

THRU THE BIBLE EXPOSITION
Proverbs: Topical Applications of Proverbs
III. The Proverbs Themselves, Proverbs 10:1-31:31
Q. Handling Financial Stress

Introduction: (To show the need . . .)

A lot of people face financial stress today:

(1) “Fifty percent of Connecticut residents believe that they are worse off financially than they were a year ago, another sign of the state’s high cost of living, according to a new survey from the research arm of the Connecticut Business and Industry Association . . . Nearly 90% of state residents said that their household expenses have increased in the past year – with groceries, gasoline, electricity, health care and housing looming as the greatest pressures.” (Paul Schott, “Survey: State households feel squeezed,” Republican-American, September 23, 2026, A8)

(2) “The Federal Reserve” lifted “its short-term interest rate . . . to fight . . . inflation . . . But with the Iran war flaring up again and causing sharp increases in oil and gas prices, inflation is likely to remain higher than the Fed’s 2% target for even longer . . . Kristin Forbes, an economist at MIT . . . said, ‘Given what everyone has been through in the last few years of high inflation, consumers are more sensitive, companies are more sensitive, they raise prices faster . . . The risks are much more on more persistent inflation than it falling quickly. Surging investment in AI data centers has also been accelerating inflation and contributing to higher longer-term interest rates.’” (Christopher Rugaber, “Federal Reserve expected to rise benchmark interest rate,” op. cit., September 16, 2026, p. A11)

(3) Socialists claim that taxing the rich will solve such financial stress, but “(t)here aren’t enough rich people to tax to fund what Democratic Socialists of America candidates are promising . . . (Besides,) 80% of America’s millionaires . . . earned their money by providing some product or service that other people need or value enough to pay for,” and they “get by on an annual income that is only 7% of their total wealth. They typically saved or invested 15% to 20% of their income. They aren’t speculators . . . They invest for the long term. They wear inexpensive suits and drive American-made cars” and nearly “two-thirds work between 45 and 55 hours per week.” (Tom Purcell, “Not enough rich people to tax,” op. cit., September 21, 2026, p. A6)

(4) In addition, some financially distressed people believe that those who have money “owe” them some of it! I have often heard of situations where a “have not” will try to put a guilt trip on the “haves” as if they should start a “Go Fund Me” account for the “have not”! Over the years, while stopping in urban areas to fill my car with gas or to walk from a parking garage to a hospital to visit a patient, I have had people walk up to me and ask for money!

Need: *So we ask, “In view of the prevailing existence of financial stress, how does God direct that we function?”*

- I. God’s “wisdom,” His *hokmah*, or fixed eternal moral order for success and blessing, applies to many issues of human concern, including handling financial stress.**
- II. We thus view proverbs as translated from the Hebrew Biblical text (Kittel, Biblia Hebraica) in the Book of Proverbs that provide God’s directives on handling financial stress (as follows):**
 - A. God reveals that unlike the wealthy, financially distressed people typically face much painful disrespect:
 1. Proverbs 19:4 claims, “Wealth increases many friends, but a poor man’s friend deserts him.”
 2. Proverbs 19:7 adds, “All the brothers of a poor man shun him, how much more do his friends avoid him! Though he pursues them with pleading, they are nowhere to be found.”
 3. Proverbs 18:23 observes, “A poor man pleads for mercy, but a rich man answers harshly.”
 - B. For this reason, God wants us to treat those who are financially distressed with respect and justice:
 1. Proverbs 14:21 states, “He who despises his neighbor sins, but he who is kind to the afflicted is blessed.”
 2. Proverbs 29:7 notes, “The righteous care about justice for the poor, but the wicked have no such concern.”
 3. Proverbs 31:8-9 then teaches, “Open your mouth for those who cannot speak for themselves, for the rights of all who are sons of change (meaning “insecure,” Ryrie Study Bible, KJV, 1978, fn. to Prov. 31:8). Open your mouth, judge righteously, and defend the rights of the afflicted and needy.”
 - C. In addition, God wants us materially to assist financially distressed people to help alleviate their suffering:
 1. Proverbs 11:24 states, “One man gives freely and yet gains even more; another withholds unduly but comes to poverty.”
 2. Proverbs 11:25 observes, “The life principle (*nepesh*, spiritual, emotional, mental, physical life, Kittel, op. cit., p. 1168; Robert B. Girdlestone, Synonyms of the O. T., 1972, p. 56-59) of the generous man will prosper; he who causes others to drink to their fill will himself be saturated with his fill.”

3. Proverbs 11:26 adds, “People curse the man who hoards grain (a medium of exchange in an ancient agricultural society, so hoarding it greatly drove up its price; Bible Know. Com., O. T., p. 930), but blessing crowns him who is willing to sell.”
- D. However, verses like Proverbs 13:4 that states, “The sluggard craves yet gets nothing for his life principle (*nepesh* again, Kittel, op. cit., p. 1170), but the life principle (*nepesh* again, Ibid.) of the diligent is made fat (fully satisfied)” reveal poverty is usually self-inflicted due to a lack of self-control and wise management.
- E. Accordingly, Proverbs 30:15 warns us, “The leech has two daughters. ‘Give! Give!’ they cry.” In other words, God does not want us to provide so much for others who are financially distressed that we actually enable them to avoid applying the self-discipline they need to correct their avoidable financial problems!
- III. Furthermore, 2 Thessalonians 3:10, 1 Timothy 5:8 and 2 Thessalonians 3:11-12 order us Christians not to rely on others for our livelihood, but to do our own work that we not be in any material need. Thus, God reveals that financial distress as a way of life for a believer is an unacceptably sinful way of life!**

Lesson: (1) *Since the financially stressed are often socially disadvantaged in the world, God wants us to treat them with respect and justice. This includes helping them materially but not to the degree that we enable them to be dependent on us when they need to apply self-discipline to avoid needless financial stress.* (2) *Since God views financial distress as unacceptable and hence as a disobedient way of life for a Christian, if we believers suffer from financial distress as a way of life, we must examine our way of life and make the needed Biblical adjustments!*

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 rely on the Holy Spirit to treat financially distressed people with respect and justice, materially helping them but not to where we enable them to become dependent on our help.* (3) *If we are financially distressed, may we Biblically adjust our ways to align with God's will for us.*

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

In order to address those who are financially distressed as a way of life, we use Christian financial “guru” Dave Ramsay’s “seven-baby-step” program and combine it with relevant Scripture verses to teach as he has for millions of people an effective path out of financial distress (as follows):

- (1) We must rely by faith on the Holy Spirit for the self-control we need to handle money, Gal. 5:16, 22-23.
- (2) In the Spirit’s control, we overcome financial stress by the following seven steps (as backed by Scripture):
 - (a) **First**, set up an emergency fund of \$1,000 for short-term emergencies. Jesus exemplified this in John 6:11-12 when He had His disciples pick up the leftover food fragments after feeding the five thousand.
 - (b) **Second**, pay off all but home mortgage debts by “snowballing” for relief from lenders (Pr. 22:7):
 - (i) Proverbs 13:12 states that hope deferred makes the heart sick, so to maintain our motivation to pay off all our debts, we start by adding a little bit of cash to our payments that pay on our smallest debt first. (ii) Then, we combine the money saved from paying off that debt with our payments for the next smallest debt. (iii) In this way, the “snowball” effect kicks in to pay off bigger and bigger debts with greater and greater amounts of money until we become debt free!
 - (c) **Third**, build up the initial \$1,000 emergency fund to equal 3 to 6 months of our monthly income, for Proverbs 10:15 states that collected wealth acts like a fortified city of financial protection.
 - (d) **Fourth**, invest 15% (to 20% if able) of our monthly income for long-term retirement needs akin to what Ecclesiastes 11:1-6 directs (in investing boldly, long-term, with diversification, and adding to it):
 - (i) Invest in a low-cost, broad (diversified, index) fund as our “core” investment and add lesser aggressive “satellite” funds to boost growth, Eccl. 11:1-5. (ii) Use tax-deferred (regular IRAs and 401ks) and preferably tax-shielded (Roth IRAs and 401ks) but (iii) keep tax-deferred accounts to modest levels by investing in a taxable brokerage account to avoid big RMD taxes in retirement, Eccl. 11:2. (iv) Do not trade your funds often but give time for compounding to occur, for compounding builds great wealth. (v) Regularly add to the investments, Eccl. 11:6.
 - (e) **Fifth**, save for the children’s college needs as 2 Corinthians 12:14b directs parents to save for them.
 - (f) **Sixth**, pay off the home mortgage for freedom from lenders (Pr. 22:7) and to boost buying power.
 - (g) **Seventh**, as wealth builds, we can give with greater generosity with God’s blessing, Prov. 11:24-25.

May we trust in Christ Who died as our Atoning Sacrifice for sin that we might receive God’s gift of eternal life. May we rely on the Holy Spirit to treat the financially stressed with respect and justice, helping them materially but not enabling them to rely on us. If we are financially stressed, may we correct our way.