

A Fool and His Money

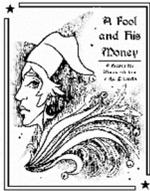
A Search for
Money Wisdom
in the Proverbs



Illustrated by Lauren Datvig

A Fool and His Money

A Search for Money Wisdom in the Proverbs



★ Cover Illustration – Lauren Natvig

Scripture references are from The Holy Bible: New International Version. (1984). Grand Rapids, MI: Zondervan.

Copyright © 2016 Freedom 5:one Ministries. All rights reserved. Information contained within this book may not be copied, published, or otherwise shared without the organization's expressed written consent.

Introduction

A fool and his money are...

- Never separated
- Sometimes separated
- Occasionally separated
- Soon parted

The answer is (d) **a fool and his money are soon parted**. This is a proverb that was adapted from a rhyme Thomas Tusser wrote in the late 16th century. The original goes like this

A foole & his money,
be soone at debate:
which after with sorow,
repents him too late.

Wisdom about money seems to be everywhere or at so it would seem. Financial Advisors on every corner desirous of helping you understand how to best manage your money. Now don't get us wrong we think there is wisdom in getting wise counsel from seasoned professionals. But, to understand what the Lord thinks about money is even better.

This simple study is a collection of verses from the Bible (NIV Version) in the book of Proverbs. The Proverbs were written to make wise the simple and to give knowledge and discretion to the young.

Listen to the introduction in Chapter 1: 1-7

BW 1 The proverbs of Solomon son of David, king of Israel: 2 for attaining wisdom and discipline; for understanding words of insight; 3 for acquiring a disciplined and prudent life, doing what is right and just and fair; 4 for giving prudence to the simple, knowledge and discretion to the young— 5 let the wise listen and add to their learning, and let the discerning get guidance— 6 for understanding proverbs and parables, the sayings and riddles of the wise. 7 The fear of the Lord is the beginning of knowledge, but fools despise wisdom and discipline.

At the left of each verse there is a blank. In the footer there is a list of potential categories that verse falls into.

All you need to do is fill in the blanks! Note: For most verses there will be more than one category.

For example, the passage above speaks of Blessing (B) and Wisdom (W).

Word of Warning: This is not necessarily an easy study. Wisdom is something that you have to search for diligently as for a hidden treasure. You have to get your hands dirty. You have to think and process the sayings in order to gain understanding. In our day of microwave thinking, wisdom gathering is more like a crock pot. It takes time! But oh, is it worth the trouble!

Hope you enjoy the study.

**B-Blessings C-Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

Lesson 1

Fill in the letter of the closest category(s) listed at the bottom of the page for each verse. In the blanks provided capture the essence of the verse.

_____ Proverbs 1:10 My son, if sinners entice you, do not give in to them. 11 If they say, “Come along with us; let’s lie in wait for someone’s blood, let’s waylay some harmless soul; 12 let’s swallow them alive, like the grave, and whole, like those who go down to the pit; 13 we will get all sorts of valuable things and fill our houses with plunder; 14 throw in your lot with us, and we will share a common purse”— 15 my son, do not go along with them, do not set foot on their paths;

_____ Proverbs 1:20 Wisdom calls aloud in the street, she raises her voice in the public squares; 21 at the head of the noisy streets she cries out, in the gateways of the city she makes her speech: 22 “How long will you simple ones love your simple ways? How long will mockers delight in mockery and fools hate knowledge? 23 If you had responded to my rebuke, I would have poured out my heart to you and made my thoughts known to you. 24 But since you rejected me when I called and no one gave heed when I stretched out my hand, 25 since you ignored all my advice and would not accept my rebuke, 26 I in turn will laugh at your disaster; I will mock when calamity overtakes you— 27 when calamity overtakes you like a storm, when disaster sweeps over you like a whirlwind, when distress and trouble overwhelm you. 28 “Then

they will call to me but I will not answer; they will look for me but will not find me. 29 Since they hated knowledge and did not choose to fear the Lord, 30 since they would not accept my advice and spurned my rebuke, 31 they will eat the fruit of their ways and be filled with the fruit of their schemes. 32 For the waywardness of the simple will kill them, and the complacency of fools will destroy them; 33 but whoever listens to me will live in safety and be at ease, without fear of harm.”

_____ Proverbs 2: 1 My son, if you accept my words and store up my commands within you, 2 turning your ear to wisdom and applying your heart to understanding, 3 and if you call out for insight and cry aloud for understanding, 4 and if you look for it as for silver and search for it as for hidden treasure, 5 then you will understand the fear of the Lord and find the knowledge of God. 6 For the Lord gives wisdom, and from his mouth come knowledge and understanding.

_____ Proverbs 3:5 Trust in the Lord with all your heart and lean not on your own understanding; 6 in all your ways acknowledge him, and he will make your paths straight. 7 Do not be wise in your own eyes; fear the Lord and shun evil.

**B-Blessings C-Character D-Debt G-Generosity H-Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 3:9 Honor the Lord with your wealth, with the first fruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

_____ Proverbs 3:13 Blessed is the man who finds wisdom, the man who gains understanding, 14 for she is more profitable than silver and yields better returns than gold. 15 She is more precious than rubies; nothing you desire can compare with her. 16 Long life is in her right hand; in her left hand are riches and honor.

_____ Proverbs 3:27 Do not withhold good from those who deserve it, when it is in your power to act. 28 Do not say to your neighbor, “Come back later; I’ll give it tomorrow”—when you now have it with you.

_____ Proverbs 3:33 The Lord’s curse is on the house of the wicked, but he blesses the home of the righteous.

_____ Proverbs 5:7 Now then, my sons, listen to me; do not turn aside from what I say. 8 Keep to a path far from her, do not go near the door of her house, 9 lest you give your best strength to others and your years to one who is cruel, 10 lest strangers feast on your wealth and your toil enrich another man’s house.

_____ Proverbs 6:1 My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, 2 if you have been trapped by what you said, ensnared by the words of your mouth, 3 then do this, my son, to free yourself, since you have fallen into your neighbor’s hands: Go and humble yourself; press your plea with your neighbor! 4 Allow no sleep to your eyes, no slumber to your eyelids. 5 Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

_____ Proverbs 6:6 Go to the ant, you sluggard; consider its ways and be wise! 7 It has no commander, no overseer or ruler, 8 yet it stores its provisions in summer and gathers its food at harvest. 9 How long will you lie there, you sluggard? When will you get up from your sleep? 10 A little sleep, a little slumber, a little folding of the hands to rest— 11 and poverty will come on you like a bandit and scarcity like an armed man.

**B-Blessings C-Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 6:30 Men do not despise a thief if he steals to satisfy his hunger when he is starving. 31 Yet if he is caught, he must pay sevenfold, though it costs him all the wealth of his house.

_____ Proverbs 8:10 Choose my instruction instead of silver, knowledge rather than choice gold, 11 for wisdom is more precious than rubies, and nothing you desire can compare with her.

_____ Proverbs 8:17 I love those who love me, and those who seek me find me. 18 With me are riches and honor, enduring wealth and prosperity. 19 My fruit is better than fine gold; what I yield surpasses choice silver. 20 I walk in the way of righteousness, along the paths of justice, 21 bestowing wealth on those who love me and making their treasuries full.

_____ Proverbs 10:2 Ill-gotten treasures are of no value, but righteousness delivers from death.

_____ Proverbs 10:3 The Lord does not let the righteous go hungry but he thwarts the craving of the wicked.

_____ Proverbs 10:4 Lazy hands make a man poor, but diligent hands bring wealth.

_____ Proverbs 10: 5 He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son.

_____ Proverbs 10:15 The wealth of the rich is their fortified city, but poverty is the ruin of the poor. 16 The wages of the righteous bring them life, but the income of the wicked brings them punishment.

_____ Proverbs 10:20 The tongue of the righteous is choice silver, but the heart of the wicked is of little value. 21 The lips of the righteous nourish many, but fools die for lack of judgment. 22 The blessing of the Lord brings wealth, and he adds no trouble to it.

_____ Proverbs 10:26 As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him.

**B-Blessings C-Character D-Debt G-Generosity H-Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**



Lesson 2

Fill in the letter of the closest category(s) listed at the bottom of the page for each verse. In the blanks provided capture the essence of the verse.

_____ Proverbs 11:1 The Lord abhors dishonest scales, but accurate weights are his delight.

_____ Proverbs 11:4 Wealth is worthless in the day of wrath, but righteousness delivers from death.

_____ Proverbs 11: 6 The righteousness of the upright delivers them, but the unfaithful are trapped by evil desires.

_____ Proverbs 11: 14 For lack of guidance a nation falls, but many advisers make victory sure.

_____ Proverbs 11:15 He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.

_____ Proverbs 11:16 A kindhearted woman gains respect, but ruthless men gain only wealth.

_____ Proverbs 11:18 The wicked man earns deceptive wages, but he who sows righteousness reaps a sure reward.

_____ Proverbs 11:24 One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. 25 A generous man will prosper; he who refreshes others will himself be refreshed. 26 People curse the man who hoards grain, but blessing crowns him who is willing to sell. 27 He who seeks good finds goodwill, but evil comes to him who searches for it. 28 Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

_____ Proverbs 12: 9 Better to be a nobody and yet have a servant than pretend to be somebody and have no food.

_____ Proverbs 12: 11 He who works his land will have abundant food, but he who chases fantasies lacks judgment.

**B-Blessings C- Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 12: 24 Diligent hands will rule, but laziness ends in slave labor.

_____ Proverbs 12: 27 The lazy man does not roast his game, but the diligent man prizes his possessions.

_____ Proverbs 13: 4 The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied.

_____ Proverbs 13: 7 One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth. 8 A man's riches may ransom his life, but a poor man hears no threat.

_____ Proverbs 13: 11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.

_____ Proverbs 13: 18 He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored.

_____ Proverbs 13: 21 Misfortune pursues the sinner, but prosperity is the reward of the righteous. 22 A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous. 23 A poor man's field may produce abundant food, but injustice sweeps it away.

_____ Proverbs 13: 25 The righteous eat to their hearts' content, but the stomach of the wicked goes hungry.

_____ Proverbs 14: 4 Where there are no oxen, the manger is empty, but from the strength of an ox comes an abundant harvest.

_____ Proverbs 14: 11 The house of the wicked will be destroyed, but the tent of the upright will flourish.

_____ Proverbs 14: 15 A simple man believes anything, but a prudent man gives thought to his steps.

_____ Proverbs 14: 20 The poor are shunned even by their neighbors, but the rich have many friends. 21 He who despises his neighbor sins, but blessed is he who is kind to the needy.

**B-Blessings C-Character D-Debt G-Generosity H-Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 14: 23 All hard work brings a profit, but mere talk leads only to poverty. 24 The wealth of the wise is their crown, but the folly of fools yields folly.

_____ Proverbs 14: 31 He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.

_____ Proverbs 15: 6 The house of the righteous contains great treasure, but the income of the wicked brings them trouble.

_____ Proverbs 15: 16 Better a little with the fear of the Lord than great wealth with turmoil. 17 Better a meal of vegetables where there is love than a fattened calf with hatred.

_____ Proverbs 15: 22 Plans fail for lack of counsel, but with many advisers they succeed.

_____ Proverbs 15: 27 A greedy man brings trouble to his family, but he who hates bribes will live.

_____ Proverbs 15: 32 He who ignores discipline despises himself, but whoever heeds correction gains understanding.

_____ Proverbs 16: 3 Commit to the Lord whatever you do, and your plans will succeed.

_____ Proverbs 16: 8 Better a little with righteousness than much gain with injustice.

_____ Proverbs 16: 11 Honest scales and balances are from the Lord; all the weights in the bag are of his making.

_____ Proverbs 16: 16 How much better to get wisdom than gold, to choose understanding rather than silver!

_____ Proverbs 16: 19 Better to be lowly in spirit and among the oppressed than to share plunder with the proud.

_____ Proverbs 16: 26 The laborer's appetite works for him; his hunger drives him on.

**B-Blessings C-Character D-Debt G-Generosity H-Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

Lesson 3

Fill in the letter of the closest category(s) listed at the bottom of the page for each verse. In the blanks provided capture the essence of the verse.

_____ Proverbs 17:1 Better a dry crust with peace and quiet than a house full of feasting, with strife. 2 A wise servant will rule over a disgraceful son, and will share the inheritance as one of the brothers. 3 The crucible for silver and the furnace for gold, but the Lord tests the heart.

_____ Proverbs 17: 5 He who mocks the poor shows contempt for their Maker; whoever gloats over disaster will not go unpunished.

_____ Proverbs 17: 8 A bribe is a charm to the one who gives it; wherever he turns, he succeeds.

_____ Proverbs 17: 16 Of what use is money in the hand of a fool, since he has no desire to get wisdom?

_____ Proverbs 17: 17 A friend loves at all times, and a brother is born for adversity.

_____ Proverbs 17: 18 A man lacking in judgment strikes hands in pledge and puts up security for his neighbor.

_____ Proverbs 17: 23 A wicked man accepts a bribe in secret to pervert the course of justice.

_____ Proverbs 18: 9 One who is slack in his work is brother to one who destroys.

_____ Proverbs 18: 11 The wealth of the rich is their fortified city; they imagine it an unscalable wall.

_____ Proverbs 18: 16 A gift opens the way for the giver and ushers him into the presence of the great.

_____ Proverbs 18: 23 A poor man pleads for mercy, but a rich man answers harshly. 24 A man of many companions may come to ruin, but there is a friend who sticks closer than a brother.

**B-Blessings C- Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 19:1 Better a poor man whose walk is blameless than a fool whose lips are perverse.

_____ Proverbs 19: 4 Wealth brings many friends, but a poor man’s friend deserts him.

_____ Proverbs 19: 6 Many curry favor with a ruler, and everyone is the friend of a man who gives gifts. 7 A poor man is shunned by all his relatives— how much more do his friends avoid him! Though he pursues them with pleading, they are nowhere to be found.

_____ Proverbs 19: 10 It is not fitting for a fool to live in luxury- how much worse for a slave to rule over princes!

_____ Proverbs 19: 14 Houses and wealth are inherited from parents, but a prudent wife is from the Lord.

_____ Proverbs 19: 15 Laziness brings on deep sleep, and the shiftless man goes hungry.

_____ Proverbs 19: 17 He who is kind to the poor lends to the Lord, and he will reward him for what he has done.

_____ Proverbs 19: 22 What a man desires is unfailing love; better to be poor than a liar.

_____ Proverbs 19:24 The sluggard buries his hand in the dish; he will not even bring it back to his mouth!

_____ Proverbs 20: 4 A sluggard does not plow in season; so at harvest time he looks but finds nothing.

_____ Proverbs 20: 10 Differing weights and differing measures— the Lord detests them both.

_____ Proverbs 20: 13 Do not love sleep or you will grow poor; stay awake and you will have food to spare.

_____ Proverbs 20: 14 “It’s no good, it’s no good!” says the buyer; then off he goes and boasts about his purchase.

**B-Blessings C- Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth Ⓢ-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 20: 15 Gold there is, and rubies in abundance, but lips that speak knowledge are a rare jewel.

_____ Proverbs 20: 16 Take the garment of one who puts up security for stranger; hold it in pledge if he does it for a wayward woman.

_____ Proverbs 20: 17 Food gained by fraud tastes sweet to a man, but he ends up with a mouth full of gravel.

_____ Proverbs 20: 21 An inheritance quickly gained at the beginning will not be blessed at the end.

_____ Proverbs 20: 23 The Lord detests differing weights, and dishonest scales do not please him.

**B-Blessings C- Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

Lesson 4

Fill in the letter of the closest category(s) listed at the bottom of the page for each verse. In the blanks provided capture the essence of the verse.

_____ Proverbs 21: 5 The plans of the diligent lead to profit as surely as haste leads to poverty. 6 A fortune made by a lying tongue is a fleeting vapor and a deadly snare.

_____ Proverbs 21: 13 If a man shuts his ears to the cry of the poor, he too will cry out and not be answered.

_____ Proverbs 21: 14 A gift given in secret soothes anger, and a bribe concealed in the cloak pacifies great wrath.

_____ Proverbs 21: 17 He who loves pleasure will become poor; whoever loves wine and oil will never be rich.

_____ Proverbs 21: 20 In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

_____ Proverbs 21: 25 The sluggard's craving will be the death of him, because his hands refuse to work. 26 All day long he craves for more, but the righteous give without sparing.

_____ Proverbs 22:1 A good name is more desirable than great riches; to be esteemed is better than silver or gold.

_____ Proverbs 22:2 Rich and poor have this in common: The Lord is the Maker of them all.

_____ Proverbs 22:3 A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.

_____ Proverbs 22:4 Humility and the fear of the Lord bring wealth and honor and life.

_____ Proverbs 22: 6 Train a child in the way he should go, and when he is old he will not turn from it.

_____ Proverbs 22: 7 The rich rule over the poor, and the borrower is servant to the lender.

**B-Blessings C-Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ☹-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 22: 9 A generous man will himself be blessed, for he shares his food with the poor.

_____ Proverbs 22: 13 The sluggard says, “There is a lion outside!” or, “I will be murdered in the streets!”

_____ Proverbs 22: 16 He who oppresses the poor to increase his wealth and he who gives gifts to the rich—both come to poverty.

_____ Proverbs 22: 22 Do not exploit the poor because they are poor and do not crush the needy in court, 23 for the Lord will take up their case and will plunder those who plunder them.

_____ Proverbs 22: 26 Do not be a man who strikes hands in pledge or puts up security for debts; 27 if you lack the means to pay, your very bed will be snatched from under you.

_____ Proverbs 22: 28 Do not move an ancient boundary stone set up by your forefathers.

_____ Proverbs 22: 29 Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men.

_____ Proverbs 23: 4 Do not wear yourself out to get rich; have the wisdom to show restraint. 5 Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

_____ Proverbs 23: 6 Do not eat the food of a stingy man, do not crave his delicacies; 7 for he is the kind of man who is always thinking about the cost. “Eat and drink,” he says to you, but his heart is not with you. 8 You will vomit up the little you have eaten and will have wasted your compliments.

_____ Proverbs 23: 10 Do not move an ancient boundary stone or encroach on the fields of the fatherless, 11 for their Defender is strong; he will take up their case against you.

_____ Proverbs 24: 3 By wisdom a house is built, and through understanding it is established; 4 through knowledge its rooms are filled with rare and beautiful treasures.

**B-Blessings C-Character D-Debt G-Generosity H-Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 24: 10 If you falter in times of trouble, how small is your strength!

_____ Proverbs 24: 15 Do not lie in wait like an outlaw against a righteous man's house, do not raid his dwelling place; 16 for though a righteous man falls seven times, he rises again, but the wicked are brought down by calamity.

_____ Proverbs 24: 27 Finish your outdoor work and get your fields ready; after that, build your house.

_____ Proverbs 24: 30 I went past the field of the sluggard, past the vineyard of the man who lacks judgment; 31 thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. 32 I applied my heart to what I observed and learned a lesson from what I saw: 33 A little sleep, a little slumber, a little folding of the hands to rest— 34 and poverty will come on you like a bandit and scarcity like an armed man.

_____ Proverbs 25: 14 Like clouds and wind without rain is a man who boasts of gifts he does not give.

_____ Proverbs 25:16 If you find honey, eat just enough— too much of it, and you will vomit. 17 Seldom set foot in your neighbor's house— too much of you, and he will hate you.

_____ Proverbs 25: 21 If your enemy is hungry, give him food to eat; if he is thirsty, give him water to drink. 22 In doing this, you will heap burning coals on his head, and the Lord will reward you.

**B-Blessings C- Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

Lesson 5

Fill in the letter of the closest category(s) listed at the bottom of the page for each verse. In the blanks provided capture the essence of the verse.

_____ Proverbs 26: 11 As a dog returns to its vomit, so a fool repeats his folly.

_____ Proverbs 26: 13 The sluggard says, "There is a lion in the road, a fierce lion roaming the streets!" 14 As a door turns on its hinges, so a sluggard turns on his bed. 15 The sluggard buries his hand in the dish; he is too lazy to bring it back to his mouth. 16 The sluggard is wiser in his own eyes than seven men who answer discreetly.

_____ Proverbs 27:1 Do not boast about tomorrow, for you do not know what a day may bring forth.

_____ Proverbs 27: 10 Do not forsake your friend and the friend of your father, and do not go to your brother's house when disaster strikes you— better a neighbor nearby than a brother far away.

_____ Proverbs 27: 12 The prudent see danger and take refuge, but the simple keep going and suffer for it.

_____ Proverbs 27: 13 the garment of one who puts up security for a stranger; hold it in pledge if he does it for a wayward woman.

_____ Proverbs 27: 17 As iron sharpens iron, so one man sharpens another.

_____ Proverbs 27: 20 Death and Destruction are never satisfied, and neither are the eyes of man.

_____ Proverbs 27: 23 Be sure you know the condition of your flocks, give careful attention to your herds; 24 for riches do not endure forever, and a crown is not secure for all generations. 25 When the hay is removed and new growth appears and the grass from the hills is gathered in, 26 the lambs will provide you with clothing, and the goats with the price of a field. 27 You will have plenty of goats' milk to feed you and your family and to nourish your servant girls.

_____ Proverbs 28: 3 A ruler who oppresses the poor is like a driving rain that leaves no crops.

**B-Blessings C-Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 28: 6 Better a poor man whose walk is blameless than a rich man whose ways are perverse.

_____ Proverbs 28: 8 He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor.

_____ Proverbs 28: 11 A rich man may be wise in his own eyes, but a poor man who has discernment sees through him.

_____ Proverbs 28: 15 Like a roaring lion or a charging bear is a wicked man ruling over a helpless people. 16 A tyrannical ruler lacks judgment, but he who hates ill-gotten gain will enjoy a long life.

_____ Proverbs 28: 18 He whose walk is blameless is kept safe, but he whose ways are perverse will suddenly fall.

_____ Proverbs 28: 19 He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

_____ Proverbs 28: 20 A faithful man will be richly blessed, but one eager to get rich will not go unpunished.

_____ Proverbs 28: 21 To show partiality is not good— yet a man will do wrong for a piece of bread.

_____ Proverbs 28: 22 A stingy man is eager to get rich and is unaware that poverty awaits him.

_____ Proverbs 28: 27 He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses.

_____ Proverbs 29: 3 A man who loves wisdom brings joy to his father, but a companion of prostitutes squanders his wealth.

_____ Proverbs 29: 4 By justice a king gives a country stability, but one who is greedy for bribes tears it down.

**B-Blessings C- Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**

_____ Proverbs 29: 7 The righteous care about justice for the poor, but the wicked have no such concern.

_____ Proverbs 29: 13 The poor man and the oppressor have this in common: The Lord gives sight to the eyes of both.

_____ Proverbs 29: 14 If a king judges the poor with fairness, his throne will always be secure.

_____ Proverbs 30: 7 “Two things I ask of you, O Lord; do not refuse me before I die: 8 Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. 9 Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ Or I may become poor and steal, and so dishonor the name of my God.

_____ Proverbs 30: 24 “Four things on earth are small, yet they are extremely wise: 25 Ants are creatures of little strength, yet they store up their food in the summer;

_____ Proverbs 31: 6 Give beer to those who are perishing, wine to those who are in anguish; 7 let them drink and forget their poverty and remember their misery no more.

_____ Proverbs 31: 8 “Speak up for those who cannot speak for themselves, for the rights of all who are destitute. 9 Speak up and judge fairly; defend the rights of the poor and needy.”

_____ Proverbs 31: 10 A wife of noble character who can find? She is worth far more than rubies. 11 Her husband has full confidence in her and lacks nothing of value. 12 She brings him good, not harm, all the days of her life. 13 She selects wool and flax and works with eager hands. 14 She is like the merchant ships, bringing her food from afar. 15 She gets up while it is still dark; she provides food for her family and portions for her servant girls. 16 She considers a field and buys it; out of her earnings she plants a vineyard. 17 She sets about her work vigorously; her arms are strong for her tasks. 18 She sees that her trading is profitable, and her lamp does not go out at night. 19 In her hand she holds the distaff and grasps the spindle with her fingers. 20 She opens her arms to the poor and extends her hands to the needy. 21 When it snows, she has no fear for her household; for all of them are clothed in scarlet. 22 She makes coverings for her bed; she is clothed in fine linen and purple. 23 Her husband is respected at the city gate, where he takes his seat among the elders of the land. 24 She makes linen garments and sells them, and supplies the merchants with sashes. 25 She is clothed with strength and

**B-Blessings C- Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ⚡-Poverty 😊 Happiness ☹ Sadness**

dignity; she can laugh at the days to come. 26 She speaks with wisdom, and faithful instruction is on her tongue. 27 She watches over the affairs of her household and does not eat the bread of idleness. 28 Her children arise and call her blessed; her husband also, and he praises her: 29 "Many women do noble things, but you surpass them all." 30 Charm is deceptive, and beauty is fleeting; but a woman who fears the Lord is to be praised. 31 Give her the reward she has earned, and let her works bring her praise at the city gate.

**B-Blessings C- Character D-Debt G-Generosity H- Hard Work M-Management
O-Ownership P-Protection R/W Righteousness or Wickedness S-Savings
T-Trouble W-Wisdom \$-Wealth ¢-Poverty ☺ Happiness ☹ Sadness**