

THRU THE BIBLE EXPOSITION
Proverbs: Topical Applications of Proverbs
II. Motivational Commands, Proverbs 1:8-9:18
A. Things To Avoid
4. Avoiding Financial Irresponsibility
(Proverbs 6:1-11)

Introduction: (To show the need . . .)

Carla Seely, for 24 years an international financial services worker, in her article, “Five signs of financial irresponsibility” (January 11, 2025; royalgazette.com), wrote that (a) living beyond one’s means, (b) failure to budget, (c) high debt levels, (d) neglect of saving or having an emergency fund and (e) avoiding financial responsibility altogether are signs of financial irresponsibility. If this is so, then financial irresponsibility afflicts a lot of people:

(1) Financial irresponsibility troubles the international community: “Secretary of State Marco Rubio delivered a speech at the Munich Security Conference” on February 14th “warning” that the “United States cannot indefinitely subsidize sprawling European welfare states while also underwriting the continent’s security . . . That critique extended beyond defense spending . . . to policy choices Europe has made – from aggressive green energy mandates to mass migration – often driven by a sense of moral atonement rather than national interest. These choices, he suggested, have left the continent less stable, less cohesive and less capable of defending itself.” (Ben Shapiro, “Rubio’s case for a stronger West,” Republican-American, February 21, 2026, p. A6)

(2) Financial irresponsibility hurts our federal government: “Despite what progressives have been arguing lately, the United States does not have a tax problem . . . (It) has . . . a spending problem . . . (A)nnual spending growth is outpacing the economy itself . . . If policymakers refuse to align spending with revenues so as to reassure investors that America will pay its debt, the market’s adjustment will be painful” with “higher inflation.” (Veronique de Rugy, “The federal government’s choice between reform and disorder,” op. cit., February 20:2026, p. A6)

(3) Financial irresponsibility afflicts our state government: “(E)lected officials seem . . . terrified of finding out that the critical factor in education is not . . . per-pupil spending – but per-pupil *parenting*. Such realization might be explosive. So everyone in authority figures it’s better just to throw money at educators . . . But the underlying problem – the social disintegration caused by government (welfare) policy – won’t go away . . . (T)eaching a student population that is overwhelmingly poor, fatherless, and demoralized is extremely difficult.” (Chris Powell, “Throwing money at schools hides the learning problem,” op. cit., February 27, 2026, p. A6; parentheses ours)

(4) Financial irresponsibility harms people at the local level: On Facebook is a video of financial guru Dave Ramsay getting a call for financial advice from a couple ages 29 and 32. The wife had made the call, and her opening line was, “I’m 29 years old and nearly \$1,000,000 in debt.” When Dave learned that the couple’s total income was \$230,000 a year, an income that he said was a good one, he advised the couple to change their lifestyle and live for the next three years on \$30,000 a year from their income or they would go under financially!

Need: *So we ask, “How can we avoid or overcome harmful financial irresponsibility?”*

- I. **Since Proverbs 1:8-9:18 provides motivational commands to get readers to align with God’s “wisdom,” His *hokmah*, or fixed eternal moral order for success and blessing, Proverbs 6:1-11 reveals what God wants people to know and to do about financial irresponsibility since it is contrary to His *hokmah*.**
- II. **Proverbs 6:1-5 then calls us to avoid financial irresponsibility by not letting others control our welfare:**
 - A. Solomon warned his son not to become collateral for another person’s debt, that doing so would put his son at the mercy of the debtor’s failure to pay back the loan, Proverbs 6:1-2. Had the son become collateral for someone else, he was to get out of that financial arrangement as fully and quickly as possible, Proverbs 6:3-5.
 - B. This lesson also applies to the broad need to control our own financial affairs in every way (as follows):
 1. God wants us to budget our income to make sure that we spend less than we take in, cf. Luke 14:28-30. In addition, He wants us to earn enough to support our livelihood (2 Thessalonians 3:10), what may require more training and/or prayerful searching for more or other income sources, cf. Matthew 7:7-8.
 2. God wants us to save some of our income as an emergency fund to avoid poverty, cf. Proverbs 21:17.
 3. God wants us to avoid debt, but if we are in debt, to make it a priority to get out of debt, cf. Prov. 22:7.
 4. God wants us to make paying our government taxes a necessary priority, cf. Romans 13:1, 6-8.
 5. God wants us to guard the material assets He has already given to us (cf. John 6:11-13) (as follows):
 - a. He wants heads of households with young families to get enough life insurance to protect their dependents.

b. He wants heads of households who are aging to provide legally adequate estate planning for their heirs.

III. Proverbs 6:6-11 calls us to avoid financial irresponsibility by diligently watching over our affairs:

- A. In Proverbs 6:9-11, God directs us to be diligent in watching over our financial affairs.
- B. However, in Proverbs 6:6-8, God illustrated from the behavior of the ant just **how** to watch over our affairs:
1. God wants us to be self-motivating, not waiting for other people or government agencies to provide for us:
 - a. Proverbs 6:6-7 KJV claims the ant has no “guide, overseer, or ruler,” what translates the Hebrew nouns *qasir*, *shoter* and *moshel* (Kittel, *Bib. Heb.*, p. 1007) that respectively refer to a village chief (B. D. B., *A Heb. and Eng. Lex. of the O. T.*, p. 892), a tribal officer (Ibid., p. 1009) and a nation’s ruler (Ibid., p. 605).
 - b. Thus, the ant exemplifies a self-motivating responsibility to address one’s own livelihood needs without waiting for a government leader or agency to provide a livelihood for him. (Handicapped people need outside help in this matter, but if we are able, we are to take the initiative to address our livelihood needs!)
 2. God wants us to take advantage of the opportunities for income that are available to us, Proverbs 6:8b:
 - a. The ant opportunistically gathers its food in the time of harvest when that food is edible for the ant.
 - b. Similarly, God wants us to take advantage of the opportunities for income that arise that we can utilize!
 3. God wants us to be diligent in taking advantage of the opportunities for income we have, Proverbs 6:8a:
 - a. The ant gathers its food in summer (v. 8a). Unable to make its own body heat to be able to move quickly enough to gather its food supply year-round, the ant uses summer’s heat to gather its yearly food supply!
 - b. So, like the ant, God wants us diligently to stay active in taking full advantage of income opportunities.
 4. God wants us to save and invest our income for the future when we can no longer work for our livelihood:
 - a. The ant “provides” (*kun* (Hiphil, Ibid., p. 466) for itself as it “gathers” (*‘agar*, Ibid., p. 8) food, saving it for the days when edible food is not easily available and it cannot move fast enough to amass enough food.
 - b. God then wants us to save and invest for the future when we will no longer be able to work to earn what money we need for a living! Experts tell us to invest 15% of our income per month for such future needs.
 - c. God would want believers to plan how much to save, invest or work even into retirement for their living needs throughout retirement. With health advances, many people may live to 100, and inflation persists, pressuring the dollar’s buying power. So, even throughout retirement, though one may want to invest some of his retirement nest egg in fixed income instruments for short-term stability, he may also want to keep some of that money long-term in diversified, inflation-battling stocks, stock mutual funds or ETFs!

Lesson: *To align with God’s fixed eternal moral order and blessing, God directs that we avoid financial irresponsibility by controlling our own financial welfare and by diligently watching over our financial affairs.*

Application: *(1) May we trust in Christ Who died as our Atoning Sacrifice for sin that we might receive God’s gift of eternal life, John 3:16; 1 Corinthians 15:1-11. (2) May we align with God’s eternal fixed moral order by being financially responsible to control our own financial welfare and diligently watch over our financial affairs.*

Conclusion: (To illustrate the message and/or provide additional guidance . . .)

The story, “Left Out in the Cold” by Jacqueline Rabe Thomas and Joshua Eaton in the March 4, 2026, *Republican-American* (op. cit., p. A1) reported, “When temperatures dipped to single digits last winter, (homeless man John) Chapman left his tent in the woods in Hamden and headed to a nearby emergency shelter that the state paid to open . . . There were no beds left for the 62-year-old, so he slept on the floor. He also told his sister the shelter was loud, he saw people openly using drugs and smoking breaks were tightly regulated. After a short stay, he returned to his tent” where he later “froze to death . . . (H)is parents, both college professors,” felt “public school was not best . . . for him and enrolled him in Outward Bound . . . where he learned survival and other life skills . . . John . . . became homeless in June 2024 after not paying property taxes for two years . . .” His sister, “Madelyn Chapman, said . . . ‘I . . . remember him saying to me, ‘We grew up thinking there was a safety net. There’s no safety net – you just fall.’”

Though coming from a home where both parents were college professors, John Chapman was raised to believe that his financial welfare was not ultimately his responsibility, that the government would provide a livelihood safety net for him. As a result, he failed to control and diligently watch over his livelihood affairs: he failed to budget his income well enough so that he failed to pay his property taxes until he lost his home. John then sought help in a government funded shelter, but finding it troublesome, he returned to live in his tent in the Hamden woods. There, he froze to death in a bitterly cold winter. John Chapman’s story teaches us about our need to obey Proverbs 6:1-11!

May we trust in Christ as our Atoning Sacrifice for sin that we might receive God’s gift of eternal life. May we align with God’s eternal fixed moral order to be financially responsible as is taught in Proverbs 6:1-11.