

First Baptist Church Merritt Island
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August 24, 2025
SCHOOL OF WISDOM – Life Lessons from Proverbs
God’s Wisdom for Our Finances
Proverbs 1:8-19

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It seems like America has a money problem. Our national debt currently sits at \$37 trillion. Consumer debt is just over \$18 trillion. The average college graduate owes nearly \$30,000 in student debt before they ever put their degree to work. It seems like America has a money problem.

But America doesn’t really have a money problem. When you measure wealth by the average household, American’s are far and away the richest people on earth. About 4% of the world’s population live in the United States. But we hold over 30% of the world’s wealth. While poverty does exist in America, by and large American’s don’t have a money problem. We have a spending problem. We have a wisdom problem. Namely, our spiritual and moral bankruptcy are leading us to foolishly move toward financial ruin.

In the words of the great theologian Will Rogers, *“Too many people spend money they haven’t earned, to buy things they don’t want, to impress people that they don’t like.”*

What Americans need isn’t more money or more stuff. What we need is the kind of heart change that comes from the wisdom of the Bible – and that includes how we approach money. And, thankfully, the book of Proverbs is filled with wisdom about wealth. One Bible commentator I read this week says if you add up everything Proverbs has to say about things like saving money, spending money, getting money, giving money, and valuing money, there are over 100 proverbs addressing financial wisdom.

We aren’t going to make it through all of them, but my hope is to give you a bit of an overview of what God tells us about money in the book of Proverbs. Let’s start in chapter 1.

Proverbs 1:8–19

Hear, my son, your father’s instruction, and forsake not your mother’s teaching, 9 for they are a graceful garland for your head and pendants for your neck. 10 My son, if sinners entice you, do not consent. 11 If they say, “Come with us, let us lie in wait for blood; let us ambush the innocent without reason; 12 like Sheol let us swallow them alive, and whole, like those who go down to the pit; 13 we shall find all precious goods, we shall fill our houses with plunder; 14 throw in your lot among us; we will all have one purse”— 15 my son, do not walk in the way with them; hold back your foot from their paths, 16 for their feet run to evil, and they make haste to shed blood. 17 For in vain is a net spread in the sight of any bird, 18 but these men lie in wait for their own blood; they set an ambush for their own lives. 19 Such are the ways of everyone who is greedy for unjust gain; it takes away the life of its possessors.

The first 7 verses of Proverbs are an introduction to the entire book. So, this text is really the first portion of teaching from Solomon to his son. And the first topic he covers is a word of warning. At first glance, it looks like he is saying, “Son, don’t join the Hell’s Angels. Gang life isn’t the way to go.” And this is a warning not to follow the enticement of the crowd or the pressure of culture. But it’s even more specific than that. Look at verse 19.

Proverbs 1:19

Such are the ways of everyone who is greedy for unjust gain; it takes away the life of its possessors.

The specific warning here is about greed and the things it will motivate you to do in your quest for more.

Just think about this. Solomon is one of the richest men in the world. He oversaw the construction of the original Temple in Jerusalem - a project some scholars estimate would cost over \$200 billion to duplicate today. He was unimaginably wealthy. He isn't against wealth, and he isn't saying it's wrong to have money. Not at all.

But, in all his God-given wisdom, Solomon has a conversation with his son and says, "The first threat against you as king won't be the enemy from outside the borders of this nation. It will be an enemy at work in your own heart. Greed, materialism, love of money and lack of morality. It will destroy you." And notice how the temptation to greed comes.

Proverbs 1:10-11

My son, if sinners entice you, do not consent. If they say, "Come with us..."

There is a cultural pressure to follow the crowd of people who are chasing the almighty dollar. Welcome to America. Billion-dollar marketing schemes bombard us all day every day. Our phones listen to us and throw up ads for things we talk about. Solomon says there is massive cultural pressure to join the crowd and start your never-ending journey to get more and more and more stuff. So, what do we do? Look at verses 8-9.

Proverbs 1:8-9

Hear, my son, your father's instruction, and forsake not your mother's teaching, for they are a graceful garland for your head and pendants for your neck.

Solomon urges his son to listen to his wisdom. And I certainly think there's a good application here for seeking the counsel of people who are further down the road than us, like our parents. It is wise to seek and apply the counsel of wise people. But, several weeks ago, Pastor Carey reminded us that Solomon's wisdom was a gift from God – it was God's wisdom. And the writing of Proverbs is supernaturally inspired. This is supernatural wisdom. So, Solomon isn't just urging his son to listen to his parents. He is urging his son to take to heart and apply the wisdom of God to his life. That's how he would avoid the trap of materialism and greed and live within God's good design for money. And that gives us our big idea for today.

Bid Idea: Wise people avoid the trap of Materialism and Greed by applying God's Wisdom to their Lives.

Wise people don't fall in step with the materialism of our culture. They align their lives with the Wisdom of God found in His Word. And in doing so, they avoid the trap that Solomon warns will destroy our lives.

So, in the time we have remaining, I want to share 6 wisdom principles from Proverbs that will help us live out God's design for money and avoid the materialism of our culture.

PRINCIPLE 1: VALUE WHAT IS MOST VALUABLE

One of the things Proverbs makes abundantly clear about money is that money is far from the most valuable thing.

A RIGHT relationship with God is more valuable than money.

Proverbs 15:16

Better is a little with the fear of the LORD than great treasure and trouble with it.

The fear of the Lord isn't a paralyzing terror that makes us want to run away from God, it's a reverent awe and wonder that stirs us to fear being separated from Him. It's desire to know Him and honor Him as God and to throw ourselves on His mercy and grace to us through Jesus. And Proverbs 15:16 says that it's better to have little money and a healthy relationship with God than lots of money and the trouble that comes from not having God in your life.

Proverbs 16:8

Better is a little with righteousness than great revenues with injustice.

Righteousness is more valuable than money. Being righteous is infinitely more valuable than being rich. And Proverbs 11:4 tells us a huge reason why.

Proverbs 11:4

Riches do not profit in the day of wrath, but righteousness delivers from death.

One of the most important truths that changes the way you look at money is the truth that this life is not all there is to life. The day is coming when you will stand before God as you enter eternity. And no matter how long your life is on earth, it is nothing compared to eternity. And, on that day when you stand before God, He will judge you according to righteousness. If He determines you are righteous, you will spend eternity enjoying His grace in heaven. If He determines you aren't righteous, you will spend eternity suffering His wrath in hell.

And that's why we need Jesus. Because none of us are righteous. All have sinned and fallen short of the glory of God. But Jesus came to live the perfectly righteous life that all of us have failed to live. And He died on the cross to pay the penalty for all of our unrighteousness. He suffered the wrath of God at the cross so we wouldn't have to suffer the wrath of God in hell.

2 Corinthians 5:21

For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God.

When we come to the place of trusting Jesus as our Lord and Savior, we receive the righteousness of God Himself through Jesus. That's how God can declare us righteous on the day of judgment. And nothing is more important than that. What a folly and waste it would be to spend our one and only life pursuing the wealth and stuff of this world only to neglect a personal relationship with Jesus Christ. What would it profit you to gain the whole world only to lose your never-dying soul?

Are you trusting in Jesus today? Nothing is more valuable than knowing Him and receiving His righteousness and living in a healthy relationship with God that values Him more than the stuff of this world.

And I'm sure most of us would say we really believe that. But the question is "Do you live like you really believe it?" Do you pursue a healthy relationship with God with more passion and consistency than you pursue money and the things it will buy?

Knowing God through the work of Jesus is far more valuable than money. The next verse in Proverbs tells us something else that's more valuable than money.

Love is more valuable than money.

Proverbs 15:17 Better is a dinner of herbs where love is than a fattened ox and hatred with it.

It's so valuable that if you had love and could only eat salad for the rest of your life that would be better than eating filet mignon for every meal. Guys, that's a strong statement...and it's completely true. Loving people and being loved by the people in your life is better than being the wealthiest person in the world but not having relationships that are filled with love.

Again, this is something all of us would say we believe. But wisdom isn't saying you think something is true, it's applying something true to your life. Are you pursuing healthy, loving relationships with the people in your life as a priority over career goals and material possessions? Would your spouse say you prioritize her over your job?

A long time ago, my friend Jim Johnson told me a story about when his kids were young, and he was still pastoring. He had been working long hours and had lots of meetings and urgent phone calls. One night, he made it home in time for dinner and wanted to make sure his kids knew how much he really loved them. So, he had a conversation with them about it. At some point, he asked them, "If I had to choose between you and the church, who would I choose?" Nicole, who was about 8 at the time, said, "You'd choose us, dad...if you didn't have a meeting."

To Jim's credit, that was a turning point in his life and ministry. I've known Jim and Becky and their kids for 20 years and I tell you things dramatically changed. I'm not sure I have another friend in my life who has encouraged me to prioritize my family more than Jim Johnson has and I'm eternally grateful for him.

Love is more valuable than money and career and the stuff of this world. And wisdom is what happens when you live like it.

Wisdom is more valuable than money.

Proverbs 3:13-14

Blessed is the one who finds wisdom, and the one who gets understanding, for the gain from her is better than gain from silver and her profit better than gold.

There are plenty of reasons that is true. What you gain from wisdom is worth more than anything money can buy. Wisdom will compel you to pursue a right relationship with God, it will help you understand how to love, it will generate a life of respect but even more, what good is having money if you aren't wise enough to know how to spend it?

We've all heard stories about people who had more money than sense. They remind us that wealth without wisdom is worthless. Several years ago, the New York Times published the story of Jack Whittaker. He won \$315 million dollars in the lottery. And rather than taking the payments over time, he chose to receive a lump sum of \$113 million, after taxes. From that point on, his life was a living nightmare. He became a heavy drinker and gambler. He wasted his fortune. He lost his family. He unwittingly funded his granddaughter's drug addiction until she ultimately died from an overdose. Less than 20 years after winning a veritable fortune, he died a miserable, broken man.

His story is a cautionary tale. Wealth without wisdom is worthless. And wisdom comes to us through a relationship with Jesus that is cultivated in His word, the Bible. That's why it's critically important for us to learn what the Bible says about money. As a matter of fact, we are going to be offering classes on biblical wisdom for your personal finances. Our first class starts this week and is already filled. We are planning on offering more classes in the new year. We are using material from a ministry called Crown Financial Ministries. They are a Bible-based ministry that is all about equipping people to apply the financial wisdom of the Bible to their lives. For those of you who would like to know more, I encourage you to go to their website – Crown.org. They have countless resources for budgeting and planning that are all centered around the wisdom of Scripture.

Wise people value what is most valuable – wisdom, love, and a healthy relationship with God. That's the first and far most important principle we learn about money in Proverbs. I'm going to give you five more. And don't worry, they won't take nearly as long as that first principle because all of them are just extensions of it.

PRINCIPLE 2: EARN WITH INTEGRITY

Proverbs 21:6

The getting of treasures by a lying tongue is a fleeting vapor and a snare of death.

When you get money through a lack of integrity, you've gained nothing worthwhile. So, work with integrity. Be honest and upright. Show up to work on time. Do the right thing. Do your job to the best of your ability. Don't cut corners or give in to laziness. Give an honest day's work for an honest day's pay. In other words, live out Christ's righteousness in your workplace.

PRINCIPLE 3: GIVE GENEROUSLY

Proverbs 3:9

Honor the Lord with your wealth and with the firstfruits of all your produce;

The Old Testament teaches the principle of the tithe, meaning the first ten percent of everything you get, you give back to God, because you know that He has given it to you, and it all belongs to Him anyway, and you can trust Him to keep taking care of you. You give generously to God because you trust God more than you trust money. And then you also give generously to others.

Proverbs 11:25

Whoever brings blessing will be enriched, and one who waters will himself be watered.

Proverbs 19:17

Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.

Because you know that money is not what's most valuable, you don't have to hoard everything for yourself. You're free to give generously and bless others, because you know that love and kindness and righteousness are more valuable than money. And you trust God to bless you with true blessings that are much more valuable than money. Wise people believe that and apply it to their lives. They give generously.

PRINCIPLE 4: WISE PEOPLE SAVE WITH FORETHOUGHT

Proverbs 10:4-5

A slack hand causes poverty, but the hand of the diligent makes rich. He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame.

Wisdom causes us to think ahead. That's why someone would start gathering in summer even ahead of the harvest. They are thinking about the future. It's wise to plan ahead.

Proverbs 13:11

Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

It's foolish to try and get rich quickly. It's wise to save little by little. Now, there isn't a rule about how much you should save. If you save excessively, that might come from a lack of faith and reveal a heart that is depending on money more than you are depending on God. But, if you don't save at all, that might come from a heart of foolishness that isn't taking your future into consideration. Saving wisely falls somewhere in between. And that's where the leadership of the Holy Spirit comes in. I can't tell you how much to save. But I can tell you when you seek to glorify God with every area of your life and look to Him for wisdom, He will give it to you.

PRINCIPLE 5: SPEND WITHIN YOUR MEANS

Proverbs 22:7

The rich rules over the poor, and the borrower is the slave of the lender.

I know some people take this to mean that Christians should never go in debt. I don't take this to be a law that's saying you can't get a mortgage. Most of us would be homeless if we could only buy a house with cash.

At the same time, this verse is telling us that being in debt is a sort of bondage. You are bound to that debt until you've paid it off. And you aren't financially free until you are out of debt. So, it's wise to avoid debt whenever you can and to work to be debt-free as soon as you can.

In other words, wise people don't consistently run up debt because they are trying to buy things they can't afford. Wise people spend within their means. That might mean they buy used cars rather than new ones. That means they don't max out their credit cards on unnecessary spending. They live within a budget and don't get caught up in keeping up with the Joneses.

PRINCIPLE 6: TRUST GOD NOT MONEY

Proverbs 11:28

Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.

Wise people don't trust money, they trust God. And that might sound like a no-brainer, but don't rush past this too quickly and assume that you aren't tempted to trust in money to do something only God can do. There are countless ways this creeps into our hearts.

Growing up, I always loved Christmas. And one of my favorite parts of Christmas was deciding what I wanted to put on my Christmas list. Mom would get a Sears catalog, called a Wishbook. For weeks, I'd comb through the pages and mark all the things that interested me. I can still remember seeing remote control planes and bikes and football uniforms. In the months leading up to Christmas, I'd narrow it down to my one, big thing at the top of my Christmas list. Then, I'd set my sights on Christmas day, just hoping to get that one big thing. Like Ralphie in "A Christmas Story," I would imagine myself getting my gift and being overjoyed for the rest of my life.

But you know the routine. At 8 o'clock on Christmas morning, I would open up my presents. By noon, I was still grateful but realizing that I might not be happy with it for the rest of my life. By

January, I had my sights set on Christmas again. The joy and satisfaction that stuff promised never delivered. That's because lasting joy and satisfaction don't come from Christmas presents, they come from Christ.

And the reality is that most people never learn that lesson. They just graduate to bigger and more expensive things. They hope in houses to give them joy. They hope in important careers to give them meaning and purpose. They hope in the latest and greatest gadgets to give them happiness. They hope in their retirement fund and savings to provide them with security. That's called trusting in riches rather than God.

So, how might that be taking shape in you during this season of your life? Where might you be tempted to believe that joy or security or satisfaction will come to you through the stuff of this world? What would it look like if you turned your attention away from pursuing the riches of this world and set your sights on knowing and loving and trusting and following Jesus with all your heart?