

Session Five Teaching Plan

A Penny Saved is a Penny Earned

Proverbs 3:9-10; 11:24-26; 13:11; 15:16-17; 16:11; 23:4-5

Biblical Truth

God's people are to honor the Lord in the ways they think about, make, and use their money.

Life Question

How can I keep money in its proper place?

Life Impact:

This lesson is designed to help you exhibit godly wisdom in your everyday life by:

- examining biblical principles about earning and using money well; and
- stating ways you will seek to grow in honoring the Lord with your money.

Icebreaker

How much were you given for an allowance when you were a child? Did you have to earn it by doing chores or making good grades? Were you a saver or a spender? What did you spend your allowance on?

Introduction

If we have money because God has blessed us, can we use it any way we want? Is money a reward or a trust? What does the way you use money say about your faith? What we do with what God has given us reflects where we place the ownership of those blessings. Solomon wrote many proverbs relating to money, so today we'll let our money talk and reveal to us what it says about our relationship with God.

Pray as you begin your class session. Thank God for his rich blessings, and ask Him to give wisdom to know how to use our money and possessions to honor Him.

Check Your Spiritual Balance Regularly

Proverbs 3:9-10; 15:16-17

Explanation

Moses commanded the people of Israel to "bring the best of the firstfruits" to the house of the Lord (that is, the temple). Setting aside the first of the crop honored God as an act of faith because the worshiper realized God had given to him everything he had and would have for the remainder of the harvest.

Discussion

Enlist two learners. Ask one to read Proverbs 3:9-10, and have the other read Proverbs 15:16-17.

Each of us must decide what we will spend our lives chasing after. We can pursue fame and fortune; but when we get to the end of that road, we will realize that we have run in vain. Or we can follow the Lord. Not only will we store up treasure in heaven, but God will meet our needs while we are on the journey.

It's amazing how much stuff we think we need to survive. What does it mean to "honor the Lord with your possessions"? How can we show that we are honoring God in the midst of all of our stuff?

What do verses 9-10 say will happen if we have the right perspective on the ownership and use of our possessions? Why is bringing the "first produce" significant? Do you think this is a promise, or a general observation of truth? Why is it difficult for us to trust God to meet our needs on a daily basis?

Money isn't everything. Look at Proverbs 15:16,17 again. What are some things you would rather have than lots of money, if you had to choose between the money and that other thing (tangible or intangible)? *Make a list of these on the board.* If money is really this far down on our list of priorities, why do we give it so much attention?

Is it easier or harder to trust God in times of plenty? What temptations might we face if we have too little? If we have more than we need?

Application

We are wise to remember that money cannot buy the best things in life—things such as love and a right relationship with God. We are to value knowing the Lord and being in right relationship with Him more than gaining wealth. Clearly, Solomon advised us to check up on our attitudes toward right priorities in life.

Take an informal inventory of your stuff. Would it be God’s will for you to have more than you need? What might you do with the surplus, that would honor God and help others?

Show gratitude for what God has given you. Even though others may have more, what material and non-material things do you have? Have you thanked God for these?

Are you satisfied with what you are doing to “honor the Lord with your possessions”? What can you do, both in terms of tithes and offerings, to make it all available to Him?

Never Fall in Love with Money

Proverbs 23:4-5

Explanation

Solomon cautioned against giving undue attention to riches. Literally, the Hebrew says we should not continue in our own understanding. In other words, the idea that we must get rich does not come from the Lord; it is our own idea. By focusing our attention on getting rich, we embrace our own ideals rather than God’s ideals.

Discussion

Invite a learner to read Proverbs 23:4-5.

Reflect silently on these questions: If you give all your energy to making money, then what will you give your spouse? If nothing is left for the children, how will they respond? If all your energy goes to put a few more dollars in the bank, then where does that leave the energy you should invest with the Lord?

Suppose you decided to wear yourself out to get rich. How would you know when you have met your goal? What would you have to do to maintain your status? What will keep you from getting on the fruitless treadmill of pursuing wealth?

Why do we give so much attention to getting rich and keeping riches? What are some of the things we are expecting money to do for us? *Make a list on the board of the answers.* Is it reasonable to expect money to do these things? Explain.

We sense that we are not complete, so we spend our lives attempting to fill the void. God wants us to realize that only He can fill that void. Why do you think money’s satisfaction does not last?

Application

When we fall in love with money, Proverbs calls that pursuit greed. Greedy persons get “in a hurry for wealth” (28:22) and do not realize they are setting themselves up for ruin. The price is too high, and riches are too elusive. The greedy person “provokes conflict” instead of trusting “in the Lord” (v. 25). Trusting in our own resources instead of in the Lord certainly provokes conflicts within our own hearts, in our relationships with God, and in our relationships with others.

Are your major life goals focused on accumulating wealth? What adjustments do you need to make to your goals in order to trust in God’s resources? How will this affect your daily actions?

Does your life reflect the motto, “In Money We Trust?” How can you show evidence that your trust is in God, regardless of what may happen to your money?

Make Every Buck Honestly

Proverbs 13:11; 16:11

Explanation

Solomon condemned wealth obtained by fraud. Literally, this meant empty wealth, or wealth not gained by one’s own honest work. Those who are wealthy by dishonest means only appear to be wealthy. Their wealth will dwindle because it did not come from legitimate means, and it did not come from the Lord.

The word “honest” in 16:11 suggests something that is capable of giving a right and fair judgment.

Discussion

Get two volunteers to read the verses for this section. Ask one to read Proverbs 13:11, and ask the other to read Proverbs 16:11.

God wants our faith to influence every aspect of our lives. This certainly includes making money. God’s principles govern the accumulation of wealth, and reward those who do what is right. As often happens, it may appear to us that some people are getting ahead dishonestly, while those who do what is right fall behind. God’s perspective is more complete than ours. When it comes to wealth, the end doesn’t justify the means (v. 11).

Is life fair? If everyone else cheats, should we cheat as well to keep up? Explain. Does it really matter to God how we obtain wealth as long as we give Him His ten percent?

There’s obviously two ways to obtain wealth, the wrong way and the right way. God is as concerned with the process as He is with the results, if not more.

What do you think God’s perspective would be on gaining wealth by such things as taking cash under the table without paying taxes on it, playing the lottery, or gambling at the casino, track or golf course? What would God say about those who obtain wealth by exploiting the poor?

When I buy gasoline, I am grateful for the inspection sticker that tells me the pump conforms to standards. I know that when I pay for a gallon, I’m getting a full gallon, not a dishonest nine-tenths. Ultimately, who decides what is right and what is wrong—is it the government? Common consent? Or the Lord? Even though we have an obligation to abide by the laws of the land, God is ultimately responsible for the establishment of justice.

What do you think it means in 16:11, “all the weights in the bag are His concern”? How does this relate to the first half of the verse? As God weighs out what is right on the scales of justice, do we have the right as believers to argue with what is in the bags?

Application

Though dishonest practices may be a way of life for some, followers of the Lord must realize that God hears and sees all, and He ultimately will judge all. The money we make dishonestly may benefit us in the short term, but it will become a liability for us when God’s justice exposes the lack of integrity of our financial dealings. On the other hand, the righteous can sleep soundly at night knowing they have not wronged anyone and that their money is earned through honest means.

Is there anything in your life that God would not approve of in the way you are pursuing finances or providing for your family? If so, what will you do to change?

Are you willing to trust God and live by His standards even though it means other less honest people may seem to be profiting more than you?

Grow in Generosity

Proverbs 11:24-26

Explanation

A great paradox exists in that the one who gives freely also gains more. We might think the one who gives much has less, but really it is not so. In the end the one who withholds what is right is the one who loses. Clearly Solomon believed that helping those in need is the right thing to do.

Discussion

Ask a learner to read Proverbs 11:24-26.

As we practice the spiritual discipline of giving, our lives become more of what God desires from us. Instead of looking at prosperity as how much we can get, what if we began looking at it as how much we have to give?

How would your life be different if you believed that it is the one who gives the most who wins?

Is this verse a promise from God that if we give to others, we will become prosperous? Explain. Do you think the blessing in these verses is monetary, or spiritual, or both? Why?

Application

The principle in these verses is generosity. If God has given to us, we have an obligation to share with those in need. Even if it is something as insignificant as a glass of water (how much does that cost?), we can give. And those who give will be blessed in proportion to their generosity. This is not a secret scheme to get rich, it's a godly way of life.

Is there something that you are holding on to? Something that is surplus for you, but you know it could be used by God to meet a specific need? What will it take for you to give?

Are you reluctant to give because you are not persuaded that God will supply your needs? Choose some small way this week that you can give to meet a need. Trust God to notice and bless.

Conclusion

We should honor the Lord by submitting ownership and control of our money and possessions to Him. He wants to be our first priority, including how we use our time and money. We have an obligation to be righteous and honest in the way we earn our money. We must not take advantage of others. In fact, we have an obligation to share what we have with others who are in need. When we do that, we will find true spiritual wealth.

Implementation

As you look at your own life, I challenge you to ask yourself a few very honest questions. Sometimes when it comes to money we tend to over spiritualize things that we have no intention of living out. I do not want you to do that, I just want you to be honest. Is your relationship with God more important to you than the accumulation of wealth? Would you be willing to take a job that pays less and would require you to adopt a lifestyle that is lower on the ladder than what you have become accustomed to, just to be in God's will? Sometimes we feel like this type of devotion is only asked of preachers and missionaries, but these verses apply to everybody. Take a deep breath of faith this week, and ask God to show you how rich you could be spiritually if you give Him control of your possessions.