
Wisdom for Finances

Proverbs

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How does Proverbs help us approach our finances?

What are the categories and areas of wisdom that Proverbs addresses about Finances?

There were many ways I could have approached exploring finances from the Proverbs. I decided to go through Proverbs from beginning to end, capturing the larger sections of teaching on this subject. I then summarized the sections and tried to organize them in some reasonable fashion, but in the end, I decided to approach this chronologically.

I found that finance often overlaps with other teachings or biblical principles, in Proverbs. For example, there is a clear and consistent overlap and connection in Proverbs with the topics of foolishness, wisdom, riches, and poverty.

The book of Proverbs is wisdom literature; wise counsel for living your life. Rarely are any of Proverbs a command. However, I know people, for example, who search the Proverbs for teaching on finances and then teach or live out those principles according to “law”. In other words, there is no grey area, but only black and white.

My career the last 30 years as a financial advisor has been shaped extensively by scripture, and the principles in Proverbs being key to understanding God’s perspective and advice on money.

Honor the Lord with your Wealth (Proverbs 3:9-10)

Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.

One of the first and foundational principles in Proverbs regarding wealth and finances is to honor the Lord with your wealth and with the firstfruits of ALL your produce (or in today’s world, honor the Lord with your increase, personal skill, product, income, or wealth). If you do this, then you will not be in need, and in fact, Proverbs says your barns (storage, needs, supplies, livestock, business), will be filled with more than enough, and your vats will be bursting with wine.

FIRSTFRUITS Firstborn child or animal or first parts of any crop that, in Hebrew thought, were considered holy and therefore belonged to the Lord. The firstfruits, as a foretaste of more to come, were offered to God in thanksgiving for his goodness in providing them¹

¹ Elwell, W. A., & Comfort, P. W. (2001). In [Tyndale Bible dictionary](#) (p. 486). Wheaton, IL: Tyndale House Publishers.

Financial slavery (Proverbs 6:1–5, also see Proverbs 22:26-27)

My son, if you have put up security for your neighbor, have given your pledge for a stranger, if you are snared in the words of your mouth, caught in the words of your mouth, then do this, my son, and save yourself, for you have come into the hand of your neighbor: go, hasten, and plead urgently with your neighbor. Give your eyes no sleep and your eyelids no slumber; save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler.

Proverbs warns about co-signing or putting up your own collateral for a neighbor. This includes the value of your name, your pledge, and your verbal commitment. I know some who would interpret this as sin if you co-signed for anyone, including a family member. In my opinion, the writer of Proverbs is warning us of the potential foolishness of such an act. I think this warning also applies to co-signing for a family member. Your name and assets are on the line. If that person fails to meet the obligation, then it is up to you to fulfill that pledge and make sure that your name and reputation and the reputation of the Lord is honored. Within the context of Proverbs, a good name is more valuable than money.

Wise planning for the future (Proverbs 6:6-9)

Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest. How long will you lie there, O sluggard? When will you arise from your sleep? A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber, and want like an armed man.

The ant is used as an example of the discipline needed to prepare food and resources for the future. No one tells the ant how or when to store food, but the ant is self-disciplined and works hard continually to be prepared. This is an example of how we should be diligent and disciplined to prepare, plan, and store up resources for a rainy day and for the future. I think it's also interesting to note that the ant doesn't rest, but is a constant, consistent hard worker.

Righteousness is better than wealth (Proverbs 11:1-5)

A false balance is an abomination to the LORD, but a just weight is his delight. When pride comes, then comes disgrace, but with the humble is wisdom. The integrity of the upright guides them, but the crookedness of the treacherous destroys them. Riches do not profit in the day of wrath, but righteousness delivers from death. The righteousness of the blameless keeps his way straight, but the wicked falls by his own wickedness.

The wealthy rely on their riches to protect them but only righteousness delivers from eternal death. Wealth is of no value on the day of judgment. God does care how we perform our business practices. He does care if we cheat others or tip the scale in our favor in our business. I have been amazed over the span of my career how professing believers can

compartmentalize their Christianity when it comes to their business practice and how they can lack integrity in the way they treat competitors or customers, and even employees and co-workers. Such a disconnect is unrighteous and considered wicked.

Trusting in riches (Proverbs 11:23-31)

The desire of the righteous ends only in good, the expectation of the wicked in wrath. One gives freely yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered. The people curse him who holds back grain, but a blessing is on the head of him who sells it. Whoever diligently seeks good seeks favor, but evil comes to him who searches for it. Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf. Whoever troubles his own household will inherit the wind, and the fool will be servant to the wise of heart. The fruit of the righteous is a tree of life, and whoever captures souls is wise. If the righteous is repaid on earth, how much more the wicked and the sinner!

God blesses those who give freely. Ironically, one who gives freely grows richer (whether this is in earthly riches, righteousness or sometimes both), but whoever trusts in riches will fall. The righteous do not selfishly protect their wealth by failing to give to those in need. This is the same concept of sowing and reaping that is in the New Testament. From a purely human perspective it does not make sense that our wealth and prosperity can increase the more we give.

The righteous desire things that line up with God's priorities and therefore their desires will be fulfilled, and they will bear fruit. If a person decides to hold back resources from those in need because of selfishness, his name will be cursed, and he will not bear fruit for God. He will develop a bad reputation.

Gaining wealth takes time (Proverbs 13:11,18, 22-23)

Wealth gained hastily will dwindle, but whoever gathers little by little will increase it. (v.11)

True wealth takes time to develop, and assets grow over time due to the compounding effect of time and money. This is one of the reasons my job exists and why I work as a financial planner and asset manager. Money compounds over time. So, the sooner you begin investing and putting your money at work for yourself the more money you will have over time. It is not only the time that grows assets but adding money to your investment. If you put money into your investment on a regular basis your asset grows itself.

A home is a good example of this, because most people typically don't take money out of their house consistently but rather, they tend to invest money into a home. They also tend to keep their home for an extended period. A home is often the largest asset someone may

have, and its value grows over time. In today's world, investments compound regularly; daily, weekly, monthly, and growth compounds growth.

Lending to the Lord (Proverbs 19:14–17)

Slothfulness casts into a deep sleep, and an idle person will suffer hunger. Whoever keeps the commandment keeps his life; he who despises his ways will die. Whoever is generous to the poor lends to the LORD, and he will repay him for his deed.

An idle person will suffer hunger, but whoever is generous to the poor lends money to God (gives money back to God). God will repay the generous person for his generosity.

Whoever loves pleasure will be a poor man (Proverbs 21:17,20;23:19–21)

Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich. Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it. Hear, my son, and be wise, and direct your heart in the way. Be not among drunkards or among gluttonous eaters of meat, for the drunkard and the glutton will come to poverty, and slumber will clothe them with rags.

Whoever loves pleasures, oil, and wine (luxuries and fine drink), will never be rich. A wise man has precious treasure and oil, but he uses his luxury items sparingly and he doesn't devour them like a fool. A foolish man is a glutton and a drunk and hangs out with others who are gluttons and drunks. Do not socialize with people who devour all their wealth and resources, or you will be like them. Remember wealth does not come through spending money but saving money and putting off your desires.

Show restraint in getting wealth (Proverbs 23:4–5; 28:19–22)

Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.

Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty. A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished. To show partiality is not good, but for a piece of bread a man will do wrong. A stingy man hastens after wealth and does not know that poverty will come upon him.

Show restraint in acquiring wealth, be discerning enough to stop. I love this verse. The idea is to be wise enough to know when enough is enough. Proverbs talks about how hard work and diligence leads to wealth and prosperity, but know what your true treasure is, because wealth is fleeting and will be gone quickly. Also, where do you spend all your time? You could die tomorrow, and you may have missed ministry opportunities or time and opportunity to develop relationships that last into eternity.

Show integrity and work your land (job, skill, business), and you will have plenty of food. If you pursue worthless pursuits, you will have plenty of poverty. Spend your time working if you want to have plenty of food and resources. Wasting time on pursuits instead of providing for your family (or yourself) will lead to poverty. I think you can see this in much of our population today, where people of working age who should be productive are spending time doing either doing nothing or pursuing pleasure. I am not simply getting this from media, I am hearing this from my client. Unfortunately, the government and sometimes parents are allowing this foolish behavior to continue.

A man who faithfully works his land will be blessed, but a stingy selfish man seeks to get rich quick, and he will not go unpunished.

Take care of your business first (Proverbs 24:27)

Prepare your work outside; get everything ready for yourself in the field, and after that build your house.

Take care of your business first because that is what provides income. Make sure your job, your skills, and your means of making money is situated and secured before even considering purchasing your house. Often today, we want the best, biggest house, and stuff inside the house before our business or job are even secure. Be patient and take care your work first.

A lack of diligence will lead to poverty (Proverbs 24:30–34; 26:12–16)

I passed by the field of a sluggard, by the vineyard of a man lacking sense, and behold, it was all overgrown with thorns; the ground was covered with nettles, and its stone wall was broken down. Then I saw and considered it; I looked and received instruction. A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber, and want like an armed man.

Do you see a man who is wise in his own eyes? There is more hope for a fool than for him. The sluggard says, "There is a lion in the road! There is a lion in the streets!" As a door turns on its hinges, so does a sluggard on his bed. The sluggard buries his hand in the dish; it wears him out to bring it back to his mouth. The sluggard is wiser in his own eyes than seven men who can answer sensibly.

Here the writer of Proverbs uses a word picture to illustrate a real-life example of what causes poverty, or what poverty from laziness looks like. And we have all seen places like this and hopefully this image comes to mind as you consider your own lifestyle and stewardship of your resources.

This is an illustration of passing by a field of a sluggard or lazy person, or a man lacking sense. The vineyard was overgrown by weeds, and thorns, and the stone wall was broken

down. This is the part of a person's property that should have provided income for the person, but it wasn't being taken care of. It was overgrown and uncared for, and was not producing harvest or income. The conclusion? A little sleep, a little casual slumber and poverty will overtake you like an armed robber. It makes you question our current philosophy of work in our society, and consider if our values line up with that of scripture?

Slothful people tend to think highly of themselves and are wise in their own eyes. They often feel entitled.

The sluggard is also wiser in his own eyes than anyone else, but he isn't willing to do the work necessary to be successful and to generate wealth. He makes excuses about why he should not go to work, or why it is too dangerous to go out and work, and yet he is the wisest person he knows!

Know the condition of your flocks (Proverbs 27:23–27)

Know well the condition of your flocks, and give attention to your herds, for riches do not last forever; and does a crown endure to all generations? When the grass is gone and the new growth appears and the vegetation of the mountains is gathered, the lambs will provide your clothing, and the goats the price of a field. There will be enough goats' milk for your food, for the food of your household and maintenance for your girls.

This is another key proverb regarding managing your money and resources. Know the condition of your assets and your financial plan. Know the conditions of your flock (or business). You would be surprised at the number of clients I meet that don't really know the details of their financial condition. Riches do not just appear and then last forever; you need to plan wisely and then tend well to your financial future. Know how you are earning income; maybe you will need multiple sources of income. Know your business or how you are going to produce income and take care of your enduring and financial needs. And then know the condition of your short- and long-term savings and investments and how to manage those to the best of your ability, or get help, advice, or counsel from someone you trust. You are responsible for taking care of yourself and your family, and your employees if you own your own business.

A well-balanced request (Proverbs 30:7–9)

Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, "Who is the LORD?" or lest I be poor and steal and profane the name of my God.

A final request of the Teacher asks God to give him neither poverty nor riches and keep falsehoods and lies far from him. He doesn't want so much that he forgets the Lord, and he wants to have his needs met so he doesn't have to steal for food and profane the name of God. He asks that only his needs are taken care of, and he realizes that he is completely

dependent on God alone for poverty or wealth. Are we that in tune with God's will regarding our finances so that we view the world of money through the lens of scripture and make our financial decisions through wisdom grounded in God's word?

Reflect and Respond

Key highlights from Proverbs about finances:

1. Honor God with your finances.
2. Plan wisely.
3. Be diligent.
4. Be generous.
5. Be careful with debt and co-signing for others.
6. Do not waste your money on worldly pleasures.
7. Be patient in gaining and growing wealth.
8. Take care of your business (or means of income) first before working on anything else.
9. Know the condition of your assets.
10. Show restraint in your pursuit of wealth.
11. Trust God not riches.