

# Being Wise With Your Wealth





**James 5:1-3a**     *p. 1074*

*Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded...*

James 5:1-3a p. 1074





A person wearing a plaid shirt is holding an open book. The background is a textured, olive-green wall.

***THE WRONG USES OF WEALTH –  
AVOID THESE!***

***WRONG ACCUMULATION OF WEALTH:  
HOARDING***

*"You have hoarded wealth  
in the last days..."*

*- James 5:3*

***THE WRONG USES OF WEALTH –  
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**WRONG ACCUMULATION OF WEALTH:  
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***THE WRONG USES OF WEALTH –  
AVOID THESE!***

***WRONG ACCUMULATION OF WEALTH:  
HOARDING***

*"Your wealth has rotted ... moths have eaten your clothes, ... your gold and silver are corroded ..."*

*- James 5:2-3*

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***THE WRONG USES OF WEALTH –  
AVOID THESE!***

**WRONG ACCUMULATION OF WEALTH:  
HOARDING**

Whatever I accumulate will  
**DETERIORATE**



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# ***THE WRONG USES OF WEALTH – AVOID THESE!***

## ***WRONG APPROPRIATION OF WEALTH: STEALING***

*"The wages you have failed to pay the workmen who mowed your fields are crying out against you."*

*- James 5:4*

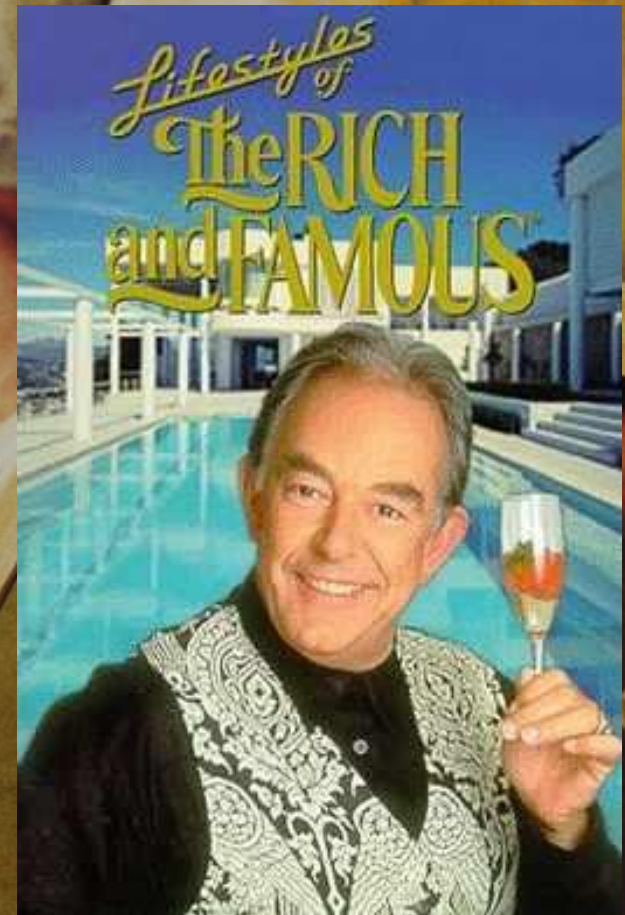


# ***THE WRONG USES OF WEALTH – AVOID THESE!***

**WRONG ALLOCATION OF  
WEALTH: SELFISHNESS**

*"You have lived on earth in  
luxury and self-indulgence."*

- James 5:5







***THE WRONG USES OF WEALTH –  
AVOID THESE!***

***WRONG APPLICATION OF WEALTH: ABUSE***

*"You have condemned and murdered the innocent one, who was not opposing you."*

*- James 5:6*



***THE RIGHT USES OF WEALTH  
... PRACTICE THESE!***



***THE RIGHT USES OF WEALTH –  
PRACTICE THESE!***

**RIGHT ACCUMULATION: SAVING**





A person wearing a white short-sleeved shirt with orange and yellow stripes on the sleeve is holding an open book. The background is a textured, olive-green wall.

# ***THE RIGHT USES OF WEALTH – PRACTICE THESE!***

## **RIGHT ACCUMULATION: SAVING**

*"The wise man saves for the future,  
but the foolish man spends whatever  
he gets."*

*- Proverbs 21:20 (Living Bible)*



***THE RIGHT USES OF WEALTH –  
PRACTICE THESE!***

**RIGHT ACCUMULATION: SAVING**

Keys to saving:

- Live with MARGIN



# ***THE RIGHT USES OF WEALTH – PRACTICE THESE!***

**RIGHT ACCUMULATION: SAVING**

Keys to saving:

- Live with MARGIN
- Learn CONTENTMENT





***THE RIGHT USES OF WEALTH –  
PRACTICE THESE!***

**RIGHT ACCUMULATION: SAVING**

- The Christian saves for STEWARDSHIP,  
not for SECURITY.





***THE RIGHT USES OF WEALTH –  
PRACTICE THESE!***

**RIGHT APPROPRIATION: HARD WORK**

*"Wealth from gambling quickly disappears; wealth from hard work grows."*

*- Proverbs 13:11 (Living Bible)*



***THE RIGHT USES OF WEALTH –  
PRACTICE THESE!***

**RIGHT APPROPRIATION: HARD WORK**

*"Hard work brings a profit; mere talk  
leads to poverty."*

- Proverbs 14:23



A person wearing a white short-sleeved shirt with orange and yellow stripes on the sleeve is holding an open book. The background is a textured, olive-green wall.

***THE RIGHT USES OF WEALTH –  
PRACTICE THESE!***

**RIGHT APPROPRIATION: HARD WORK**

How much money can I earn?

**UN-LIMITED**

A person wearing a striped shirt is holding an open book. The background is a textured, olive-green wall.

# ***THE RIGHT USES OF WEALTH – PRACTICE THESE!***

**RIGHT ALLOCATION: SPEND WISELY**

*"The plans of the diligent lead to profit  
as surely as haste leads to poverty."*

- Proverbs. 21:5





***THE RIGHT USES OF WEALTH –  
PRACTICE THESE!***

**RIGHT ALLOCATION: SPEND WISELY**

*"The plans of the diligent lead to profit  
as surely as haste leads to poverty."*

- Proverbs. 21:5

The key: **BUDGET**



A person wearing a white shirt with orange and yellow stripes on the sleeve is holding an open book. The background is a textured, olive-green surface.

# ***THE RIGHT USES OF WEALTH – PRACTICE THESE!***

**RIGHT APPLICATION: GIVE GENEROUSLY!**

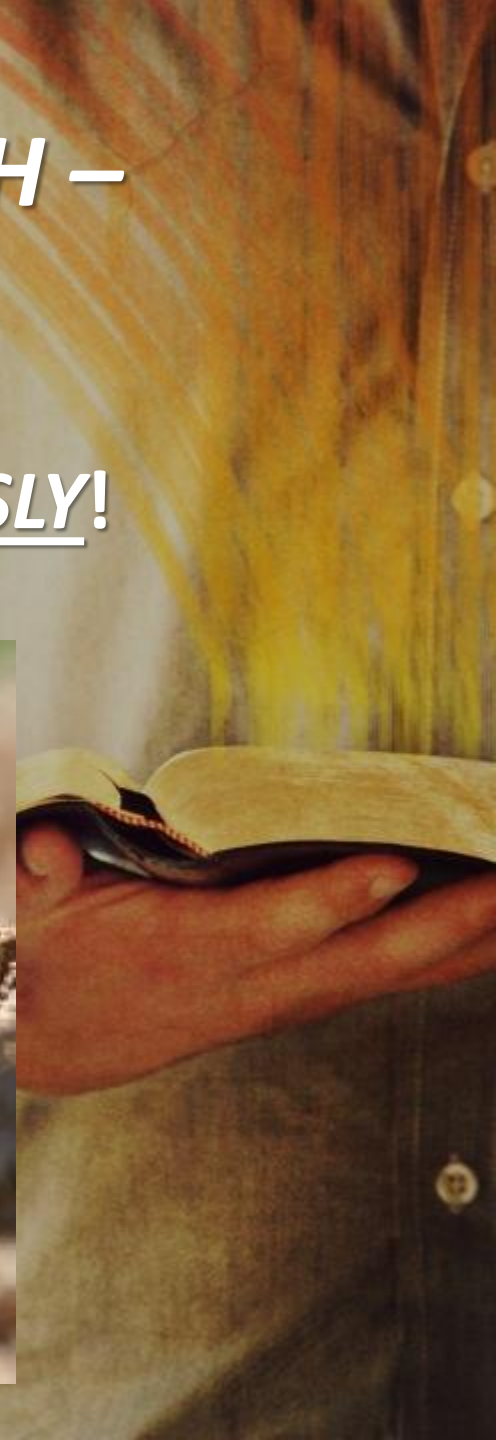
*"One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed."*

- Proverbs 11:24-25



***THE RIGHT USES OF WEALTH –  
PRACTICE THESE!***

**RIGHT APPLICATION: GIVE GENEROUSLY!**





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***THE RIGHT USES OF WEALTH –  
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**RIGHT APPLICATION: GIVE GENEROUSLY!**

*"But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal."*

**- Matthew 6:20**

*How? – Invest in the WORD OF GOD  
and PEOPLE*





A close-up photograph of a person's hands holding an open Bible. The person is wearing a white, short-sleeved button-down shirt with a subtle pattern. The Bible is open, showing the pages. The background is a textured, olive-green surface.

***How? – Invest in the WORD OF GOD  
and PEOPLE***

*"On every Sunday, put aside something from what you have earned during the week, and use it for the offering. The amount depends on how much the Lord has helped you to earn."*

*- I Corinthians 16:2 (Living Bible)*



# *How? – Trust in God*





Message & Outline taken from “*Developing A Faith That Works*” by Rick Warren