider after each principle.

1. Those who honor God with their money are blessed in return. *How can I honor God with my money?*

2. Those who make money their passion lose more than they gain. *How can I avoid making money my passion?*

3. Wisdom gives wealth needed guidance. *What wisdom about finances can I follow more closely?*

4. Increased riches bring increased complications. *What complications from riches can I guard against?*

Timeless Principles of Money Management

Selected Proverbs

5. Money cannot buy life's most valuable possessions. *What is truly valuable in my life that money can't buy?*

6. If handled wisely, money can bring great encouragement. *How can I encourage someone or some ministry with my wisely handled finances?*

Pick one of these principles and put it into practice *today*. Wise money management is just as much a part of our spiritual life as worship, evangelism, missions, Bible teaching, and prayer. We honor God with our finances as much as with our praise songs. As you close your study, pray for God's wisdom to help you handle your money in ways that bring honor and glory to His name. Start now!



A FINAL PRAYER

Father, I confess my need for wisdom in handling the gifts You have given me. I desire to honor You with my finances and all that I own. After all, You own everything, and I am merely Your steward. Let me be faithful in my stewardship, honorable in my character, and worshipful in my giving. In Christ's name, amen.

For the 2024 broadcasts, this *Searching the Scriptures* study was developed by Bryce Klabunde, vice president, *Searching the Scriptures* Ministries, based upon the original outlines, charts, and transcripts of Charles R. Swindoll's messages. Copyright © 2015, 2024 by Charles R. Swindoll, Inc. All rights are reserved worldwide. Duplication of copyrighted material for commercial use is strictly prohibited.

