

## Lesson 5: Money

**Text: Proverbs 10:22; 15:6; 3:9-10; 13:22; 22:7; 6:1-5; 11:15; 22:26-27; 15:27; 23:4-5; 28:22; 22:22-23; 3:27-28; 11:25; 22:9; 11:26; 28:27; 14:31; 19:17; 15:16; 28:6; 13:11; 21:20; 11:28**



### "Growing In The Word": Lesson Text & Discussion

There are over 100 verses in the book of Proverbs that talk about the subject of money in some way so it is definitely an important topic to study!

Stewardship is the management, care and responsibility of something. If we are going to practice wisdom in our lives, then we need to learn to be good stewards of the money which God blesses us with. In this lesson, we are going to read proverbs concerning where our money comes from, what we should do with it, what we should not do with it and what our attitude towards money and wealth should be.

**Read Proverbs 10:22 and 15:6.** What is it that makes a person rich? (The blessing of the Lord) In whose house is there treasure? (The righteous) You might be thinking, "Wait a minute! Our family is righteous and loves God, but we don't have a house full of treasure!" Well, let's think about this. First of all, we have to define exactly what it means to be rich. A person may not have much money in their bank account, they may live in a small house, and not eat steak and lobster every night but still be rich. How can that be? That person can live a righteous life before God and be blessed by Him in many different ways. For example, God blesses him with spiritual blessings such as salvation, the comfort and help of the Holy Spirit, the Bible, and his church family. God has also blessed this person with a comfortable home, daily food and clothing. So he has everything that he needs and he is content with what God gives him and feels blessed and rich. Another way we can look at what it means to be rich is to consider this: Many people in other countries live in shelters that we would barely call a home. I have visited the countries of Honduras, Haiti, and Jamaica and seen people living in cardboard shelters or pieces of tin and metal put together for them to sleep under. Many of these people in other countries don't have electricity, running water or an indoor toilet. Carpet, a mattress to sleep on, a kitchen with a full refrigerator? These are things most people in the world can only dream of. Do you have a solid roof over your head? Do you have electricity, running water, a flush toilet, food in your kitchen, clothes in your bedroom and more than one pair of shoes to wear? Compared to 80% of the world, you are rich! 80% of the people in our world live on less than \$10 a day while over half of the people in the world live on less than \$2.50 a day.

**Read Proverbs 3:9-10.** What are some of the ways that you can honor the Lord with your possessions? (Answers will vary.) God is so generous to us in the ways that He blesses us. We should be more than willing to give back to Him in a generous way. Take your hand and clench it up in a tight fist. If someone wanted to give you a piece of candy, can your clenched up fist receive it? In order to receive the candy, what would you have to do first? (You would have to unclench your fist and open up your hand.) In a similar way, if we keep

our fists clenched up tight trying to hang on to our money and our possessions, we will be missing out on opportunities to receive. God desires to "fill our barns" with plenty, but there is something we need to do first. What is it? (Put God first by giving to Him first.) The Israelites were commanded under the law of Moses to give of their "firstfruits" to God. (Exodus 22:29) That is, when they harvested their crops whether it was fruit, vegetables, or grains, they gave a certain part of the harvest to God first as an offering. Then they would use the rest for their family, for sharing with others, selling, etc. When we honor the Lord with our possessions by giving to Him first, we will always be blessed.

**Read Proverbs 13:22.** After giving to God, the next step in being a good steward is to provide for your family. What is a wise and good man able to do with his money? (Leave an inheritance for his grandchildren) What is an inheritance? An inheritance is any kind of property that is passed on to others after one's death. For instance, if I owned a cabin on five acres of land, an SUV, and had \$10,000 in the bank, then when I die I could leave the cabin and land to one son, my SUV to another son, and the money to my daughter as an inheritance. If someone is wise and manages their money well, he will be able to leave a good inheritance not only for his children but even for his grandchildren.

The next few Proverbs will talk about what *not* to do with our money.

**Read Proverbs 22:7.** Who rules over the poor? (The rich) In other words, those who have money have the power and control. Those who owe the money don't have much, if any, control or power to make choices. Who is a borrower a servant to? (The lender) When you owe money to an individual, a bank, or a company, you are in debt. After reading this verse, do you think being in debt is wise? The picture Solomon paints for us is that of a slave or servant. Now, if I owe money to the bank, I am not literally its slave, but I feel an attachment to them and a heavy burden because I owe them money. When I pay off that debt, it feels like freedom – I'm no longer "bound" to the one who loaned me money. Once I am free from debt, I now have choices as to what I can do with my money.

**Read Proverbs 6:1-5.** The only thing worse than going deep into debt yourself, is to do it for a friend. Solomon warns that being surety for a friend is like setting a trap for yourself. What does it mean to be surety for someone? It means if a friend has a debt and you agree to be surety for it, you will be the one responsible for paying the debt if your friend cannot pay it. In other words, you could be stuck with someone else's debt! Does it sound like a good idea to be surety for someone? (No!) What advice does Solomon give if you have put yourself in that position? (Get out of it as soon as possible!) He compares it to a gazelle running away as fast as it can from a hunter, or a bird flying away as fast as possible from a hunter. It is urgent to get out of the trap of being surety. The best thing to do is not become surety for a friend's debt in the first place.

**Read Proverbs 11:15 and 22:26-27.** Solomon has more to say about the dangers of being surety. In 11:15, what does Solomon say will happen to a person who is surety for a stranger? (He will suffer for it.) How does he say one can stay financially secure? (Avoid being surety, hate it) In 22:26-27, Solomon warns of another consequence of being surety. What can happen to one who agrees to be surety for a friend but doesn't have the money to pay the debt? (That person will have his possessions, such as his bed, taken away in order to pay the debt.) That is a pretty severe but very real consequence of being surety for someone.

**Read Proverbs 15:27.** Not only is debt and surety bad stewardship of our money, but being greedy for more instead of being content with what we have can cause problems as well. If someone is greedy for gain (more money), it affects his own household. What will greed bring to his house? (Trouble) What are some ways that being greedy can cause problems in one's home? (Answers will vary.)

**Read Proverbs 23:4-5 and Proverbs 28:22.** Why does Solomon say you shouldn't overwork yourself in order to be rich? (Riches have a way of "flying away.") In other words, it is never guaranteed that you can keep your riches once you have them. For example, money can be stolen by thieves, money can be lost through bad investments (or being surety for a friend!), etc. Can you think of any other ways that money or possessions can "fly away"? This passage is not saying that you shouldn't work and try to earn a good living or try to save up money for retirement or an inheritance, etc. It is addressing the problem of greed. When a person is greedy, he is consumed and obsessed with getting more and more all the time. When he does that, then he has the problem of worrying about protecting and keeping what he has. How does Solomon describe this kind of man who "hastens after riches"? (He has an evil eye.)

**Read Proverbs 22:22-23.** Who was being robbed in this passage? (The poor) You might be thinking, "Why would anyone rob the poor? They don't have much to take!" And you would be right. However, there were people who were so filled with greed, they would take from anyone they could, including the poor, just to feed their obsession with having more and more. The poor were an especially easy target for them. Who would be on the side of the poor who were unfairly robbed? (The Lord) These verses promise us that God will plunder (or take away from) the ones who unfairly take away from others. Justice will be done.

The next few Proverbs talk about some of the things we *should* do with our money.

**Read Proverbs 3:27-28.** These verses teach us to share with others and not to be stingy. When someone has a genuine need and we are able to help them, we should. What should we *not* say to that person? ("Come back later!") Always be kind and generous with the things God has blessed you with. Those who are blessed with much have a special responsibility to bless others through giving. **Read I Timothy 6:17-18.**

**Read Proverbs 11:25 and Proverbs 22:9.** Remember the illustration of a tight fist versus an open hand? When a person opens up their hands to give to others, those open hands are also able to receive generous blessings from the Lord. God won't let you give it all away only to end up destitute! What will happen to a generous soul? (It will be made rich.) God loves a cheerful giver and will bountifully bless him. You can never outgive God! Isn't that a wonderful thought?

**Read Proverbs 11:26 and Proverbs 28:27.** Both of these verses talk about what happens to a generous person versus a stingy person. In the first verse, what are the people in need of? (Grain) There is someone who can fill that need but refuses because he is stingy and greedy. What will the people do to him? (Curse him.) Someone else can fill the need and willingly does so. What will happen to him? (He will be blessed.) The second verse reinforces what we talked about earlier: Whoever is generous and willingly gives to others will never suffer want themselves. That person will always be blessed.

**Read Proverbs 14:31 and Proverbs 19:17.** These two verses talk a little more about the need to show pity and be generous to the poor. If we want to honor God, what should we do? (Have mercy on the needy.) When we show pity to the poor, it is also a way to give to God. As we have read in previous verses, God will continue to give back to us what we have given. He continues to bless as we continue to show generosity to others.

Finally, let's look at a few final contrast proverbs concerning money:

**Read Proverbs 15:16.** Is it worth it to have a lot of riches and treasure if it only causes problems and unhappiness? (No) It is much better to be content with a little if you have a good life in the Lord.

**Read Proverbs 28:6.** Why is the poor man in this verse better off than the rich man? (The poor man is one of integrity or good character while the rich man is perverse or evil.) Your character is not determined by how much wealth you have but by what is in your heart.

**Read Proverbs 13:11.** What happens when someone gets rich by being dishonest? (Their wealth will be decreased and taken away.) How can someone increase their wealth in the right way? (By working for it honestly)

**Read Proverbs 21:20.** What kinds of things are found in the house of a wise person? (Treasure and oil) A wise person has everything he needs as well as other blessings because he is a good steward of what God gives him. He makes the right decisions concerning money and wealth. What does a foolish man do with his possessions? (Squanders them) The foolish man will lose what he does have because he does not make good decisions about money and doesn't practice being a good steward.

**Read Proverbs 11:28.** What happens to a person who puts all of their trust in their riches and not in the Lord? (He will fall.) Remember how those riches can just "fly away"? But if one trusts in the Lord, he will never fall. What will the righteous do according to this verse? ("Flourish like foliage") Think of a tree or bush that is covered with beautiful bright green leaves. Those who follow the Lord and trust in Him will be covered and blessed by Him always.

We have learned in this lesson that all of the good things that we have: Our money, possessions, food, etc. , are blessings from the Lord. God expects us to use these things in a wise way, being good stewards of them and showing compassion to others through sharing and generous giving.

### Review Questions: (Answers are provided in the Answer Key.)

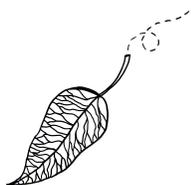
1. How many verses in the book of Proverbs talk about the subject of money?
2. What is it that makes a person rich?
3. What are some ways you can honor God with your possessions?
4. To whom is a wise man able to leave an inheritance?
5. Who do the rich rule over?

6. Is it a good idea to be surety for a friend's debt? Why or why not?
7. What may be a consequence of being surety for a friend if you have no money to pay the debt?
8. In what ways can the sin of greed cause problems in one's family?
9. What are some ways that riches can "fly away" and be lost?
10. What will happen to a generous soul?
11. What kind of giver does God love?
12. What is one way we can honor God with our money?
13. What happens to a person who puts all of their trust in their riches and not in the Lord?
14. Is everyone who is rich, content? Why or why not?
15. What happens to the righteous who put their trust in the Lord and not in riches?



### **"Putting Down Roots": Memory Work**

- Memorize Proverbs 3:9-10
- Memorize Proverbs 22:9



### **"Add A Leaf": Words To Know**

- Define stewardship
- Define inheritance
- Define debt
- Define surety
- Define greed



## "Harvest Fun": Games & Activities

- Budget - Learn how to manage your money wisely by using a budget. You can make a budget form of your own or use the template in Appendix A. A monthly budget is useful to help you see where your money is going and if you are making wise decisions in your spending, giving, saving, etc. To make a budget, you will need to know what your monthly income is. This is any money you receive each month whether it be an allowance, money for completed chores, a job, or even gifts such as birthday or Christmas money. Then you need to write down what your monthly expenses are. Giving to God always comes first. If you spend first and then wait to see if there is anything leftover for God, chances are there won't be much if any. Also, God requires and deserves to be first in our hearts and in our giving, not last. After giving, write down how much you will save and then divide up the rest of your income in your spending categories. A successful budget (and money managing) requires that your total spending will always be less than your total income. What happens when you spend more than you have? Nothing good! Practice using a budget each month and learning to make good decisions with the money God blesses you with.
- Gazelle & Hunter Game - Proverbs 6:1-4 warns us against going into debt for a friend by being surety for him. Solomon says it is such a bad position to place yourself in that you need to do everything you can to get out of it immediately! He says in verse 5, *"Deliver yourself like a gazelle from the hand of the hunter..."* How fast can you run? That's what you will have to do in this game in order to hold on to the money you have and not lose it. To prepare for this game, you need at least two players but the more the merrier! One person will be designated the hunter. The other players will each be given some money (use Monopoly money or other play money) starting with \$20 each in the first round and increasing the amount each round - \$50, \$75, \$100, \$250, \$500, etc. You will find that the more you have, the more painful it is to lose it! When play begins, the "gazelles" with the money will run while the hunter attempts to tag one of them. If he does, that gazelle turns over his money to the hunter and that round ends. Increase the amount of money each gazelle gets for the next round and let the new hunter (the loser from the previous round) start the chase. Play for as long as you like, then discuss some of the lessons you learned from this Proverbs study about the dangers of debt and being surety for a friend.



### "Digging Deeper": Research

- Biblical Currency - Paper money was invented by the Chinese but not until the 12<sup>th</sup> century, so what kinds of money were used in Bible times? Do some research into Biblical currency (money). What was the barter system and what items were bartered? What metals were used for payment and what weights/measurements did they come in? Who first invented coins and what did they look like? Did the Jews have any coins of their own?
- The Prodigal Son - Read Luke 15:11-32. Many of the principles of money that we read about and discussed in the lesson are evident in this story. Why did the prodigal son demand his inheritance? What scriptures from the lesson address this? What happened to his money? What scriptures from the lesson might apply to that? How was the son treated when he repented and returned home?

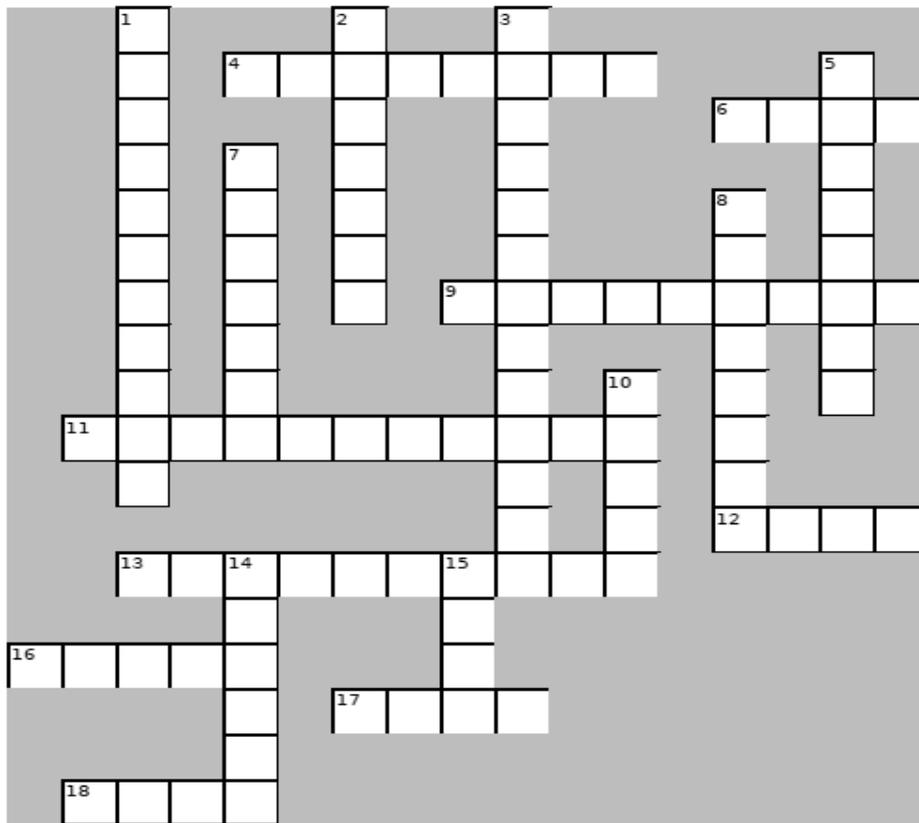


### "Food For Thought": Puzzles

- Word Scramble - Each of the following 10 words was a type of currency in the Bible, a valuable metal used to pay for things, or a measurement of a valuable metal. See if you can correctly unscramble each word. If you did the research project on Biblical currency, it will help with this! Otherwise, you might want to look at a chart of Biblical currency. Answers are provided in the Answer Key.

1. r a n s i d u e \_\_\_\_\_
2. n y p e n \_\_\_\_\_
3. v i l r s e \_\_\_\_\_
4. n t e n l a \_\_\_\_\_
5. t i m e \_\_\_\_\_
6. d o g l \_\_\_\_\_
7. l e h e k e s \_\_\_\_\_
8. r a c m h d a \_\_\_\_\_
9. a k e b \_\_\_\_\_
10. h g e r a \_\_\_\_\_

- Crossword Puzzle - Look up the verses to find the missing words. Answers are provided in the Answer Key.



- | Across                                                                     | Down                                                                                 |
|----------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 4 The _____ of the Lord makes one rich. (10:22)                            | 1 Honor the Lord with your _____ . (3:9)                                             |
| 6 The rich and poor have this in common, the _____ is maker of all. (22:2) | 2 The borrower is _____ to the lender. (22:7)                                        |
| 9 He who has a _____ eye will be blessed. (22:9)                           | 3 Better is a little with _____ than vast revenues without justice. (16:8)           |
| 11 A good man leaves an _____ to his children's children. (13:22)          | 5 In the house of the righteous there is much _____. (15:6)                          |
| 12 The generous soul will be made _____. (11:25)                           | 7 Deliver yourself like a _____ from the hand of the hunter. (6:5)                   |
| 13 Wealth gained by _____ will be diminished. (13:11)                      | 8 Do not say to your _____, "Go, and come back, and tomorrow I will give it." (3:28) |
| 16 He who oppresses the poor reproaches his _____. (14:31)                 | 10 He who has _____ on the poor, happy is he. (14:21)                                |
| 17 He who trusts in his riches will _____. (11:28)                         | 14 He who is _____ for a stranger will suffer for it. (11:15)                        |
| 18 He who has _____ on the poor lends to the Lord. (19:17)                 | 15 A man with an _____ eye hastens after riches. (28:22)                             |



## "Fruits Of Our Labor": Crafts

- Biblical coins - For this craft you will need Sculpey clay in "coin" colors such as gold, silver or tan. You will also need a carving tool such as a toothpick. If you did the research project on Biblical currency, then you have probably seen several different types of coins that were used in Bible times. If not, search the Internet (with supervision) or an illustrated Bible encyclopedia for some pictures of biblical coins to use as models for this craft. Try sculpting a Jewish coin such as a mite, a Greek coin such as a drachma, and a Roman coin such as a denarius plus any others you would like. When you are finished sculpting and carving your coins, they can be baked to harden if you so choose. Sculpey clay needs to be baked at 275 degrees for 15 minutes per 1/4 inch of thickness.
- Illustrate a proverb - Illustrate Proverbs 6:5 or another one from this lesson. You can continue the same method you have been using or choose a different way to illustrate it.