

WISDOM THAT PAYS OFF: Earn Wisely

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Money is mentioned in the Bible more than **PRAYER** and **FAITH** combined!

“What got you here (present) may not get you there (future).

You will **REAP** what you **SOW**! However, **REAPING** happens over time.

“There ain’t no problems, like money problems.”

FOUR SEEDS OF WISDOM THAT WILL PAY OFF

1. WORK HARD

Proverbs 10:4 NIV⁴ Lazy hands make for poverty, but diligent hands bring wealth.

Proverbs 13:11 NLT¹¹ Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.

Proverbs 14:23 NLT²³ Work brings profit, but mere talk leads to poverty!

Proverbs 22:29 NLT²⁹ Do you see any truly competent workers? They will serve kings rather than working for ordinary people.

Chose to **HUSTLE** over **HOPING**!

2. GET OUT OF DEBT

Proverbs 21:20 NLT²⁰ The wise have wealth and luxury, but fools spend whatever they get.

WHAT DOES GOD SAY ABOUT DEBT?

Personal debt is **DISCOURAGED**.

Romans 13:8 “Keep out of debt and owe no man anything.” (Amp)

Why is debt discouraged?

Debt presumes upon **TOMORROW**.

James 4:13-15 “Come now, you who say, “Today or tomorrow, we shall go to such and such a city and spend a year there and engage in business and make a profit.’ Yet you do not know what your life will be like tomorrow. You are just a vapor that appears for a little while and then vanishes away.

Debt has the power to **ENSLAVE**.

Proverbs 22:7 “Just as the rich rule the poor, so the borrower is a servant to the lender”

1 Corinthians 7:23 “You were bought with a price do not become slaves of men.”

Luke 16:13 NLT “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.”

Chose **DISCIPLINE** over **DEBT**!

3. SPEND WISELY

Proverbs 21:5 NLT Good planning and hard work lead to prosperity, shortcuts lead to poverty.

Proverbs 21:5 MSG⁵ Careful planning puts you ahead in the long run; hurry and scurry puts you further behind.

1 John 2:16 NLT¹⁶ For the world offers only a craving for physical pleasure, a craving for everything we see, and pride in our achievements and possessions. These are not from the Father.

Some, don't have an **INCOME** problem they have a **SPENDING** problem.

We are culture driven by our **FEELINGS** rather than a **PLAN**.

Luke 14:28 NLT²⁸ "But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it?

Get on a **BUDGET**.

Chose a **PLAN** over **PASSION!**

4. INVEST EARLY

Pay **YOURSELF** first.

Ask, what is the **MORE**, for?

Chose **GENEROSITY** over **GREED**

Find ways to be a blessing...

2 Corinthians 9:11 NLT¹¹ Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God.

1 Timothy 6:17 NLT¹⁷ Teach those who know they are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.

Hebrews 13:5 Keep your lives free from the love of money, be content with what you have, because God has said, never will I leave you or forsake you.

