

Dollars & Sense
Pt. 3 - The Fool and His Money

The fool and his money soon shall part.

Proverbs 17:16

It does a fool no good to spend money on an education, because he has no common sense.

Proverbs 12:11

Whoever works his land will have plenty to eat, but the one who chases unrealistic dreams has no sense.

10 Ways Fools Mismanage Their Money

1. They rob God.

Malachi 3:8-12

You people are robbing me, your God. And, here you are, asking, "How are we robbing you?" You are robbing me of the offerings and of the ten percent that belongs to me. 9 That's why your whole nation is under a curse. 10 I am the LORD All-Powerful, and I challenge you to put me to the test. Bring the entire ten percent into the storehouse, so there will be food in my house. Then I will open the windows of heaven and flood you with blessing after blessing. 11 I will also stop locusts from destroying your crops and keeping your vineyards from producing. 12 Everyone of every nation will talk about how I have blessed you and about your wonderful land. I, the LORD All-Powerful, have spoken!

2. They put no thought into money management.

Proverbs 14:15

The simple believe anything, but the prudent give thought to their steps.

James 5:1-6

Now listen, you rich people, weep and wail because of the misery that is coming on you. 2 Your wealth has rotted, and moths have eaten your clothes. 3 Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. 4 Look! The wages you failed to pay the workers who

mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

3. They believe money determines their worth.

Luke 12:15

Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."

4. They buy into the lie, "If I only had a little more..."

Luke 16:10

Whoever can be trusted with very little can also be trusted with a lot. Whoever is dishonest with very little is dishonest with a lot.

5. They blame God for their lack.

Proverbs 19:3

People ruin their lives by their own foolishness and then are angry at the LORD.

6. They try to figure it all out himself.

Proverbs 12:15

Fools think they know what is best, but a sensible person listens to advice.

7. They spend more than they earn.

Proverbs 21:20

Be sensible and store up precious treasures - don't waste them like a fool.

8. They get into debt.

Romans 13:8

Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

9. They treasure the wrong things.

Matthew 13:44

"The Kingdom of Heaven is like a treasure that a man discovered hidden in a field. In his excitement, he hid it again and sold everything he owned to get enough money to buy the field."

1 Timothy 6:10

Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Matthew 6:19-21

"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. 20 Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. 21 Wherever your treasure is, there the desires of your heart will also be."

10. They make money their god.

Matthew 6:24

"No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."

Ecclesiastes 5:10

If you love money and wealth, you will never be satisfied with what you have. This doesn't make a bit of sense.

In our foolishness, we fail to see that money management is a test.

Luke 16:11

So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

Luke 12:16-21

"A rich man had a fertile farm that produced fine crops. 17 He said to himself, 'What should I do? I don't have room for all my crops.' 18 Then he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store all my wheat and other goods. 19 And I'll sit back and say to myself, "My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!"' 20 "But God said to him, 'You fool! You will die this very night. Then who will get everything you worked

for?’ 21 “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”