

## **The Ways of Wisdom**

*Financial Wisdom*

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# Financial Wisdom

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## **2 Chronicles 1:7–12 (NKJV)**

On that night God appeared to Solomon, and said to him, “Ask! What shall I give you? And Solomon said to God: “You have shown great mercy to David my father, and have made me king in his place. Now, O Lord God, let Your promise to David my father be established, for You have made me king over a people like the dust of the earth in multitude. Now give me wisdom and knowledge, that I may go out and come in before this people; for who can judge this great people of Yours?

And God said to Solomon: “Because this was in your heart, and you have not asked riches or honor or the life of your enemies, nor have you asked long life—but have asked wisdom and knowledge for yourself, that you may judge My people over whom I have made you king—wisdom and knowledge are granted to you; and I will give you riches and wealth and honor, such as none of the kings have had who were before you, nor shall any after you have the like.

## **The Solomon Principle: Wisdom Precedes Wealth**

## **Proverbs 10:22 (NKJV)**

The blessing of the Lord makes one rich. And He adds no sorrow with it.

## **Seven Foundations of Financial Wisdom from the Book of Proverbs**

### **1. Keep God first in your finances.**

#### **Proverbs 3:9–10 (NKJV)**

Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.

### **2. Be diligent in everything and have a good work ethic.**

#### **Proverbs 6:6–11 (NKJV)**

Go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest. How long will you slumber, O sluggard? When will you rise from your sleep? A little sleep, a little slumber, a little folding of the hands to sleep—so shall your poverty come on you like a prowler, and your need like an armed man.

#### **Proverbs 10:4–5 (NKJV)**

He who has a slack hand becomes poor, but the hand of the diligent makes rich. He who gathers in summer is a wise son, but he who sleeps in harvest is a son who causes shame.

#### **Proverbs 13:4 (NKJV)**

The soul of a lazy man desires, and has nothing; but the soul of the diligent shall be made rich.

#### **Proverbs 24:30–34 (NKJV)**

I went by the field of the lazy man, and by the vineyard of the man devoid of understanding; and there it was, all overgrown with thorns; its surface was covered with nettles; its stone wall was broken down. When I saw it, I considered it well; I looked on it and received instruction: A little sleep, a little slumber, a little folding of the hands to rest; so shall your poverty come like a prowler, and your need like an armed man.

### **3. Be careful of debt.**

#### **Proverbs 22:7 (NKJV)**

The rich rules over the poor, and the borrower is servant to the lender.

#### **Proverbs 6:1–5 (NKJV)**

My son, if you become surety for your friend, if you have shaken hands in pledge for a stranger, you are snared by the words of your mouth; you are taken by the words of your mouth. So do this, my son, and deliver yourself; for you have come into the hand of your friend: Go and humble yourself; plead with your friend. Give no sleep to your eyes, nor slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter, and like a bird from the hand of the fowler.

#### **Proverbs 11:15 (NKJV)**

He who is surety for a stranger will suffer, but one who hates being surety is secure.

#### **Proverbs 17:18 (NKJV)**

A man devoid of understanding shakes hands in a pledge, and becomes surety for his friend.

#### **Proverbs 22:26–27 (NKJV)**

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?

#### **Exodus 22:25 (NKJV)**

If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest.

#### **Psalms 37:21 (NKJV)**

The wicked borrows and does not repay, but the righteous shows mercy and gives.

**Psalm 37:26 (NKJV)**

He is ever merciful, and lends; and his descendants are blessed.

**Proverbs 19:17 (NKJV)**

He who has pity on the poor lends to the Lord, and He will pay back what he has given.

**Matthew 5:42 (NKJV)**

Give to him who asks you, and from him who wants to borrow from you do not turn away.

**Luke 6:35 (NKJV)**

But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High. For He is kind to the unthankful and evil.

**4. Be generous and give to the poor.**

**Proverbs 11:24–25 (NKJV)**

There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself.

**Proverbs 14:31 (NKJV)**

He who oppresses the poor reproaches his Maker, but he who honors Him has mercy on the needy.

**Proverbs 22:9 (NKJV)**

He who has a generous eye will be blessed, for he gives of his bread to the poor.

**Proverbs 22:22–23 (NKJV)**

Do not rob the poor because he is poor, nor oppress the afflicted at the gate; for the Lord will plead their cause, and plunder the soul of those who plunder them.

**Proverbs 28:27 (NKJV)**

He who gives to the poor will not lack, but he who hides his eyes will have many curses.

**5. Seek financial counsel.**

**Proverbs 13:18 (NKJV)**

Poverty and shame will come to him who disdains correction, but he who regards a rebuke will be honored.

**Proverbs 11:14 (NKJV)**

Where there is no counsel, the people fall; but in the multitude of counselors there is safety.

**Proverbs 15:22 (NKJV)**

Without counsel, plans go awry, but in the multitude of counselors they are established.

**6. Be financially faithful and avoid greed and “get rich quick” schemes.**

**Proverbs 28:20 (NKJV)**

A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished.

**Proverbs 28:22 (NKJV)**

A man with an evil eye hastens after riches, and does not consider that poverty will come upon him.

**7. Walk in financial integrity and honesty.**

**Proverbs 13:11 (NKJV)**

Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase.

**Proverbs 15:6 (NKJV)**

In the house of the righteous there is much treasure, but in the revenue of the wicked is trouble.

**Proverbs 20:17 (NKJV)**

Bread gained by deceit is sweet to a man, but afterward his mouth will be filled with gravel.

**Proverbs 21:26 (NKJV)**

He covets greedily all day long, but the righteous gives and does not spare.