

III. Acquire wealth wisely.

A. Money myths.

1. Work is a curse.
2. You can quickly learn the secret to making lots of money without hard work.
3. A college degree is the ticket to a lifetime of high earnings.
4. If you go to school you should just major in what you love.
5. Everyone should have a job that he loves, so if you don't enjoy your job, quit.
6. It is more fair for everyone to share equally in the community's output – from each according to his ability, to each according to his need.
7. The early church practiced a form of communism.
8. The best way to get rich is to win the lottery.
9. God wants all of His children to be rich.

B. Legitimate sources of income mentioned in the Bible include earnings from work, inheritance, return on investment, and gifts (Temple p. 31).

C. The theology of work.

1. God works. Gen. 2:1-3 John 5:17
2. He made us to work productively (and rest) in His image. Gen. 2:15 Ex. 20:8-11
3. Human sin has made work toilsome. Gen. 3:17-19 Ecc. 2:20-21 I Pe. 2:18ff
4. Christ reverses the effects of the fall thus making our labor meaningful. Eph. 6:5ff
5. We will work in heaven. Rev. 22:3

D. Work hard and work smart to gain wealth. I Th. 4:11-12

1. Your work reflects your character. Pr. 10:4-5 6:6-11 27:23-24 15:19 I Tim. 5:8
2. Wisdom's formula for success: Skill x effort = wealth. Pr. 10:4b 12:24 22:29 21:5
3. Ideally you are compensated according to the level of benefit you provide for the person who purchases your labor. Pr. 22:29
4. Characteristics of the wise (godly) worker.
 - a. He/she works hard: wholeheartedly. Eph. 6:6b Ecc. 9:10
 - b. He has initiative and works well without supervision. Pr. 6:7 Eph. 6:6
 - c. He prepares for the future. Pr. 6:8 21:5 24:27 30:25
 - d. He is patient: building his wealth gradually through hard work. Pr. 28:19
 - e. He is content with his wages. Luke 3:14
 - f. He is a good steward of his resources/tools. Pr. 27:23f 24:27,31
 - g. He performs his duties with excellence and even artistry. Pr. 22:29 Ecc. 9:10
 - h. He sees his vocation as being significant before God. 22:29 Co. 3:17,22-24
5. Skilled entrepreneurs have potential to acquire great wealth.
6. Profit is not immoral, as long as you treat others fairly. Pr. 31:16,18
7. God rewards the diligent. Pr. 15:19 16:3 10:4-5 13:4 28:19 14:23 21:5 12:24,14b 22:29 31:28f Ecc. 5:12,19 Eph. 6:8
8. Economic inequality is part of God's plan. I Tim. 6:17ff Pr. 10:4 21:5

E. Sluggards suffer poverty and shame. Pr. 6:6-11 10:4a 24:30-32 26:14-15 22:13 20:4

1. Characteristics of a sluggard. Pr. 15:19 13:4
 - a. He loves sleep and recreation and hates hard work. Pr. 6:9-10 26:14-25 .
 - b. He doesn't finish what he starts. Pr. 12:27
 - c. He lacks initiative and requires constant supervision. Prov. 6:7 Eph. 6:6
 - d. He procrastinates and is full of excuses. Prov. 6:8 20:4 22:13
 - e. He expects others to provide for him. Pr. 20:4

- f. He is looking for easy money and is a big talker. Prov. 12:11 28:19 21:5 14:23
 - g. He is a destroyer. Prov. 18:9 24:30-31 10:26 Ecc. 10:18 I Tim. 5:8
 - 2. God has ordained consequences for laziness. 6:11 10:4a,5 15:19 10:26 18:9 12:24 13:4 19:15 20:4,13 21:25-26,17
 - 3. Don't enable sluggards. Pr. 15:19 16:26 3:11-12 II Thess. 3:10
 - 4. Charity under the old covenant (gleaning) required the deserving poor to work for what they got (gleaning). Ruth 2:1ff
 - 5. The Bible does not support socialism/communism. II Thess. 3:10 Acts 4:34-5:4
 - 6. Nor has God promised that all believers will be rich in this life. Js. 2:5 Mk 12:43f I Tim. 6:17-19 II Co. 8:1ff
- F. Do not compromise your integrity to gain wealth. Prov. 10:2 13:11,23 15:6 16:8**
- 1. Don't be in a hurry to get rich. Pr. 20:21 28:20,22
 - 2. Don't cheat others. Pr. 20:10,23 21:6 11:1 16:11 Lev. 25:14 19:35-36 Dt. 25:13ff
 - 3. Treat those who work for you fairly (beyond pure capitalism) and don't exploit the weak. Ex. 20:8-11 Js. 5:1-6 Pr. 22:16 20:14 11:24-26 Luke 10:7 Amos 8:4-6
 - 4. Don't make your work an idol by pursuing wealth at the expense of your relationship with God, your family, and the church. Mt. 6:24 Ex. 20:8-11
 - 5. God will destroy sinfully gained wealth. Prov. 13:11 20:17 22:16 15:27 28:8
- G. Gambling is a foolish way to try to make money. Prov. 12:11 28:19 21**
- 1. Gambling harms people – undermines the work ethic, promotes irrationality, motivated by greed, harms society. I Ti. 6:10,6 Luke 12:15
 - 2. Only two things can happen when you gamble and both are bad. Pr. 30:9 13:11 20:21 23:4-5 Ex. 20:15
 - 3. What about gambling a little bit for recreation? Eph. 5:11 I Co. 10:31 Mt. 5:29
 - 4. Is investing in the stock market gambling?
- H. Practical wisdom for increasing income.**
- 1. Don't try to circumvent God's way of acquiring wealth.
 - 2. Research career opportunities and businesses.
 - 3. Assess the job skills God has given you. Gen. 39:2-3 Ex. 36:1
 - 4. Increase your marketability by acquiring new skills/certifications.
 - 5. You may not be able to pursue your dream career. Pr. 28:19 14:23
 - 6. You may have to relocate in order to provide for your family.
 - 7. Don't quit one job until you already have the next job.
- I. Practical wisdom for those who are unemployed.**
- 1. If you are out of work, your full-time job is to get a job. Ecc. 11:6
 - 2. Don't merely rely upon sending out your resume' over the internet, or put all your hope in one particular job.
 - 3. Do work on your resume' and your "elevator speech," network, and follow-up.
 - 4. How do most people get jobs?
- J. Counseling issues.**
- 1. When is it right to change jobs?
 - 2. Counseling a sluggard.
 - 3. Counseling the spouse of a sluggard.
 - 4. Counseling someone who is downcast after a long period of unemployment.
 - 5. Resources for job hunters. See appendix below.
 - 6. Counseling a workaholic.