

SESSION 4

MANAGE MONEY DILIGENTLY

The Point

Act responsibly with what God has given you.

The Passage

Proverbs 31:13-21

The Bible Meets Life

Earning a paycheck is one thing; budgeting and using that money wisely is another thing. Many of us live from paycheck to paycheck. The example of the virtuous woman in Proverbs 31 gives us an example on managing the money and assets we've been given.

The Setting

Proverbs 31 is entitled "The words of King Lemuel" (Proverbs 31:1). Not much is known about Lemuel, but his kingdom may have been located in north Arabia, near Edom. The admonitions of Lemuel, which he learned from his mother (v. 1), include the subjects of women, the dangers of alcohol, and the rights of the poor and needy (vv. 2-9). The majority of the chapter is taken up with a description of character and qualities of a desirable wife (vv. 10-31).

What does the Bible say?

Spinning staff (v. 19)—

This long stick had unspun fibers (generally flax or wool) wrapped on top. It kept the fibers untangled before they were spun into thread.

Proverbs 31:13-21 (HCSB)

- 13** She selects wool and flax and works with willing hands.
- 14** She is like the merchant ships, bringing her food from far away.
- 15** She rises while it is still night and provides food for her household and portions for her female servants.
- 16** She evaluates a field and buys it; she plants a vineyard with her earnings.
- 17** She draws on her strength and reveals that her arms are strong.
- 18** She sees that her profits are good, and her lamp never goes out at night.
- 19** She extends her hands to the spinning staff, and her hands hold the spindle.
- 20** Her hands reach out to the poor, and she extends her hands to the needy.
- 21** She is not afraid for her household when it snows, for all in her household are doubly clothed.

GET INTO THE STUDY



10 minutes

Notes



DISCUSS: Invite your group members to discuss **Question 1** on page 91 of the Personal Study Guide (PSG): **“When have you seen a little turn into a lot?”** Allow time for each person to respond (a response now will encourage them to respond to other questions later in the study).

TIP: Want to customize the teaching plan? You'll find it as an editable document on the Leader Pack DVD-Rom.

SUMMARIZE THE PSG (PAGE 92):

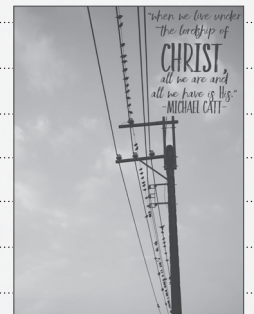
What could a person possibly accomplish with pine straw and thread? After several

mission trips to Honduras, Emilee Connell was overcome by the country's extreme poverty and desperate need for jobs. She was only 25, but she had an idea. She met with a few ladies in Honduras, and together they crafted designs for bracelets made from pine straw and thread. This kind of trade would open doors of opportunity for these women to have a consistent income. Emilee ultimately founded and leads SoloHope (*solohope.org*), an organization that now employs eight women in Honduras and gives them hope.

SAY: “We might not work with pine straw and thread every day, but we're no different than Emilee. In the closing chapter of the Book of Proverbs, we see the value of managing the money and assets God has given us.”

GUIDE: Call the group's attention to **The Point** on page 92 of the PSG: **“Act responsibly with what God has given you.”**

PRAY: Transition into the Bible study with prayer. Pray for a fresh perspective on the resources God has given each of us and a desire to surrender these things for God's use.



Display Pack Item #10 for use with your discussion of Proverbs 31:18-21.

PLAYLIST PICK:
“Giving It All”

by The Michael Gungor Band



10 minutes

STUDY THE BIBLE

Proverbs 31:13-15

Notes

Dotted lines for taking notes.

¹³ *She selects wool and flax and works with willing hands.* ¹⁴ *She is like the merchant ships, bringing her food from far away.* ¹⁵ *She rises while it is still night and provides food for her household and portions for her female servants.*

ACTIVITY (OPTIONAL): In advance, display sales advertisements from your local newspaper around the room. Divide your group members into subgroups of two or three people. Give these instructions: as a group, your goal is to find a “good deal” in the ads displayed in less than three minutes. Afterward, allow teams to share what they found. Discuss how the woman described in today’s passage is known for her wisdom in managing and spending her money.

READ: Ask a group member to read aloud Proverbs 31:13-15.

SUMMARIZE THE PSG (PAGE 94): The writer began by paying careful attention to the enterprise of this woman. She was one who worked “with willing hands.” The Hebrew word for “willing” or “eager” is often translated “delight, pleasure, or desire.” This is the same term used in Psalm 1:2 to describe the godly man’s delight in the law of the Lord.

DISCUSS: Question 2 on page 94 of the PSG: “How does being a Christ-follower impact how we view and manage our money?”

SUMMARIZE THE PSG (PAGE 94): Stewardship isn’t simply a matter of how we use our finances.

- » Stewardship is the proper management of all the resources God has entrusted to us, including relationships, time, talents, personal testimony, possessions, and real estate.
- » Stewardship is ultimately a matter of lordship: when we live under the lordship of Christ, all we are and all we have is His—and we are to use everything for Him.

SAY: “The woman in Proverbs 31 was a faithful steward in all she did, both at home and in her dealings with others. The overflow of her life shows that first and foremost her heart was in the right place—surrendered first to God.”

ALTERNATE QUESTION: *What kinds of work do you enjoy doing?*

Proverbs 31:13-15 Commentary

Be enterprising with your assets. Verse 13: The virtuous woman worked with wool and flax. These materials were important for making clothing and were staples of the Middle Eastern economy. Whether the virtuous woman participated in all of the tasks that went from raw material to finished products is unknown, but most women of that time were quite experienced in many of them, especially spinning and sewing.

Whatever she did, the woman carried out her work “with willing hands.” The emphasis here is that she took joy in the tasks to which God had called her, the work for which she had a responsibility. This is an important reminder for us that stewardship relates not only to our actions but also to our attitude—approaching each task as if we were working for God rather than anyone else (Colossians 3:23). This verse also suggests the woman had a plan in mind. That is, she did her work with purpose rather than being disorganized. This is another important element of stewardship—being deliberate about what we do.

Verse 14: Rather than expecting that her family exist only on what they could produce from the fields and flocks, the woman was creative and enterprising in providing for what they didn’t have. While the woman engaged in making clothing at home, she may have made more than she needed. In addition, she may also have produced more raw materials (such as wool yarn) than her family needed. Thus she could barter or sell the surplus. Some items were not available locally, but with the woman’s resourcefulness she could obtain certain things that were grown or produced in far away lands. While it is doubtful she actually traveled to distant areas, she was still like a merchant who bought and sold with others to get food and other items that were needed or wanted by her family.

Verse 15: This noble woman put the needs of others in her household above her own comfort, which is why she got up before dawn (“while it is still night”) to provide for her family. Rising in the dark gave her the opportunity to work without interfering with valuable daylight when she, along with many family members and servants, might be outside working in the fields or caring for the flocks. The term translated “portions” can refer to instructions—the tasks assigned to each servant, the resources for fulfilling those tasks, and the expectations as to quantity and time frame for completion. But the Hebrew word can also refer to a serving or an allotment of food—the daily requirement—which the servant would need in order to fulfill the day’s work. Perhaps both meanings are appropriate in this context. As the matriarch of the family, she took seriously her responsibility to provide for the needs of her family and to make sure those who worked for her also had what they needed. In addition, she ensured those under her charge also fulfilled the assignments given to them. The virtuous woman of Proverbs 31 exercised faithful stewardship with the people, goods, and tasks entrusted to her.



5 minutes

STUDY THE BIBLE

Proverbs 31:16-17

Notes

¹⁶ *She evaluates a field and buys it; she plants a vineyard with her earnings.*

¹⁷ *She draws on her strength and reveals that her arms are strong.*

READ: Ask a group member to read aloud Proverbs 31:16-17.

DISCUSS: Question 3 on page 95 of the PSG: **“When have you been most tempted to spend money impulsively?”**

SUMMARIZE THE PSG (PAGE 95): We need to be alert and guard against several spending dangers.

- » **Impulsive Spending.** It’s hard to pass up a good deal. The words “sale,” “free,” and “deal” try to lure us into a trap. Many of us are suckers for a no-money-down, no-interest-until-2050 sale. But do we really need it?
- » **Compulsive Spending.** Spending money to heal our brokenness or alleviating internal pain by shopping is a dangerous path. Spending money may offer a temporary high, but the pain is still there after the newness of the purchase wears off.
- » **Bored Spending.** If we’re bored, the last thing we need to do is watch a home shopping channel or head to the mall. We should spend our time doing something productive, like serving, giving back, or investing in another person—anything but mindlessly spending money.
- » **Self-Centered Spending.** A wise discipline is to determine a budget in advance for hobbies, interests, travel, and so forth. If we set a limit on our spending and stick with it, we can avoid getting lured into selfishly indulging on our pleasures.
- » **Status Spending.** “Keeping up with Joneses” is a rat race that will keep us chasing after brand-name clothing, the latest tech gadgets, the best car, and the biggest house on the block. Be careful not to get caught in this trap.

TRANSITION: Proverbs 31:18-21 reveals the numerous benefits of hard work and wise use of the resources God gives.

ALTERNATE QUESTION: *What steps can we take to be more thoughtful in our spending?*

Proverbs 31:16-17 Commentary

Evaluate your purchases. Verse 16: The noble woman apparently had good business sense. The word “evaluates” refers to careful planning. Though it is sometimes used in reference to planning evil, in this instance it is a positive word. Likely the woman carefully considered the potential return on investment of a field that was available for purchase—could sufficient harvest come from it to help provide for the family’s needs or produce additional income? In addition, her careful planning might have considered how the property fit with her business plan. She could have evaluated if there would be enough servants to work the land, collect the harvest, and then process what was gathered. Or she might have studied what crop would be best to grow given the soil conditions, growing seasons, and other factors.

After evaluating, this woman purchased the field. While it was somewhat unusual for Israelite women to purchase property, this woman apparently was no stranger to financial dealings. It could be that she made money from the other business ventures she had undertaken in order to buy the desirable land. Then from her earnings (literally, “the fruit of her hands”) she planted a vineyard.

While tithes and offerings are not mentioned in these verses, the context of chapter 31 shows a woman who lived according to God’s Word and His principles. Thus there would be no doubt she would tithe from her crop and the rest of her earnings. An important element of stewardship is recognizing that all we have comes from God. He is “the One who provides seed for the sower” (2 Corinthians 9:10) and gives “rain from heaven and fruitful seasons” (Acts 14:17). As we give back to Him through tithing we acknowledge His provision, as did David in 1 Chronicles 29:14 when he said, “For everything comes from You, and we have given You only what comes from Your own hand.” In our giving we also express our trust in God to provide for our needs in the future.

Verse 17: The first part of this verse literally reads, “she girds her loins with strength.” It has a similar meaning to our contemporary phrase, “roll up your sleeves.” In ancient times both men and women wore outer garments with some type of cord tied around the waist as a belt. When it was time to work, the person would gather up the loose ends of the garment and tuck them into the waistband belt (which was known as girding or securing) so he or she could move freely and work unimpeded.

These words imply that the woman didn’t need anyone to prod or persuade her to get started with work. She had an inner strength that motivated her to be ready and to get started to carry out her responsibilities. This virtuous woman was strong and productive. Every day she worked hard and long, whether in the vineyard or her house.



STUDY THE BIBLE

Proverbs 31:18-21

Notes

Dotted lines for taking notes.

¹⁸ She sees that her profits are good, and her lamp never goes out at night.

¹⁹ She extends her hands to the spinning staff, and her hands hold the spindle. ²⁰ Her hands reach out to the poor, and she extends her hands to the needy. ²¹ She is not afraid for her household when it snows, for all in her household are doubly clothed.

READ: Ask a group member to read aloud Proverbs 31:18-21.

SUMMARIZE THE PSG (PAGE 97): The woman in this passage is industrious.

- » Her hard work yields great profit.
- » She continues to work hard: “her lamp never goes out at night” (v. 18).
- » She is compassionate to the poor and the needy.
- » Her household is “doubly clothed” (two layers) so that the cold weather isn’t a concern. She is wisely prepared.

DISCUSS: Question 4 on page 96 of the PSG: **“What does this passage reveal about being a good steward?”**

DO: Instruct group members to complete the activity on page 96 of the PSG on their own. (Note: The PSG includes a scale for each statement below.)



Hard Work Pays Off: On a scale of 1 (Never) to 5 (Always), rate yourself on the following personal financial practices.

I recognize that all I have comes from God.

I evaluate purchases and usually avoid impulse buying.

I am willing to give so that others’ needs may be met.

DISCUSS: Question 5 on page 97 of the PSG: **“What obstacles hinder us from acting responsibly with what God has given us?”**

LEADER PACK: Call attention to **Pack Item #10**, “It’s All His” poster, to emphasize our first step in stewarding resources: recognizing Christ’s lordship.

TRANSITION: Managing our resources won’t always be easy. But, when we seek to steward well all that God entrusts us with, He uses our obedience for His glory.

ALTERNATE QUESTION: What are the benefits of being industrious?

Proverbs 31:18-21 Commentary

Be industrious. Verse 18: This woman was industrious, and her hard work impacted others outside her family. She was a businesswoman whose profits from the sale of merchandise were good. The word “sees” literally means “tastes.” This same word is translated as “taste” in Psalm 34:8, “Taste and see that the LORD is good.” It refers to something perceived or learned by experience. Before the woman began her work she could not have known the results of her labor or her investments, but in the end they proved to be profitable.

The noble woman, however, didn’t assume that her profits would always be good simply because they had been in the past. She continued to be industrious. The phrase, “her lamp never goes out at night,” most likely has a very literal meaning. This disciplined woman didn’t slow down simply because it was dark. She lit a crude (by modern standards) lamp that provided some indoor lighting. Thus she kept at her business endeavors well into the evening, even though she had risen before dawn (v. 15).

Verse 19: The noble woman’s nighttime work may have consisted of indoor tasks that were essential for making cloth and clothing. After carding wool or combing flax fibers, the materials required further processing. Fibers had to be spun into thread or yarn and then woven into cloth to use for sewing. The woman was proficient at both of these tasks. Both the spinning staff and the spindle were used for creating the thread.

Verse 20: The woman does not think only of herself, her family, and her servants. Instead, she is compassionate to the poor and the needy. She shares God’s concern for the poor (Proverbs 14:31; 19:17), so she is helpful and generous to them. This is another essential element of stewardship.

Verse 21: While snow was not uncommon in Israel, usually there was not much accumulation. In this verse most likely the word is used in reference to the wintertime, when even freezing temperatures were typical. Her household could include servants as well as family members. That her household are “doubly clothed” (two layers) indicates that the cold weather was not a concern because she had wisely prepared everyone for it.

Many people in our time are gainfully employed and bring home a paycheck. But that doesn’t mean they are diligent and conscientious in their work. Nor does it mean they use their money wisely. Unfortunately, there are Christians who fit into both of these categories. They fail to recognize and fulfill their stewardship responsibility. The virtuous woman in Proverbs 31 provides an example, especially for God’s people, of properly managing the time, money, and assets we have received from God.



5 minutes

LIVE IT OUT

SAY: "How can you act responsibly with what God has given you?"

GUIDE: Lead group members to consider the responses to the Bible study listed on page 98 of the PSG.

- » **Take a look at your checkbook and see what it says about your heart.** How much of your spending falls into the categories of impulsive, compulsive, bored, self-centered, or status? What changes might you need to make?
- » **Have coffee with an older adult who has been a Christ-follower for a long time.** Ask them what they have learned about yielding to God's plans for their resources instead of their own.
- » **As a group, give to a ministry that helps people raise their standard of living.** Go to *Onlifematters.org* and click on the "One Farm" project to learn how your group can aid a village in the country of Kosovo. Your donation buys things like fertilizer, seeds, and potting soil.

Wrap It Up

SAY: "All we have belongs to God; it's really His. We are just the temporary stewards. **How we manage our resources is an issue of faithfulness—and it all starts in the heart.**"



Grow with other group leaders at the [Groups Ministry blog](http://lifeway.com/groupministry) (lifeway.com/groupministry).

