

*"Speculators,
Sluggards
and Scoundrels"*

Proverbs 6:1-19

Introduction

If we are going to prepare ourselves and our children for life in the world, we need to talk about money and how to handle it.

When it comes to money there are three kinds of people we need to watch out for.

Wisdom

I. The Speculator. Proverbs 6:1-5

It is warning against foolish indebtedness.

If you are in this situation, do everything you can to free yourself.

Wisdom

Most of us need help with good financial principles on budgeting, savings, credit and investments.

Some of the classes we have offered are:

- Financial Peace University
- Crown Ministry
- The Treasure Principle

II. The Sluggard. Proverbs 6:6-11

It is a warning against laziness. This message is consistent in Scripture.

II Thessalonians 3:6-10 – *"If a man will not work, he shall not eat."*

Wisdom

1 Timothy 5:8 – *“If anyone does not provide for his relatives and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”*

Wisdom

Ephesians 4:28 – *“He who has been stealing must steal no longer, but must work doing something useful with his own hands, that he may have something to share with those in need.”*

Wisdom

The loafer wants to be carried along by others rather than caring for others.

We need to teach our children to work

We need to teach our children to save.

We need to teach our children to give.

We can't teach what we aren't doing ourselves.

III. The Scoundrel. Proverbs 6:12-19

Avoid the troublemaker and the thief.

Wisdom

Some people work so hard to steal your money, you wonder why they don't get a real job.

- Scams on Craig's List
- Scams with scholarships
- Scams with prizes
- Bogus websites and phishing
- Identity Theft – Have you ever had your credit card number used by someone else?

God sees the scam artist, the swindler and the troublemaker and God hates sin. Verses 16-19

Conversely, God loves

- Humility
- Truthful speech
- Preservation of life
- Pure thoughts
- Eagerness to do good
- Honest witnesses
- Peace and harmony

Conclusion

Wisdom and folly apply to all areas of life.

- Our relationship with God and with people
- Our marriage and money
- Parenting and work
- Speech and conduct.

That's why we need to know God's Word.

Wisdom