

## Giving

- A) Giving in proportion to your income, will result in financial increase, Proverbs 3:9, 10.
- B) Give to the poor, Proverbs 22:8, 16, 22-23; Proverbs 28:27.
- C) Practise giving and work hard so you will be able to do so, Proverbs 21:25, 26.
- D) Use gifts wisely, not for an immoral intent;
  - 1) Bribery perverts justice, Proverbs 17:23.
  - 2) Gifts open the recipient to the giver, Proverbs 18:16.

## The Effects of Sin on Finances

- A) Stinginess produces poverty, Proverbs 28:22.
- B) Greed produces dissension, Proverbs 28:25.
- C) Robbing your family members produces destruction, Proverbs 28:24.
- D) Wealth gained by immoral means brings trouble and eventually dissipates;  
Proverbs 15:6; Proverbs 10:2; Proverbs 11:18
  - 1) Wealth gained by lying, Proverbs 21:6.
  - 2) Wealth gained by exorbitant interest, Proverbs 28:8.

## Third Party Relationships

- A) Debt: The borrower is servant to the lender, Proverbs 22:7.
- B) Security: may result in loss of the thing pledged, Proverbs 22:26.
- C) Third Party Guarantees are unwise and often result in personal loss, Proverbs 11:15.

"But you shalt remember YHWH your Elohim:  
for it is He that gives you the power to get wealth,  
that He may establish His covenant which He swore  
unto your fathers, as it is this day. "  
Devarim 18:18

# True Principles of Wealth

by Baruch Ben Daniel

# Principles of Wealth

## **BUSINESS**

### **Planning**

- A) Practise using your foresight and making plans to avoid dangers and losses, Proverbs 22:3.
- B) Take the time necessary to plan ahead -hastiness leads to poverty, Proverbs 21:5.
- C) Plan your work and work your plan -the plans of the diligent lead to profit, Proverbs 21:5.
- D) Follow through on your ideas -don't just talk about it, Proverbs 14:23.

### **Personal Work Habits**

- A) Be diligent in your work, Proverbs 13:4.
- B) Guard against patterns of laziness, Proverbs 24:30-34; 26:13-16.
- C) Work hard - leads to profit, Proverbs 14:23.
- D) Invest your time and efforts in working your land, not in chasing fantasies, Proverbs 12:11
- E) Increase your skill level, Proverbs 22:29.

### **Business Ethics and Communication**

- A) Be honest and fair in your dealings - give fair value for the money, Proverbs 20:10.
- B) Do not tell lies, Proverbs 23:23.
- C) Guard your reputation: it is more important than money, Proverbs 22:1.
- D) Your communication has a direct effect on your financial position, Proverbs 12:14; 8:20.
- E) Your integrity is worth more than wealth, Proverbs 28:6.

### **Asset Management**

- A) Value your possessions, Proverbs 12:27.
- B) Pay attention to your means of getting income, Proverbs 27:23-27.
- C) Put your efforts into developing your own skills, assets, and source of income, Proverbs 12:11.

### **Spending and Saving**

- A) Build income producing assets before making discretionary personal expenditures, Proverbs 24:27.
- B) Avoid excessive consumption, Proverbs 21:20; 23:20, 21.
- C) Practise saving more than you spend, Proverbs 21:20.
- D) Expect wealth to grow slowly in small increments not quickly or in large amounts.
  - 1) Wealth gathered in small increments grows, Proverbs 12:11.
  - 2) Haste to get money leads to poverty, Proverbs 21:5.
  - 3) Avoid chasing fantasies (get rich quick schemes), Proverbs 12:11.

## *-Stewardship-* **THE FOUNDATIONAL PRINCIPLE**

1. Honour YHWH with your wealth, Proverbs 3:9.
2. Must prove yourself trustworthy with money before you will be entrusted with true riches, Luke 16:11.
3. Parable of the talents - wise use of money is a requirement, Matthew 25:14-29.

## **PERSONAL ATTITUDES TOWARDS MONEY**

### **Money must not be your ultimate value**

- A) Keep free from the love of money, Hebrews 13:5,6.
- B) The love of money is a root of evil, 1 Timothy 6:10.
- C) Do not store treasures on earth, Matthew 6:19-21.
- D) Cannot serve YHWH and money, Matthew 6:24.
- E) Your life does not consist of your possessions, Luke 12:15.
- F) The person who loves money never has enough of it, Ecclesiastes 5:10.

### **Learn to be Content**

- A) Be content with what you have, Hebrews 13:5,6.
- B) Be content with having enough to meet you basic needs, 1 Timothy 6:6-8.
- C) Seek a balance between poverty and wealth; -an amount appropriate for your needs and circumstances, Proverbs 30:7-9.

### **Pursue Spiritual Qualities - Not the acquiring of money**

- A) Do not make the pursuit of money or things your goal.
  - 1) Flee from the love of and pursuit of money, 1 Timothy 6:11.
  - 2) Don't worry about your finances, Matthew 6:25-32.
  - 3) Don't desire to get rich, 1 Timothy 6:9-10; Proverbs 23:4-5; 28:20.
- B) Pursue the development of Righteous character and the advancement of Mashiach's purposes.
  - 1) Seek the kingdom of Mashiach first, Luke 12:31.
  - 2) Pursue righteousness, holiness, faith, love, endurance, and gentleness, 1 Timothy 6:11.
  - 3) Seek to acquire instruction, knowledge, and wisdom rather than money, Proverbs 8:10, 11.

### **Trust YHWH for your financial needs**

- A) YHWH knows our financial needs, Matthew 6:25-32.
- B) YHWH, a loving father, likes to give good gifts to us, His children if we ask Him, Matthew 7:7-11.
- C) YHWH is the source of wealth, 1 Samuel 2:7.
- D) We can and should pray for the provision of our needs, Proverbs 30:8; Matt. 7:7-11; Matt. 6.
- E) Trusting in YHWH will result in prosperity---trying to get money for ourselves will produce dissension. Proverbs 28:25.

### **Enjoy but do not trust in your wealth**

- A) Wealth is not wrong in itself, but should not form the basis for personal confidence and self esteem 1 Timothy 6:17; Proverbs 11:28.
- B) Wealth is a blessing from YHWH and we should be grateful for it, Proverbs 15:6; 10:22; 14:24.
- C) Wealth should be enjoyed as a gift from YHWH who wants us to enjoy it, 1 Timothy 6:10, 11.
- D) A person who trusts in wealth & bases his life on it will not be able to truly enjoy it, Ecc 5:10-19.

# REVIEW MONETARY GOALS

FILL IN PERSONAL STRATEGY REGARDING MAKING, SAVING AND SPENDING MONEY

	30 DAY	60 DAY	90 DAY	180 DAY	1 YEAR	2 YEAR	5 YEAR
Planning							
Personal Work Habits							
Business Ethics and Communication							
Asset Management							
Spending and Saving							
Money must not be your ultimate value							
Learn to be Content							
Pursue Spiritual Qualities -Not the acquiring of money							
Trust YHWH for ALL financial needs							
Enjoy wealth but do not trust in wealth							
Giving							
The Effects of Sin on finances							
Third party relationships							