

Dollars & Sense

Part Two - The Ninety Percent

God has given us a sense of understanding that He is just as concerned about what we do with the ninety percent of our income as He is about the first ten percent!

Leviticus 27:30

Ten percent of everything you harvest is holy and belongs to me...

Job 41:11

Who has given me anything that I need to pay back? Everything under heaven is mine.

What Good Sense Teaches Us to Do with the 90%:

1. Live within your means.

Proverbs 21:20

Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it.

Hebrews 13:5

Your conduct must be free from the love of money and you must be content with what you have, for he has said, "I will never leave you and I will never abandon you."

1 Timothy 6:6

A godly life brings huge profits to people who are content with what they have.

2. Live by a budget.

Proverbs 27:23-26

Know the state of your flocks, and put your heart into caring for your herds, 24 for riches don't last forever, and the crown might not be passed to the next generation. 25 After the hay is harvested and the new crop appears and the mountain grasses are gathered in, 26 your sheep will provide wool for clothing, and your goats will provide the price of a field.

Proverbs 21:5

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

3. Get out of debt.

Proverbs 22:7

The rich rule over the poor, and the borrower is slave to the lender.

4. Establish an emergency fund.

Proverbs 6:6-11

Take a lesson from the ants, you lazybones. Learn from their ways and become wise! 7 Though they have no prince or governor or ruler to make them work, 8 they labor hard all summer, gathering food for the winter. 9 But you, lazybones, how long will you sleep? When will you wake up? 10 A little extra sleep, a little more slumber, a little folding of the hands to rest 11 then poverty will pounce on you like a bandit; scarcity will attack you like an armed robber.

5. Make safe, sound investments.**Proverbs 13:11**

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Proverbs 15:22

Plans fail for lack of counsel, but with many advisers they succeed.

6. Leave an inheritance.**Proverbs 13:22**

Good people leave an inheritance to their grandchildren, but the wealth of sinners is stored away for a righteous person.

Proverbs 20:21

An inheritance obtained too early in life is not a blessing in the end.

Proverbs 3:13-16

Joyful is the person who finds wisdom, the one who gains understanding. 14 For wisdom is more profitable than silver, and her wages are better than gold. 15 Wisdom is more precious than rubies; nothing you desire can compare with her. 16 She offers you long life in her right hand, and riches and honor in her left.

7. Live generously.**Proverbs 11:24-25**

Give freely and become more wealthy; be stingy and lose everything. 25 The generous will prosper; those who refresh others will themselves be refreshed.

Acts 20:35

“I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: ‘It is more blessed to give than to receive.’”