



new life fellowship

Sermon Title: **Proverbs: Becoming Wise with Our Money**

Speaker: **Richard Villodas, Lead Pastor**

Scripture: **Proverbs**

**Sermon Outline:**

We live in a culture that prizes money over everything else. Our relationship to money is a struggle for just about everyone. We often believe we will be enough when we have enough, although the definition of enough is constantly changing. Money takes up a lot of space in our minds and hearts.

To be a follower of Jesus is to live free from the power that money has over our lives.

**Jesus came to free us from being possessed by the power of money.**

Although we will not find a systematic view of money in the Bible, the book of Proverbs gives us three categories to help focus our attention when it comes to money. We are given two damaging ways to relate to money and one redemptive way to relate to money in the book of Proverbs.

Damaging ways we relate to money:

**Greed.** We become wise with our money when we are aware of this universal challenge of money. Greed ultimately leads to a poverty of life. **Greed is an intense desire to possess more than we need, leading to unhealthy attachments.**

“The stingy are eager to get rich  
and are unaware that poverty awaits them.”  
Proverbs 28:22

“The greedy stir up conflict,  
but those who trust in the LORD will prosper.”  
Proverbs 28:25

**Debt.** The worst part of being in debt is shame attached to being in debt. We need to remember two words when it comes to debt: **reframe and refrain.**

“The rich rule over the poor,  
and the borrower is slave to the lender.”  
Psalm 22:7

Redemptive way we relate to money:

**Generosity.** The primary way we honor God with our money is to share it with others. **Generosity is not to be a strategy to get more – we cannot manipulate the goodness of God.** We give because God has already been good to us.

“A generous person will prosper;  
whoever refreshes others will be refreshed.”  
Psalm 11:25

“It is a sin to despise one’s neighbor,  
but blessed is the one who is kind to the needy.”  
Psalm 14:21

“The generous will themselves be blessed,  
for they share their food with the poor.”  
Psalm 22:9

How are we to become wise with our money and what is the Lord asking of us?

- Confession
- Contentment
- Generosity
- Poverty of Spirit

Jesus sees money as a spiritual power and principality that holds us to itself. Jesus lets us know that money is not neutral but has a life that pulls us to itself – telling us that we don't have enough of it. Money is a rival god to Jesus that demands your entire life.

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Matthew 6:24

So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’<sup>32</sup> For the pagans run after all these things, and your heavenly Father knows that you need them.

Matthew 6:31-32

We are invited by Jesus to put our trust in him. Jesus lets us know that money does not love us, but it is Him who loves us and will provide for our needs.

My we find our identity in God's grace, mercy, and love so much so that we do not look to find our identity in how much money we do or do not have.

### **Sermon Summary:**

This Sunday, Richard Villodas, Lead Pastor, continues our sermon series on the book of Proverbs. Pastor Rich focuses on money and how we relate to money, which is one of the most important aspects of the spiritual life.

### **Sermon Questions:**

1. How does this scripture connect for you the topic that was discussed today? What words resonate with you? Why?
2. In your family of origin, what type of scripts did you hear around money? Were you taught to be something you needed to make as much money as possible? Did you grow up in a home where money was scarce and hard to come by? Or were you taught that you needed to be generous with those around you, sharing what you had? Maybe you grew up with a combination of one or two of these scripts or examples? Are you able to see how your experience growing up shaped how you relate to money today? Journal your responses to these questions, offering them up to God in your quiet time.
3. Greed shows up in so many areas of our lives, so much so that we can live with a scarcity mentality. Greed can also be a symptom of a deeper reality of fear, of us being afraid of having nothing. To what degree is greed dominating your life? To what degree do you see yourself hoarding things? Can you ask God for forgiveness where you need it and guidance on how to loosen your grip of holding onto these things?
4. Can you reframe and refrain from your relationship to debt in your life, helping to remove any shame that you might be experiencing due to debt? Are you able to make hard decisions in order to help you with your debt (embracing your limits, cutting up credit cards, not constantly buying more clothes, etc.)? Ask the Holy Spirit to help guide you in doing this hard work and making these tough decisions surrounding your debt.
5. How do you feel when you hear that we were all made to be generous and our soul flourishes when we are generous? Where do you feel God is asking you to be generous in this season? If you are experiencing a difficult financial situation right now, pray for God's grace and guidance on where and how you might begin to become generous. If you are experiencing a time of financial wellness right now, ask for God's grace and guidance on where you might be able to become more generous.