

How to Handle Money God's Way

June 14, 2026

Lesson Summary

Main Passages

Proverbs 21

Session Outline

1. The Plans of the Diligent (Proverbs 21:1-10)
2. The Wise Store Up (Proverbs 21:11-20)
3. The Slacker's Craving (Proverbs 21:21-31)

Theological Theme

God calls us to faithfulness with our finances.

Call to Action

Assess your current financial state and where God might be calling you to make changes that honor Him.

How to Handle Money God's Way

Introduction

In 2014, pastor Mark Batterson wrote a book (now a New York Times Bestseller) called, *The Circle Maker*. The book is mainly about prayer, sharing stories of God's faithfulness to His people, and in it, he shares a story about a time God called him and his wife to incredible generosity in their personal finances.

Mark and his wife, Lora, both felt called to give generously to missions. God was calling them to pledge an amount bigger than they had ever given before—bigger than what they thought they could afford. They pledged this amount not knowing where the money would come from. But they both very clearly felt the Lord's call around this specific number, and they had faith that the God who called them to this faithful giving to the kingdom would provide to make it happen.

Mark wrote this on his blog about their pledge: "I have a holy anticipation that I can't even put into words. I can't wait to see how God provides what we promised."

Fast forward two months and Mark got his first book contract, with an advance that more than covered the amount they'd pledged. It helped them give to a kingdom cause in a magnitude they never had before and set them up for future faithful giving.¹

There are stories of God working modern miracles with our finances all over the place: groceries on the doorstep when times were tough and the cupboards were bare; an anonymous gift equaling exactly the amount needed to make it through until that first paycheck from the new job came through; surprise checks covering the seminary tuition payment you weren't sure how you would afford and also feed your family of five.

Mark's story is one of many of the big ways God can work within our finances, but we shouldn't read it as "give more to get more." The lesson

isn't even necessarily "you should be giving more to missions!" The lesson is we should be obedient and walk in faith even when we don't understand why God is telling us to do something (and yes, this applies to the management of our finances). When we do, God shows up and provides. Not always in the ways we hope and expect but always in a way that is for our ultimate good.

Today we're continuing our study of Proverbs in Proverbs 21. It contains many nuggets of wisdom, and we'll be looking particularly about what we can learn about how to be good stewards of the financial gifts God has blessed us with.

- ❓ How often do you connect your finances with God's will in your life?
- ❓ Why does God care about how we manage our wealth?

Session Summary

God is sovereign and in charge, causing all things to work together for our good, but we make life harder when we don't trust Him with our finances. Money itself isn't bad, but the love of money is (1 Timothy 6:9-10). When we love our money more than we love Christ and other people, we have a problem.

Proverbs 21 reminds us to invite God in when we are financially planning and walk in obedience as He directs us. Being wise in this space requires planning and preparation and actively tuning into the Lord's guidance. This is the key to financial flourishing: trusting the Lord and following His direction and will with faithful obedience.

1. The Plans of the Diligent (Proverbs 21:1-10)

- ❓ How do these verses describe the Lord? What about the wicked?
- ❓ What wisdom can we gain about finances from this passage?

Proverbs 21 tells us about the Lord and His character. He gets to decide what is good, and God is, ultimately, sovereign and on His throne, regardless of earthly leaders (see also Daniel 2:21). God is sovereign. God knows everything. Even when our plans or ideas seem right to us, we should invite the Lord into our decision-making process (and then be obedient with what we learn). At the time Solomon wrote this, the temple sacrificial system was alive and well, but God has always valued doing what is right and just over simple legalism.

The wise submit to the Lord's good plans, seeking to live righteously.

The wise submit to the Lord's good plans, seeking to live righteously. Conversely, the wicked are foolishly guided by selfish desire to sin. We can apply this wisdom to the management of our finances (we should submit to the Lord's plan and will for our finances just as we should in all areas of our lives), but Solomon directly tackled the topic of wealth next, praising the wisdom of the diligent who plan.

 Why is it important to involve God in our planning?


We make a mistake when we read Proverbs 16:9 (“In their hearts humans plan their course, but the LORD establishes their steps.” NIV) as a call not to plan. We understand better when we realize this verse is not a prohibition of planning, but a call not to plan alone. A recognition that, God is in control, and we are wise when we plan with Him, embracing His will for our lives. That means involving Him in our financial planning, praying for guidance in how we steward the wealth He has blessed us with. Society's idea of what it means to “flourish” can be vastly different from the Lord's, and we can always trust that God's vision for our finances is much better.

Solomon went on to warn of reckless and selfish behavior. We shouldn't amass a fortune by lying. Wickedness never pays off, and neither does nagging. A wicked person selfishly “has no consideration for his neighbor” (v. 10). This is contrary to God's desire for our lives! This idea is present in the Old Testament too (in fact, this is the heart behind so much of God's law), but Jesus reiterated this idea in Matthew 7:12 and 22:39.

There are many ways we live out these commandments from Jesus, but one of the ways we are called to do this is through our finances. Money isn't inherently bad. It is a tool that we can use for good or bad purposes. Recall the stories mentioned above of God's modern provision for His people. In each of those stories, someone said yes when God called them to be generous and care for another.

2. The Wise Store Up (Proverbs 21:11-20)

 What wisdom can we glean from this passage for managing our finances?

 What do you think it means for us to “store up” (v. 20, NIV) today?

Solomon taught against ignoring the needs of the poor among us (v. 13). This goes back to loving our neighbors. When we love our neighbors, we help take care of them. Scripture continuously teaches us

to be generous, and this is one avenue in which we can do that. When there is a tangible need that is in our capacity to meet, we should do so. This could be financial but doesn't have to be. We saw Jesus do this throughout His ministry by healing the masses (Matthew 4:23). We can emulate what Christ modeled here by meeting the needs of our neighbors when God calls us to.

Solomon went on to call us to use common sense. It is not prudent to be wasteful with our wealth, pouring it into indulgences, entertainment, and excess. Solomon wrote about "wine and oil" (v. 17), but we can fill in those blanks with many different things today: shopping for things we don't need; dining out when it strains our budget; attempting to keep up with the "Joneses" when we can't afford to. These roads can lead to debt and poverty.

It is not prudent to be wasteful with our wealth, pouring it into indulgences, entertainment, and excess.

? Why does our stewardship matter to God?

This is the second time in this proverb when Solomon issued a warning about a "nagging and hot-tempered wife" (v.19). Nagging simply doesn't bring results. It only opens the door for resentment. When any spouse is in a situation where we desire different behavior, prayer and loving conversation is the best path forward. This, too, is something we can trust the Lord with.

Solomon also wrote on the wisdom of storing up goods and not consuming them blindly. He mentions storing up "treasure and oil" (v.20). In 2026, we might "store up" an emergency fund, and not "consume" our paycheck by buying things we don't need. This is one way we steward well and plan with the Lord's guidance.

3. The Slacker's Craving (Proverbs 21:21-31)

? What wise principles do we learn here that we can apply to our financial decisions?

? How do we pursue righteousness with our financial choices?

Verse 21 includes a promise:

The one who pursues righteousness and faithful love will find life, righteousness, and honor.

- Proverbs 21:21


When we pursue right living, as defined by the Lord, and faithfully love God and our neighbor, we find life and many good things that God, in His love, has in mind for us. Pursuing righteousness doesn't mean

we miss out on the “enjoyable” things life has to offer, it shows that we understand that God’s plan for our life is better than what our culture is currently calling “good.” And that absolutely applies to our finances!

We were created to work (Genesis 2:15). As we have talked about previously in this series, God calls us to work hard and is honored when we do. A byproduct of that hard work is often financial blessing that we can in turn use to bless others (v. 26b).

God cares chiefly about the heart, and not about any sort of legalistic obligations we feel we need to complete.

In verse 27, Solomon reiterated his point from verse 3. God cares chiefly about the heart, and not about any sort of legalistic obligations we feel we need to complete. Living wickedly, as described in these verses, is in direct contrast with God’s good plan for our lives—it doesn’t pay off. True life, joy, and fulfillment come only when walking with the Lord in righteousness.

 Why do we need God’s wisdom in every area of life—including our finances?

Verses 30 and 31 form a full thought: No human “wisdom” or plan will stand against God. Even when we have the best technology or tools at our disposal, success comes only from the Lord. This is true in our finances, too. Every financial gift we enjoy comes from Him, not from our own talents or cunning (for even these things come from Him).

Conclusion

God invites us to faithfulness with our finances. God is sovereign and working in all things for our ultimate good (Romans 8:28), and we can trust Him to direct us well in our decisions. This is what it takes to truly flourish in our finances, inviting Him in as we make decisions, and then faithfully obeying when He gives us direction. This also might involve us giving up our personal idea of what “flourishing” in our finances really means and instead accepting God’s definition. The details of this are going to look different for all of us, but in all instances, it requires faithful obedience on our part.

Our study of Proverbs 21 reminds us that planning is a wise choice; we just must remember to invite God into the planning with us and obediently follow on the right path where God leads us. One way God might call us to use our wealth is to take care of our neighbors, meeting the needs that exist around us. There are so many shapes this could take, and all honor the commandment Christ gave us to love our neighbors. In fact, this mirrors Christ’s own ministry. He saw needs and then met them.

This proverb also urges us to be prudent, not spending frivolously, despite our society's relentless focus on living this way. We are called to wisely saving where we need to, so we can provide for future needs. Solomon called the person who does not do this a fool. We do this in partnership with the Lord, through prayers for guidance and application of biblical principles.

We are also warned against laziness. God created us to work, and a byproduct of working hard is often financial blessing that not only blesses us but can, in turn, be used to bless others. Part of living righteously, as Proverbs 21 recommends, is by trusting God with our wealth, seeking His guidance, and then following in obedience in our financial decisions.

- ❓ What would it look like to invite God into your financial planning? Is this something you do already?
- ❓ What needs do you know of that exist in our church or community that we might help meet? What are some ways we could better take care of our neighbors using our financial blessings?
- ❓ What can we learn about God and His character from today's study?

Prayer of Response

Thank God for His sovereignty in all things, His provision in your lives, and the wisdom He offers us daily. Ask for His help as you consider how you can better honor Him and follow His will for your life as it pertains to your finances. Ask Him to show you where you are being a good steward of the gifts He has given you, and where you have room to grow.

Memory Verse

The one who pursues righteousness and faithful love will find life, righteousness, and honor. —Proverbs 21:21

Additional Resources

- *Be Skillful* by Warren Wiersbe
- *Proverbs* by J. Vernon McGee
- *Managing God's Money* by Randy Alcorn



Historical Context of Proverbs

Purpose

Because these proverbs are in the Bible, they do not just entertain; they exhort, encourage, and offer hope. Solomon called readers, especially youth, to pursue wisdom rather than foolishness. He encouraged the inexperienced to become wise rather than mockers, to be teachable rather than incorrigible, to live rather than to die. He predicted that people who pursued wisdom would generally find success and happiness in this life, but he promised that they would absolutely find joy and blessing in eternity.

Author

Solomon is credited with the proverbs in chaps. 1–29 of the book of Proverbs (1:1; 10:1). There is biblical evidence that Solomon was wise and a collector of wise sayings (1Kg 3:5–14; 4:29–34; 5:7, 12; 10:2–3, 23–24; 11:41). Chapters 1–24 may have been written down during his reign, 970–931 BC. The proverbs in chaps. 25–29 were Solomon’s proverbs collected by King Hezekiah, who reigned 716–687 BC (25:1). The last two chapters are credited to Agur and Lemuel (30:1; 31:1), about whom nothing else is known. An editor was inspired to collect the proverbs of Solomon, Agur, and Lemuel into the book we now have.

Setting

The reign of Solomon represented the peak of prosperity for the nation of Israel. The period saw the greatest extent of Israel’s territory, and there was peace and international trade (1Kg 4:20–25; 10:21–29). It is likely Solomon knew about the ancient tradition of wisdom in Egypt (1Kg 3:1), but through inspiration and God’s gift he composed even better sayings (1Kg 3:12; 10:6–7, 23). Solomon addressed his teaching to his son or sons, but these inspired wise sayings are applicable to all people. The book of Proverbs, like the rest of the Bible, contains stories, teaching, and examples. People should make appropriate application of these truths to their own situations (1Co 10:11).

Special Features

What is a proverb? A secular proverb seeks to state a general (not absolute) truth, such as “a fool and his money are soon parted.” It is typically pithy, that is, it is brief but rich in meaning: “No pain, no gain.” A proverb is practical; it gives advice that is useful in the real world: “A stitch in time saves nine.” It should be applied; the reader should consider what changes he should make in his own life in light of the proverb: “Charity begins at home.” A proverb is derived from astute observations about how life usually works; the creator of a proverb shows himself very knowledgeable and perceptive, able to see what is generally true and to draw conclusions from it: “The pen is mightier than the sword.”

Extended Commentary

Proverbs 21

21:1 God is sovereign even over a king—and not just Israel’s kings (1Kg 11:23; Ezr 6:22; Is 44:28; Jr 25:9; Ac 4:27–28).

21:2 Sometimes a man is a poor judge of his own actions because, unlike God, he ignores or justifies his motives (cp. 15:11; 16:2; 17:3; 24:12).

21:3 Sacrifice stands for the outward actions of religious observance, equivalent to “doing church.”

21:4 This Hebrew word for lamp that guides could also be translated “unplowed field of.” Just as an unplowed field produces weeds, haughty eyes (see “arrogant eyes” and note at 6:17) and an arrogant heart (immodesty and lack of restraint) produce sin. In contrast, a commandment and teaching guide the righteous (6:23).

21:5 The reckless person is literally “hasty” (19:2; cp. 29:20) or “in a hurry” (28:20); he lacks forethought and diligence.

21:6 On mist, see note at 13:11. It is literally “blown away” like smoke (cp. Ps 68:2). This fortune cannot save from eternal death (10:2; 20:21).

21:7 “Sweep away” can also mean “drag away” as fish are dragged in a net (Hab 1:15).

21:8 To be crooked is to be perverse or deceptive.

21:9 On better ... than proverbs, see note at 15:16–17; on nagging, see note at 19:13. Houses in ancient Israel had flat roofs, and it was possible to build a shelter on them (2Kg 4:10) or to sleep there in the summer (1Sm 9:25–26). Normally, however, the inside of the house was “better.”

21:10 The Hebrew words for evil (raʿ) and neighbor (reaʿ) look and sound similar.

21:11 A mocker’s only contribution is as a negative example (see note at 1:22). He in the second part of this verse could refer to the inexperienced (see note at 1:4), who first becomes wiser, then acquires knowledge.

21:12 On brings ... to ruin, see “undermines” in note at 13:6.

21:13 God does not answer cries for help if they are insincere (1:28; Is 1:15; Jr 11:9–12; Ezk 8:16–18; Mc 3:4; Zch 7:13; 1Pt 3:7).

21:14 While it cannot be denied that a bribe is effective (see note at 15:27; cp. 17:8), God hates bribery. On covert, see “secretly” in note at 17:23.

21:15 Amos warned that justice on the day of the Lord would be terror to the wicked in Israel (Am 5:18), and Paul taught that rulers are only a terror to the wicked (Rm 13:3).

21:16 On strays, compare 7:25–27; on departed spirits, see note at 2:18–19.

21:17 Wine and oil were blessings from God (Dt 7:13; Ps 104:14–15), as was pleasure (lit “joy,” Ps 21:6), but when God’s blessings are pursued without God, they become vices.

21:18 One should not conclude from this proverb that sinners somehow pay the debt of the godly; in fact Christ, the sinless One himself, paid for the sins of all (Ps 49:7–9, 15; Gl 3:13; 1Tm 2:6). While this does not explain the means of salvation, it does express the outcome: the righteous go free and the treacherous will be punished.

21:19 On nagging ... wife, see note at 19:13. A hot-tempered person annoys others, causes grief and aggravation, and expresses displeasure (12:16; 17:25; 27:3).

21:20 To “consume” is literally to “gulp down” (1:12; 19:28). The wise person accumulates valuable savings but the fool (Hb kesiy) spends his income as fast as it is produced.

21:21 On faithful love, see note at 19:22. Those who pursue godliness also find God’s blessing (1Kg 3:10–14; Mt 6:33).

21:22 Secure fortress in this verse uses the same two Hebrew words as “strong confidence” in 14:26. However, those who trust in this mighty fortress have unfounded confidence. A wise person can overcome the most formidable obstacles.

21:23 To guard one’s mouth is the opposite of opening it (13:3).

21:24 On Mockery, see note at 1:22. Arrogance is the key to the mocker’s character.

21:25–26 The slacker (see note at 6:6) has a selfish craving that is unfilled because he is too lazy; he will experience physical and spiritual death. Righteous people are generous yet contented (19:24).

21:27 God hates hypocrisy (15:8), but even more so (see note at 11:31) when there is a plan to harm others (2Sm 15:7–13; Mt 23:14).

21:28 The person who listens could be one who paid attention to the report of a crime so that he could give accurate second-hand testimony, or it could be the accused person who listened to a lying witness against him and then gave a good rebuttal.

21:29 To put on a bold face is to act brazenly (7:13) or arrogantly (Dn 11:12).

21:30–31 God is sovereign (19:21; Ps 33:10–11). A horse is an example of human understanding—military technology—that cannot succeed apart from God’s will (Ps 20:7; 33:17; Is 31:1; Jr 3:23).

References

1. Mark Batterson. *The Circle Maker: Praying Circles around Your Biggest Dreams and Greatest Fears*. (Zondervan, 2011).
2. *CSB Study Bible: Notes*, ed. Edwin A. Blum and Trevin Wax (Holman Bible Publishers, 2017).