



Part 5: Common Cents

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Common Cents Financial Wisdom

Money can be good.

The wealth of the rich is their fortified city,
but poverty is the ruin of the poor. – Proverbs 10:15

Money is dangerous.

Better a small serving of vegetables with love
than a fattened calf with hatred. – Proverbs 15:17

Those who trust in their riches will fall,
but the righteous will thrive like a green leaf. – Proverbs 11:28

Money won't last forever.

Do not toil to acquire wealth;
be discerning enough to desist.
When your eyes light on it, it is gone,
for suddenly it sprouts wings,
flying like an eagle toward heaven.
– Proverbs 23:4-5 (English Standard Version)

Money is no substitute for Jesus.

The blessing of the Lord makes a person rich,
and he adds no sorrow with it. – Proverbs 10:22

Keep your lives free from the love of money and be content with what you have, because God has said,
“Never will I leave you;
never will I forsake you.”
So we say with confidence,
“The Lord is my helper; I will not be afraid.
What can mere mortals do to me?” – Hebrews 13:5-6

How the Wise Handle Money

They work for it.

Those who work their land will have abundant food,
but those who chase fantasies have no sense. – Proverbs 12:11

They save it.

The wise store up choice food and olive oil,
but fools gulp theirs down. – Proverbs 21:20

They honor God in the way they spend it.

Honor the Lord with your wealth,
with the firstfruits of all your crops;
then your barns will be filled to overflowing,
and your vats will brim over with new wine. – Proverbs 3:9-10

They generously give it away.

The generous will themselves be blessed,
for they share their food with the poor. – Proverbs 22:9

Next Step:

If you're struggling to keep your head above water financially, there is help and wisdom available right here in our community. **The Whatcom Dream** is a nonprofit organization that helps people discover their dreams and achieve their full potential through financial literacy and mentoring. Their next Financial Literacy class starts Monday, July 11 at their main office on Kentucky Street. Find out more at www.thewhatcomdream.org.

Small Group Questions

- 1) What word best describes your current financial position: stressed; stretched; comfortable; generous; upside-down; ignored?
- 2) On a scale of 1-10 (1 being completely at peace and 10 being losing lots of sleep over it), how much stress does your current financial state cause you?
- 3) Revisit the Common Cents Financial Wisdom points on the front of the sermon notes. Which one of these four do you need to hear the most right now? Explain.
- 4) Looking through the list of four ways the wise handle money, what is one area in which you handle money wisely? Which of the four do you need to grow in?
- 5) Read Hebrews 13:5-6. What does it say? What does it mean? How does it apply to your life?
- 6) What do you need prayer for today?