# MATTERS





### 1. Borrow responsibly

Proverbs 22:7, Just as the rich rule the poor, so the borrower is servant to the lender.

Psalm 37:21, The wicked borrow and never repay, but the godly are generous givers.

### 1B. Lend responsibly

Exodus 22:25 25 "If you lend money to any of my people who are in need, do not charge interest as a money lender would.

Deuteronomy 15:1, At the end of every seventh year you must cancel the debts of everyone who owes you money.

## 1B. Lend responsibly

Nehemiah 5:4-5, <sup>4</sup> And others said, "We have had to borrow money on our fields and vineyards to pay our taxes. 5 We belong to the same family as those who are wealthy, and our children are just like theirs. Yet we must sell our children into slavery just to get enough money to live. We have already sold some of our daughters, and we are helpless to do anything about it, for our fields and vineyards are already mortgaged to others.



## 1B. Lend responsibly

Ezekiel 18:5, 7-9, 5 "Suppose a certain man is righteous and does what is just and right. <sup>7</sup> He is a merciful creditor, not keeping the items given as security by poor debtors. He does not rob the poor but instead gives food to the hungry and provides clothes for the needy. 8 He grants loans without interest, stays away from injustice, is honest and fair when judging others, <sup>9</sup> and faithfully obeys my decrees and regulations. Anyone who does these things is just and will surely live, says the Sovereign LORD.



#### 2. Be Fair

Proverbs 22:16, A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty.

Deuteronomy 24:15, 15 You must pay them their wages each day before sunset because they are poor and are counting on it. If you don't, they might cry out to the Lord against you, and it would be counted against you as sin.



#### 2. Be Fair

Deut. 15:13-14, 17, 13 "When you release a male servant, do not send him away empty-handed. 14 Give him a generous farewell gift from your flock, your threshing floor, and your winepress. Share with him some of the bounty with which the Lord your God has blessed you....And do the same for your female servants.



#### 3. Don't be a rich fool

Luke 12:13-21, <sup>13</sup> Then someone called from the crowd, "Teacher, please tell my brother to divide our father's estate with me." <sup>14</sup> Jesus replied, "Friend, who made me a judge over you to decide such things as that?" <sup>15</sup> Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."



#### 3. Don't be a rich fool

Luke 12:13-21, <sup>16</sup> Then he told them a story: "A rich man had a fertile farm that produced fine crops. <sup>17</sup> He said to himself, 'What should I do? I don't have room for all my crops.' <sup>18</sup> 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.



#### 3. Don't be a rich fool

Luke 12:13-21, <sup>19</sup> 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."



## 4. Will Carefully

Ecclesiastes 2:18-22, <sup>18</sup> I came to hate all my hard work here on earth, for I must leave to others everything I have earned. <sup>19</sup> And who can tell whether my successors will be wise or foolish? Yet they will control everything I have gained by my skill and hard work under the sun. How meaningless! <sup>20</sup> So I gave up in despair, questioning the value of all my hard work in this world.



## 4. Will Carefully

Ecclesiastes 2:18-22, <sup>21</sup> Some people work wisely with knowledge and skill, then must leave the fruit of their efforts to someone who hasn't worked for it. This, too, is meaningless, a great tragedy. <sup>22</sup> So what do people get in this life for all their hard work and anxiety? 23 Their days of labor are filled with pain and grief; even at night their minds cannot rest. It is all meaningless.



## 4. Will Carefully

Proverbs 30:7-9, <sup>7</sup> O God, I beg two favors from you; let me have them before I die. <sup>8</sup> First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. <sup>9</sup> For if I grow rich, I may deny you and say, "Who is the LORD?" And if I am too poor, I may steal and thus insult God's holy name.

## 5. Don't Worry

Matt 6, 24 "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money. <sup>25</sup> "That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn't life more than food, and your body more than clothing?



## 5. Don't Worry

Matt 6, <sup>26</sup> Look at the birds. They don't plant or harvest or store food in barns, for your heavenly Father feeds them. And aren't you far more valuable to him than they are? <sup>27</sup> Can all your worries add a single moment to your life? 28 "And why worry about your clothing? Look at the lilies of the field and how they grow. They don't work or make their clothing,



## 5. Don't Worry

Matt 6, <sup>29</sup> yet Solomon in all his glory was not dressed as beautifully as they are. 30 And if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith? 31 "So don't worry about these things, saying, 'What will we eat? What will we drink? What will we wear?'



## 5. Don't Worry

Matt 6, <sup>32</sup> These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. <sup>33</sup> Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need. <sup>34</sup> "So don't worry about tomorrow, for tomorrow will bring its own worries. Today's trouble is enough for today.

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