Truth!: Wisdom for Flourishing People How do you manage your money? Proverbs 27:23–27

"On average, <u>an individual needs \$96,500</u> for sustainable comfort in a major U.S. city. This includes being able to pay off debt and invest for the future. It's even more expensive for <u>families</u>, <u>who need to make an average combined income of about</u> <u>\$235,000 to support two adults and two children</u> without the pressure of living paycheck to paycheck."

Proverbs 27:23-27

- 23 Know well the condition of your flocks, and give attention to your herds,
- 24 for riches do not last forever; and does a crown endure to all generations?
- 25 When the grass is gone and the new growth appears and the vegetation of the mountains is gathered,
- 26 the lambs will provide your clothing, and the goats the price of a field.
- 27 There will be enough goats' milk for your food, for the food of your household and maintenance for your girls.

Pay attention to your resources - v. 23

- "Know well the condition of your flocks, and give attention to your herds"
- · Pay attention by stewarding
 - "A steward is someone entrusted with another's wealth or property and charged with the responsibility of managing it in the owner's best interest" (Ben Patterson, *Grand Essentials*, 17).
 - "We receive; we do not grab. And when it is time to let go, we do so freely. We are not owners, only stewards" (Richard Foster, *The Challenge of the Disciplined Life*, 49).
- What resources do you have to pay attention to?

Because your resources are limited - v. 24

- "for riches do not last forever; and does a crown endure to all generations?"
- Steward, don't idolize
 - "What is an idol? It is anything more important to you than God, anything that absorbs your heart and imagination more than God, anything you seek to give you what only God can give. . . . An idol is whatever you look at and say, in your heart of hearts, 'If I have that, then I'll feel my life has meaning, then I'll know I have value, then I'll feel significant and secure" (Tim Keller, Counterfeit Gods, xvii–xviii).
 - Are you greedy?
 - Diagnostic: What do you fantasize about?
 - Application: Start being generous with your resources.
 - Do you worry?
 - Diagnostic: When you think about money what tends to be your first thought?
 - · Application: Start being generous with your resources.
 - Being aware of God's ownership can free us from a possessive and anxious spirit" (Richard Foster, The Challenge of the Disciplined Life, 42).
- What do you tend toward—greed or worry?

But your resources can sustain you - vv. 25-27

- "25 When the grass is gone and the new growth appears and the vegetation of the mountains is gathered, 26 the lambs will provide your clothing, and the goats the price of a field. 27 There will be enough goats' milk for your food, for the food of your household and maintenance for your girls."
- Be wise and trust God
 - Be wise
 - There's a harmony between the created order to sustain life and the wisdom to utilize it appropriately.
 - Live according to a budget
 - Live below your means
 - Give
 - Save
 - Trust God
 - Money has a way of supplanting our trust in God.
- How is your budget?

Pay attention to your resources because your resources are limited, but your resources can sustain you.