

## **Financial Wisdom Of What To Do With Your Income**

**Proverbs 24:3-4 Through wisdom a house is built, And by understanding it is established; 4 By knowledge the rooms are filled With all precious and pleasant riches.**

### **I. Be Diligent To Know The Status Of Your Finances**

**Proverbs 27:23-24 Be diligent to know the state of your flocks, And attend to your herds; 24 For riches are not forever, Nor does a crown endure to all generations.**

### **II. Do Not Squander Your Income**

**Proverbs 21:20 There is desirable treasure, And oil in the dwelling of the wise, But a foolish man squanders it. NKJV**

**Proverbs 17:16 Of what use is money in the hand of a fool since he has no desire to get wisdom?**

### **III. Live Within The Means Of Your Income**

**Proverbs 22:26-27 Do not be a man who strikes hands in pledge or puts up security for debts; 27 if you lack the means to pay, your very bed will be snatched from under you. NIV**

### **IV. Do Not Become Enslaved To Creditors**

**Proverbs 22:7 The rich rules over the poor, And the borrower is servant to the lender. NKJV**

### **V. Take Good Care Of The Things You Purchase**

**Proverbs 18:9 He also that is slothful in his work is brother to him that is a great waster. KJV**

**Proverbs 12:27 The lazy man does not roast his game, but the diligent man prizes his possessions.**

### **VI. Do Not Sign Joint Notes Of Debt For A Friend**

**Proverbs 11:15 He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe. NIV**

**Proverbs 6:1-5 My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, 2 if you have been trapped by what you said, ensnared by the words of your mouth, 3 then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! 4 Allow no sleep to your eyes, no slumber to your eyelids. 5 Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler. NIV**

### **VII. Save A Portion Of Your Income**

**Proverbs 13:11 Dishonest money dwindles away, but he who gathers money little by little makes it grow. NIV**

### **VIII. Seek Financial Counsel From Wise Advisors**

**Proverbs 15:22 Without counsel, plans go awry, But in the multitude of counselors they are established. NKJV**

**Proverbs 20:18 Plans are established by counsel; By wise counsel wage war. NKJV**