

# Every Scripture in Proverbs on Finances

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## INTRODUCTION

The Bible has much to say about money. Few things in life are more universally applicable than money. Money affects everyone on the planet. More than ever, money is a subject that impacts us on a major level and has tremendous implications for our lives. Money affects individuals, marriages, families, organizations, institutions and nations almost more than anything. How we approach money, how we relate to money, and how we use money has significant implications, not only for our personal flourishing, but also for the flourishing of the kingdom of God.

Below is every Scripture in the Book of Proverbs on the topic of finances totalling seventy separate Scripture passages. Each passage is titled with a theme, and each passage is listed in order as it appears in Proverbs. I have selected the New Living Translation for this exercise since it is a helpful translation for easy readability for the average reader.

If you desire to know God's instructions for your financial health, I encourage you to take the necessary time to dig into these passages and make necessary changes for your life.

# SCRIPTURES

## Honoring God with Wealth

*Honor the Lord with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine.*

Proverbs 3:9-10 NLT

## Escaping Debt

*My child, if you have put up security for a friend's debt or agreed to guarantee the debt of a stranger—if you have trapped yourself by your agreement and are caught by what you said—follow my advice and save yourself, for you have placed yourself at your friend's mercy. Now swallow your pride; go and beg to have your name erased. Don't put it off; do it now! Don't rest until you do. Save yourself like a gazelle escaping from a hunter, like a bird fleeing from a net.*

Proverbs 6:1-5 NLT

## Working Hard and Saving

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

Proverbs 6:6-11 NLT

## Wisdom More Valuable Than Wealth

*Choose my instruction rather than silver, and knowledge rather than pure gold. For wisdom is far more valuable than rubies. Nothing you desire can compare with it.*

Proverbs 8:10-11 NLT

## Wisdom Produces Wealth

*I [Lady Wisdom] have riches and honor, as well as enduring wealth and justice. My gifts are better than gold, even the purest gold, my wages better than sterling silver! I walk in righteousness, in paths of justice. Those who love me inherit wealth. I will fill their treasuries.*

Proverbs 8:18-21 NLT

## Unrighteous Wealth

*Tainted wealth has no lasting value, but right living can save your life.*

Proverbs 10:2 NLT

## Provision for the Godly

*The Lord will not let the godly go hungry, but he refuses to satisfy the craving of the wicked.*

Proverbs 10:3 NLT

#### Work Ethic and Wealth

*Lazy people are soon poor; hard workers get rich. A wise youth harvests in the summer, but one who sleeps during harvest is a disgrace.*

Proverbs 10:4-5 NLT

#### Wealth as a Fortress

*The wealth of the rich is their fortress; the poverty of the poor is their destruction.*

Proverbs 10:15 NLT

#### Righteous Spending

*The earnings of the godly enhance their lives, but evil people squander their money on sin.*

Proverbs 10:16 NLT

#### True Riches Come from God's Blessing

*The blessing of the Lord makes a person rich, and he adds no sorrow with it.*

Proverbs 10:22 NLT

#### Right Living as Superior to Wealth

*Riches won't help on the day of judgment, but right living can save you from death.*

Proverbs 11:4 NLT

#### The Danger of Unwise Lending

*There's danger in putting up security for a stranger's debt; it's safer not to guarantee another person's debt.*

Proverbs 11:15 NLT

#### Wicked Wealth Won't Last

*Evil people get rich for the moment, but the reward of the godly will last.*

Proverbs 11:18 NLT

#### Generosity vs. Stinginess

*Give freely and become more wealthy; be stingy and lose everything. The generous will prosper; those who refresh others will themselves be refreshed. People curse those who hoard their grain, but they bless the one who sells in time of need.*

Proverbs 11:24-26 NLT

#### Trusting in Money

*Trust in your money and down you go! But the godly flourish like leaves in spring.*

Proverbs 11:28 NLT

#### Work Ethic

*A hard worker has plenty of food, but a person who chases fantasies has no sense.*

Proverbs 12:11 NLT

#### Avoiding Comparison

*Thieves are jealous of each other's loot, but the godly are well rooted and bear their own fruit.*

Proverbs 12:12 NLT

#### Work Ethic and Prosperity

*Lazy people want much but get little, but those who work hard will prosper.*

Proverbs 13:4 NLT

#### The Long-term Nature of Wealth

*Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.*

Proverbs 13:11 NLT

#### Generational Inheritance

*Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly.*

Proverbs 13:22 NLT

#### Right Living Results in Provision

*The godly eat to their hearts' content, but the belly of the wicked goes hungry.*

Proverbs 13:25 NLT

#### Wealth and Honor

*The poor are despised even by their neighbors, while the rich have many "friends."*

Proverbs 14:20 NLT

#### Helping the Poor

*It is a sin to belittle one's neighbor; blessed are those who help the poor.*

Proverbs 14:21 NLT

#### Actions vs Talking

*Work brings profit, but mere talk leads to poverty!*

Proverbs 14:23 NLT

#### The Honor of Wealth

*Wealth is a crown for the wise; the effort of fools yields only foolishness.*

Proverbs 14:24 NLT

#### Helping the Poor

*Those who oppress the poor insult their Maker, but helping the poor honors him.*  
Proverbs 14:31 NLT

Right Living and Provision

*There is treasure in the house of the godly, but the earnings of the wicked bring trouble.*  
Proverbs 15:6 NLT

Peace vs. Turmoil

*Better to have little, with fear for the Lord, than to have great treasure and inner turmoil.*  
Proverbs 15:16 NLT

Greed Produces Grief

*Greed brings grief to the whole family, but those who hate bribes will live.*  
Proverbs 15:27 NLT

Honest Wealth

*Better to have little, with godliness, than to be rich and dishonest.*  
Proverbs 16:8 NLT

Wisdom More Valuable than Wealth

*How much better to get wisdom than gold, and good judgment than silver!*  
Proverbs 16:16 NLT

The Foolishness of Guaranteeing Debt

*It's poor judgment to guarantee another person's debt or put up security for a friend.*  
Proverbs 17:18 NLT

The Strength of Wealth

*The rich think of their wealth as a strong defense; they imagine it to be a high wall of safety.*  
Proverbs 18:11 NLT

Integrity More Valuable Than Wealth

*Better to be poor and honest than to be dishonest and a fool.*  
Proverbs 19:1 NLT

Honor and Wealth

*Wealth makes many "friends"; poverty drives them all away.*  
Proverbs 19:4 NLT

The Dishonor of Poverty

*The relatives of the poor despise them; how much more will their friends avoid them! Though the poor plead with them, their friends are gone.*

Proverbs 19:7 NLT

The Reward of Helping the Poor

*If you help the poor, you are lending to the Lord—and he will repay you!*

Proverbs 19:17 NLT

Laziness and Poverty

*Those too lazy to plow in the right season will have no food at the harvest.*

Proverbs 20:4 NLT

Sleep and Poverty

*If you love sleep, you will end in poverty. Keep your eyes open, and there will be plenty to eat!*

Proverbs 20:13 NLT

Securing Collateral on Debt

*Get security from someone who guarantees a stranger's debt. Get a deposit if he does it for foreigners.*

Proverbs 20:16 NLT

The Danger of an Early Inheritance

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

Proverbs 20:21 NLT

Planning and Hard Work

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

Proverbs 21:5 NLT

Dishonest Wealth

*Wealth created by a lying tongue is a vanishing mist and a deadly trap.*

Proverbs 21:6 NLT

Helping the Poor

*Those who shut their ears to the cries of the poor will be ignored in their own time of need.*

Proverbs 21:13 NLT

Loving Pleasure

*Those who love pleasure become poor; those who love wine and luxury will never be rich.*

Proverbs 21:17 NLT

Foolish Spending

*The wise have wealth and luxury, but fools spend whatever they get.*

Proverbs 21:20 NLT

Laziness

*Despite their desires, the lazy will come to ruin, for their hands refuse to work.*

Proverbs 21:25 NLT

Generosity

*Some people are always greedy for more, but the godly love to give!*

Proverbs 21:26 NLT

The Value of Reputation

*Choose a good reputation over great riches; being held in high esteem is better than silver or gold.*

Proverbs 22:1 NLT

Dignity Regardless of Wealth

*The rich and poor have this in common: The Lord made them both.*

Proverbs 22:2 NLT

The Bondage of Debt

*Just as the rich rule the poor, so the borrower is servant to the lender.*

Proverbs 22:7 NLT

The Reward of Generosity

*Blessed are those who are generous, because they feed the poor.*

Proverbs 22:9 NLT

The Dangers of Oppression and Flattery

*A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty.*

Proverbs 22:16 NLT

The Danger of Securing Another's Debt

*Don't agree to guarantee another person's debt or put up security for someone else. If you can't pay it, even your bed will be snatched from under you.*

Proverbs 22:26-27 NLT

The Fragility of Wealth

*Don't wear yourself out trying to get rich. Be wise enough to know when to quit. In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle.*

Proverbs 23:4-5 NLT

#### The Strong House

*A house is built by wisdom and becomes strong through good sense. Through knowledge its rooms are filled with all sorts of precious riches and valuables.*

Proverbs 24:3-4 NLT

#### Due Diligence

*Do your planning and prepare your fields before building your house.*

Proverbs 24:27 NLT

#### Laziness

*I walked by the field of a lazy person, the vineyard of one with no common sense. I saw that it was overgrown with nettles. It was covered with weeds, and its walls were broken down. Then, as I looked and thought about it, I learned this lesson: A little extra sleep, a little more slumber, a little folding of the hands to rest—then poverty will pounce on you like a bandit; scarcity will attack you like an armed robber.*

Proverbs 24:30-34 NLT

#### The Value of Collateral

*Get security from someone who guarantees a stranger's debt. Get a deposit if he does it for foreigners.*

Proverbs 27:13 NLT

#### The Necessity of Managing Wealth

*Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever, and the crown might not be passed to the next generation. After the hay is harvested and the new crop appears and the mountain grasses are gathered in, your sheep will provide wool for clothing, and your goats will provide the price of a field. And you will have enough goats' milk for yourself, your family, and your servant girls.*

Proverbs 27:23-27 NLT

#### The Superiority of Integrity

*Better to be poor and honest than to be dishonest and rich.*

Proverbs 28:6 NLT

#### Just Lending



*Income from charging high interest rates will end up in the pocket of someone who is kind to the poor.*

Proverbs 28:8 NLT

Work Ethic

*A hard worker has plenty of food, but a person who chases fantasies ends up in poverty.*

Proverbs 28:19 NLT

Trustworthiness

*The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble.*

Proverbs 28:20 NLT

The Danger of Get-Rich Schemes

*Greedy people try to get rich quick but don't realize they're headed for poverty.*

Proverbs 28:22 NLT

Trusting God for Prosperity

*Greed causes fighting; trusting the Lord leads to prosperity.*

Proverbs 28:25 NLT

The Reward of Helping the Poor

*Whoever gives to the poor will lack nothing, but those who close their eyes to poverty will be cursed.*

Proverbs 28:27 NLT

The Superiority of Honoring the Lord

*First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. 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.*

Proverbs 30:8-9 NLT

The Prosperity of the Virtuous Woman

*She finds wool and flax and busily spins it. She is like a merchant's ship, bringing her food from afar. She gets up before dawn to prepare breakfast for her household and plan the day's work for her servant girls. She goes to inspect a field and buys it; with her earnings she plants a vineyard. She is energetic and strong, a hard worker. She makes sure her dealings are profitable; her lamp burns late into the night. Her hands are busy spinning thread, her fingers twisting fiber. She extends a helping hand to the poor and opens her arms to the needy. She has no fear of winter for her household, for everyone has warm clothes. She makes her own bedspreads. She dresses in fine linen and purple gowns. Her husband is well known at the city gates, where he sits with the other civic leaders. She makes belted linen garments and sashes*

*to sell to the merchants. She is clothed with strength and dignity, and she laughs without fear of the future. When she speaks, her words are wise, and she gives instructions with kindness. She carefully watches everything in her household and suffers nothing from laziness.*

Proverbs 31:13-27 NLT