

## WISDOM THAT PAYS OFF: Earn Wisely

Ron Baum· 1/4/26

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 NIV <sup>4</sup> Lazy hands make for poverty, but diligent hands bring wealth.*

*Proverbs 13:11 NLT <sup>11</sup> Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.*

*Proverbs 14:23 NLT <sup>23</sup> Work brings profit, but mere talk leads to poverty!*

*Proverbs 22:29 NLT <sup>29</sup> 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 NLT <sup>20</sup> 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 MSG <sup>5</sup> Careful planning puts you ahead in the long run; hurry and scurry puts you further behind.*

*1 John 2:16 NLT <sup>16</sup> 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 NLT <sup>28</sup> "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 NLT <sup>11</sup> 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 NLT <sup>17</sup> 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.*

BILLY				SUSAN				KIM			
Investing at Age 14 (10% Annual Return)				Investing at Age 19 (10% Annual Return)				Investing at Age 27 (10% Annual Return)			
AGE	INVESTMENT	TOTAL VALUE		AGE	INVESTMENT	TOTAL VALUE		AGE	INVESTMENT	TOTAL VALUE	
14	\$ 2,000	\$	2,200	19	\$ 2,000	\$	2,200	19	\$ -	\$	-
15	\$ 2,000	\$	4,620	20	\$ 2,000	\$	4,620	20	\$ -	\$	-
16	\$ 2,000	\$	7,282	21	\$ 2,000	\$	7,282	21	\$ -	\$	-
17	\$ 2,000	\$	10,210	22	\$ 2,000	\$	10,210	22	\$ -	\$	-
18	\$ 2,000	\$	13,431	23	\$ 2,000	\$	13,431	23	\$ -	\$	-
19	\$ -	\$	14,774	24	\$ 2,000	\$	16,974	24	\$ -	\$	-
20	\$ -	\$	16,252	25	\$ 2,000	\$	20,872	25	\$ -	\$	-
21	\$ -	\$	17,877	26	\$ 2,000	\$	25,159	26	\$ -	\$	-
22	\$ -	\$	19,665	27	\$ -	\$	27,675	27	\$ 2,000	\$	2,200
23	\$ -	\$	21,631	28	\$ -	\$	30,442	28	\$ 2,000	\$	4,620
24	\$ -	\$	23,794	29	\$ -	\$	33,487	29	\$ 2,000	\$	7,282
25	\$ -	\$	26,174	30	\$ -	\$	36,835	30	\$ 2,000	\$	10,210
26	\$ -	\$	28,791	31	\$ -	\$	40,519	31	\$ 2,000	\$	13,431
27	\$ -	\$	31,670	32	\$ -	\$	44,571	32	\$ 2,000	\$	16,974
28	\$ -	\$	34,837	33	\$ -	\$	49,028	33	\$ 2,000	\$	20,872
29	\$ -	\$	38,321	34	\$ -	\$	53,930	34	\$ 2,000	\$	25,159
30	\$ -	\$	42,153	35	\$ -	\$	59,323	35	\$ 2,000	\$	29,875
31	\$ -	\$	46,368	36	\$ -	\$	65,256	36	\$ 2,000	\$	35,062
32	\$ -	\$	51,005	37	\$ -	\$	71,781	37	\$ 2,000	\$	40,769
33	\$ -	\$	56,106	38	\$ -	\$	78,960	38	\$ 2,000	\$	47,045
34	\$ -	\$	61,716	39	\$ -	\$	86,856	39	\$ 2,000	\$	53,950
35	\$ -	\$	67,888	40	\$ -	\$	95,541	40	\$ 2,000	\$	61,545
36	\$ -	\$	74,676	41	\$ -	\$	105,095	41	\$ 2,000	\$	69,899
37	\$ -	\$	82,144	42	\$ -	\$	115,605	42	\$ 2,000	\$	79,089
38	\$ -	\$	90,359	43	\$ -	\$	127,165	43	\$ 2,000	\$	89,198
39	\$ -	\$	99,394	44	\$ -	\$	139,882	44	\$ 2,000	\$	100,318
40	\$ -	\$	109,334	45	\$ -	\$	153,870	45	\$ 2,000	\$	112,550
41	\$ -	\$	120,267	46	\$ -	\$	169,257	46	\$ 2,000	\$	126,005
42	\$ -	\$	132,294	47	\$ -	\$	186,183	47	\$ 2,000	\$	140,805
43	\$ -	\$	145,523	48	\$ -	\$	204,801	48	\$ 2,000	\$	157,086
44	\$ -	\$	160,076	49	\$ -	\$	225,281	49	\$ 2,000	\$	174,995
45	\$ -	\$	176,083	50	\$ -	\$	247,809	50	\$ 2,000	\$	194,694
46	\$ -	\$	193,692	51	\$ -	\$	272,590	51	\$ 2,000	\$	216,364
47	\$ -	\$	213,061	52	\$ -	\$	299,849	52	\$ 2,000	\$	240,200
48	\$ -	\$	234,367	53	\$ -	\$	329,834	53	\$ 2,000	\$	266,420
49	\$ -	\$	257,803	54	\$ -	\$	362,817	54	\$ 2,000	\$	295,262
50	\$ -	\$	283,584	55	\$ -	\$	399,099	55	\$ 2,000	\$	326,988
51	\$ -	\$	311,942	56	\$ -	\$	439,009	56	\$ 2,000	\$	361,887
52	\$ -	\$	343,136	57	\$ -	\$	482,910	57	\$ 2,000	\$	400,276
53	\$ -	\$	377,450	58	\$ -	\$	531,201	58	\$ 2,000	\$	442,503
54	\$ -	\$	415,195	59	\$ -	\$	584,321	59	\$ 2,000	\$	488,953
55	\$ -	\$	456,715	60	\$ -	\$	642,753	60	\$ 2,000	\$	540,049
56	\$ -	\$	502,386	61	\$ -	\$	707,028	61	\$ 2,000	\$	596,254
57	\$ -	\$	552,625	62	\$ -	\$	777,731	62	\$ 2,000	\$	658,079
58	\$ -	\$	607,887	63	\$ -	\$	855,504	63	\$ 2,000	\$	726,087
59	\$ -	\$	668,676	64	\$ -	\$	941,054	64	\$ 2,000	\$	800,896
60	\$ -	\$	735,543	65	\$ -	\$	1,035,160	65	\$ 2,000	\$	883,185
61	\$ -	\$	809,098								
62	\$ -	\$	890,007								
63	\$ -	\$	979,008								
64	\$ -	\$	1,076,909								
65	\$ -	\$	1,184,600								
Total Invested = \$10,000 Earnings beyond investment = \$1,174,600				Total Invested = \$16,000 Earnings beyond investment = \$1,019,160				Total Invested = \$78,000 Earnings beyond investment = \$805,185			
Billy earns \$1,174,600				Susan earns \$1,019,160				Kim earns \$805,185			
Billy invested \$68,000 less than Kim and has \$369,415 more!											
START INVESTING EARLY!											