

Finances - Skillful Living

The Wisdom of Proverbs

One of the biggest concerns facing men today is their finances. There are concerns about job security, home mortgages, credit card debt, retirement funds, college expenses, and more. Proverbs addresses finances in a general way encouraging men to listen, to ask for advice and to plan. We encourage men to seek out some of the Christian resources that address finances. Books and Links are identified below.

Potential Steps to Get Out of Debt and start to establish Financial Security.

1. Identify Income
2. Identify Debt
 - List all you owe
 - Identify by Interest Rate
 - Prioritize your Debt
3. Identify Ways to Control Spending
 - Identify Needs not wants
 - Avoid shopping
 - Change in Lifestyle
 - Be content with what you have
4. Establish a Budget
5. Save Money
 - Read practical articles on saving money
 - Use Coupons for items normally purchased
 - Don't spend unless necessary
6. Don't give up – Encourage Each Other
7. Seek Advice/ Share ideas with friends

The Wisdom of Proverbs

Proverbs 1:8-9 Listening to Advice

- ⁸ Listen, my son, to your father's instruction
and do not forsake your mother's teaching.
- ⁹ They will be a garland to grace your head
and a chain to adorn your neck.

Proverbs 3:27-28 – Sharing

²⁷ Do not withhold good from those who deserve it,
when it is in your power to act.

²⁸ Do not say to your neighbor,
"Come back later; I'll give it tomorrow"—
when you now have it with you.

Proverbs 6:6-11 Planning

⁶ Go to the ant, you sluggard;
consider its ways and be wise!

⁷ It has no commander,
no overseer or ruler,

⁸ yet it stores its provisions in summer
and gathers its food at harvest.

⁹ How long will you lie there, you sluggard?
When will you get up from your sleep?

¹⁰ A little sleep, a little slumber,
a little folding of the hands to rest—

¹¹ and poverty will come on you like a bandit
and scarcity like an armed man.

Proverbs 11:14 Seeking Advice

¹⁴ For lack of guidance a nation falls,
but many advisers make victory sure.

Proverbs 11:24-25 Be Generous

²⁴ One man gives freely, yet gains even more;
another withholds unduly, but comes to poverty.

²⁵ A generous man will prosper;
he who refreshes others will himself be refreshed.

Proverbs 12:5 Seeking Advice

⁵ The plans of the righteous are just,
but the advice of the wicked is deceitful.

Proverbs 13:11 Savings

¹¹ Dishonest money dwindles away,
but he who gathers money little by little makes it grow.

Proverbs 15:22 Seeking Advice

²² Plans fail for lack of counsel,
but with many advisers they succeed.

Proverbs 17:18 – Security for Others

¹⁸ A man lacking in judgment strikes hands in pledge
and puts up security for his neighbor.

Proverbs 18:9 Be Productive

⁹ One who is slack in his work
is brother to one who destroys.

Proverbs 21:6 Be Honest

⁶ A fortune made by a lying tongue
is a fleeting vapor and a deadly snare.

Proverbs 21:20 Saving for the Future

²⁰ In the house of the wise are stores of choice food and oil,
but a foolish man devours all he has.

Proverbs 22:7 - Debt

⁷ The rich rule over the poor,
and the borrower is servant to the lender.

Proverb 22:26-27 –Security for Others

²⁶ Do not be a man who strikes hands in pledge
or puts up security for debts;

²⁷ if you lack the means to pay,
your very bed will be snatched from under you.

Proverbs 24:27 Establish Priorities

²⁷ Finish your outdoor work
and get your fields ready;
after that, build your house.

Proverbs 27:23-24 Know Your Business

²³ Be sure you know the condition of your flocks,
give careful attention to your herds;

²⁴ for riches do not endure forever,
and a crown is not secure for all generations.

Proverbs 28:20 Be Patient

²⁰ A faithful man will be richly blessed,
but one eager to get rich will not go unpunished.

Proverbs 28:22 Be Generous

²² A stingy man is eager to get rich
and is unaware that poverty awaits him.

Proverbs 30:24-25 Planning

- 24 "Four things on earth are small,
yet they are extremely wise:
25 Ants are creatures of little strength,
yet they store up their food in the summer;

Proverbs 31:10-28 – A Woman of Wisdom

A Summary

- 13 She selects wool and flax
and works with eager hands.
15 She gets up while it is still dark;
she provides food for her family
and portions for her servant girls.
16 She considers a field and buys it;
out of her earnings she plants a vineyard.
17 She sets about her work vigorously;
her arms are strong for her tasks.
18 She sees that her trading is profitable,
and her lamp does not go out at night.
20 She opens her arms to the poor
and extends her hands to the needy.
24 She makes linen garments and sells them,
and supplies the merchants with sashes.
27 She watches over the affairs of her household
and does not eat the bread of idleness.

Books

Family Budget Workbook: Gaining Control of Your Personal Finances

By Larry Burkett

The World's Easiest Guide to Finances

By Larry Burkett

God's Plans for Your Finances

By Dwight Nichols

Biblical Financial Study

By Crown Financial Ministries

Links to Christian Financial Web sites

Crown Financial Ministries

<http://www.crown.org>

Crown is very popular and there program is available to churches.

Christian Personal Finance

<http://www.christianpf.com>

Lots of reading material freely available at their web site.

Master Your Money – Ron Blue

<http://www.masteryourmoney.com>

Lots of videos.