

● A FREE LARGE-PRINT BIBLE GUIDE

What does the Bible say about *money and investing?*

7 passages to read, think about and talk over,
with room to write.

*Free
7 passages*

This is a Bible study, not financial advice. It does not recommend any investment, product, account or plan, and it makes no promise about financial results. For decisions about your money, talk with a licensed financial professional you trust.

How to use this guide

- Read each passage slowly, then the short note and the two questions.
- Write your answers on the lines, or talk them over with your spouse, a friend or your small group.
- Every passage is quoted word for word from the King James Version. The notes and questions are ours.

Count the cost first

Luke 14:28-30

²⁸ For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? ²⁹ Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, ³⁰ Saying, This man began to build, and was not able to finish.

Jesus pictured a builder who sits down before he starts and counts the cost. He was teaching about following him, and the picture works because everyone knew it was foolish to build without a plan.

1. What are you building right now, with your money or your life? Have you counted the cost?

2. Is there a plan you started and never finished? What would it take?

Save a little, steadily

Proverbs 21:20

²⁰ There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

Proverbs 13:11

¹¹ Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

Proverbs sets the wise, who keep something in store, beside the foolish man who "spendeth it up." It also says that what is gathered "by labour" increases, while wealth "gotten by vanity" shrinks.

1. What do you keep in store for a hard day?

2. Have you ever been drawn in by a get-rich-quick promise? What happened?

The weight of debt

Proverbs 22:7

⁷ The rich ruleth over the poor, and the borrower is servant to the lender.

Romans 13:8

⁸ Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

Proverbs is blunt: "the borrower is servant to the lender." Paul tells the church in Rome to owe no one anything except love.

1. How has debt, yours or someone else's, shaped your life?

2. What would it mean for you to owe no one anything but love?

Nobody knows tomorrow

Ecclesiastes 11:1-2

¹Cast thy bread upon the waters: for thou shalt find it after many days. ²Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth.

The Teacher says to give “a portion to seven, and also to eight,” because “thou knowest not what evil shall be upon the earth.” Readers have taken it as a call to be generous and as a warning against counting on one thing. Either way, the point is that the future is not ours to see.

1. Where in your life are you counting on one thing to go right?

2. How does not knowing the future change the way you hold what you have?

Faithful in little

Luke 16:10-11

¹⁰ He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. ¹¹ If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

Jesus ties how we handle small amounts to how much we can be trusted with.

1. What small thing are you responsible for right now?

2. What would being faithful with it look like this month?

An inheritance for the grandchildren

Proverbs 13:22

²² A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.

This proverb looks two generations ahead. An inheritance can be money. It can also be a good name, a debt paid off, or a faith passed down.

1. What do you hope to leave to your children's children?

2. Is there a conversation about your wishes that your family needs to have?

Content, and rich in good works

1 Timothy 6:6-10

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into this world, and it is certain we can carry nothing out. ⁸ And having food and raiment let us be therewith content. ⁹ But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. ¹⁰ For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

1 Timothy 6:17-19

¹⁷ Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; ¹⁸ That they do good, that they be rich in good works, ready to distribute, willing to communicate; ¹⁹ Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.

Paul says "the love of money," not money itself, "is the root of all evil." He tells those who have money not to trust in "uncertain riches" but to be "rich in good works, ready to distribute."

1. Where does money compete with contentment in your life?

2. Who could you be generous to this month?

My one next step

Before you go

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Putting “count the cost” on paper

If you would like to plan your own spending paycheck by paycheck, Oscar Kiki also makes a Paycheck Budget Spreadsheet. You can find it at oscarkiki.com/shop.

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