

# Personal Finance

Keith Hill

## 1: God's Ownership

When looking for guidance about money, start with fear of God

**Prov. 1:7** "Listen, my son, to your father's instruction and do not forsake your mother's teaching."

**Prov. 16:16** "How much better to get wisdom than gold, to choose understanding rather than silver!"

**Prov. 17:16** "Of what use is money in the hand of a fool, since he has no desire to get wisdom?"

**Prov. 8:10** "Choose my instruction instead of silver, knowledge rather than choice gold"

**Prov. 8:17-21** "I love those who love me, and those who seek me find me. With me are riches and honor, enduring wealth and prosperity. My fruit is better than fine gold; what I yield surpasses choice silver. I walk in the way of righteousness, along the paths of justice, bestowing wealth on those who love me and making their treasuries full."

**Matt 6:33** "But seek first his kingdom and his righteousness, and all these things will be given to you as well."

**Haggai 2:8** "The silver is mine and the gold is mine,' declares the LORD Almighty."

## 2: Acknowledge God's Ownership By Giving

We are stewards

**Prov. 3:9-10** "Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine."

**Prov. 11:24-25** "One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed."

**Prov. 19:17** "He who is kind to the poor lends to the LORD, and he will reward him for what he has done."

**Prov. 21:13** "If a man shuts his ears to the cry of the poor, he too will cry out and not be answered."

**Prov. 22:9** "A generous man will himself be blessed, for he shares his food with the poor."

**Prov. 28:22** "A stingy man is eager to get rich and is unaware that poverty awaits him."

**Prov. 28:27** “He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses.”

**Malachi 3:8-10** “Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”

**Matt 6:19-21** “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

**1st Tim. 6:3-10** “If anyone teaches false doctrines and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, he is conceited and understands nothing. He has an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions and constant friction between men of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain. But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

### **3: Work; God Expects Us to Work**

**Gen. 2:15** “The LORD God took the man and put him in the Garden of Eden to work it and take care of it.”

**Prov. 6:6-8** “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.”

**Prov. 10:4** “Lazy hands make a man poor, but diligent hands bring wealth.”

**Prov. 12:11** “He who works his land will have abundant food, but he who chases fantasies lacks judgment.”

**Prov. 14:23** “All hard work brings a profit, but mere talk leads only to poverty.”

**Prov. 16:26** “The laborer's appetite works for him; his hunger drives him on.”

**Prov. 20:4** “A sluggard does not plow in season; so at harvest time he looks but finds nothing.”

**Prov. 20:13** “Do not love sleep or you will grow poor; stay awake and you will have food to spare.”

**Prov. 21:5** “The plans of the diligent lead to profit as surely as haste leads to poverty.”

**Luke 19:17** “Well done, my good servant!” his master replied. “Because you have been trustworthy in a very small matter, take charge of ten cities.”

#### **4: Savings**

**Prov. 13:11** “Dishonest money dwindles away, but he who gathers money little by little makes it grow.”

**Prov. 13:22** “A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous.”

**Prov. 21:20** “In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.”

**Prov. 30:25** “Ants are creatures of little strength, yet they store up their food in the summer;”

#### **Be careful of:**

- Debt
- Gambling
- Envy
- Love of Pleasure
- Not Being Teachable: Prov. 9:8-9 “Do not rebuke a mocker or he will hate you; rebuke a wise man and he will love you. Instruct a wise man and he will be wiser still; teach a righteous man and he will add to his learning.”