

ALL THE MONEY WE NEED: BELIEVERS AND FINANCES

Part II: Realistically Acquiring Personal Disciplines to Manage Our Income Well

I. Introduction

- A. Last week we learned about the way to manage our money well to get the right job, to keep it, to make our income stretch properly and to invest it effectively for more income.
- B. But giving out such directions does little to help a party that suffers financially if they lack the ability to follow through on the suggestions offered. Something needs to change in the personal disciplines for one even to follow through on last week's suggestion.
- C. This lesson addresses the personal disciplines that are needed to manage our income well, and how to acquire these disciplines realistically.

II. Realistically Acquiring Personal Disciplines to Manage Our Income Well

- A. Solomon offers the following suggested disciplines for managing our income well:
 - 1. One must have moral and ethical attributes to manage his money well:
 - a. He must be **faithful**, or reliable: faithfulness produces secure ownership of what one already owns, cf. Prov. 2:21-22, and loyal love (*chesed* in the Hebrew) leads to financial security, Prov. 21:21.
 - b. He must become **humble**: God rewards humility with financial security and prosperity where He tears down the possessions of the proud, Prov. 15:25; 22:4, and facing one's faults humbly rather than covering them up leads to mercy and prosperity, Prov. 28:13.
 - c. He must be **honest**: to be poor is better financially than to be a liar, Prov. 19:22; 21:6.
 - d. He must be sexually **moral**: adultery leads one to poverty and eventual loss of life, Prov. 5:1-23 and prostitutes take a man's goods, so he is financially better avoiding them, Prov. 29:3.
 - e. He must be **fair**: fairness leads to financial wealth in time, Prov. 24:23-25.
 - f. He must be **righteous**: righteousness leads to long-term inheritances for even one's grandsons, 13:22. Righteousness is doubly rewarding financially as it leads to acquiring what was originally laid up for the ungodly, Prov. 13:22! Righteousness is more secure financially than is accumulated wealth, Prov. 11:28.
 - 2. One must gain certain financial skills to handle his money properly:
 - a. He needs to have **self control** to handle his money well: diligence produces financial security, Prov. 12:27; not wasting one's time produces security in having food to spare, Prov. 20:13; 21:25-26; one's avoiding substance abuse permits him to avoid poverty, Prov. 23:19-21; when one has shortages, they motivate him to earn his way instead of getting depressed over them and going to ruin, so he should make shortages motivate him to STOP being short by earning income, 16:26.
 - b. He needs to gain a **meek** outlook to life: a house and its possessions are gained by seeking wisdom and knowledge as a learner, Prov. 24:3-4; heeding wisdom produces prosperity, 3:2,13-16. Associating with knowledgeable people is better financially than having wealth, for such knowledge rubs off and produces success, Prov. 20:15. Meekness leads to being **frugal** in handling money, Prov. 30:24, 25. Meekness also leads to **industriousness**: leaning on other obtainable power or influence to augment one's position financially leads to security in wealth, Prov. 30:24, 27. Meekness cause s one to **cooperate** with others to advance financially, 30:24, 27. Meekness leads one to be **opportunistic**, to realize his need to look for more income, 30:24, 28.
- B. However, to GAIN qualities of love, faithfulness, self-control, meekness, etc. for these skills, one must be controlled by the Holy Spirit and not by his sinful nature, cf. Gal. 5:16-23! This takes salvation by faith in Christ and dependence on the Holy Spirit just to WANT to manage money properly!

Lesson: The fear of the Lord which is the foundation of managing one's money well comes from a proper relationship with God: (a) one must be a believer in Christ and (b) depend upon the indwelling Holy Spirit just to live with the skills that enable him to want to manage his money as Solomon suggests. Accordingly, start with applied personal righteousness before talking about managing money if we want to manage it skillfully!!