

THEME: FINANCIAL STEWARDSHIP FOR THE WEALTHY PLACE
TOPIC: THE ROLE OF WISDOM IN FINANCIAL STEWARDSHIP PART II
TEXT: PROVERBS 4:7, ECCLESIASTES 10:10, JAMES 1:5

INTRODUCTION

Many people pursue wealth but neglect the foundation that sustains it: **wisdom**. The Bible teaches that without wisdom, money is unstable, temporary, and easily lost. True financial dominion is not merely the abundance of resources but the ability to **manage, multiply, and maintain them** through God-given insight.

THE CORE TRUTH ON THE ROLE OF WISDOM IN FINANCIAL STEWARDSHIP
“Money without wisdom is temporary; wisdom sustains wealth.”

KEY TEACHING ON THE ROLE OF WISDOM IN FINANCIAL STEWARDSHIP

I. Understanding Financial Wisdom

- 1. Wisdom Is the Foundation of Financial Dominion (Proverbs 4:7)**
- 2. Knowledge Informs, but Wisdom Preserves**
- 3. Divine Wisdom Is Required for Financial Decisions (James 1:5)**

II. The Power of Wisdom in Handling Wealth

- 4. Wisdom Prevents Waste (Ecclesiastes 10:10)**
- 5. Wisdom Secures Wealth Across Generations – Proverbs 13:22**
- 6. Wisdom Guards Against Sudden Increase Mismanagement**

III. Case Study: Sudden Wealth Collapse

Scenario: A man receives a large inheritance but lacks financial wisdom. Within a few years, everything is gone.

Teaching Point: Money without wisdom is a temporary visitor.

- Wealth may come by chance, but **only wisdom guarantees it stays**.

Lessons from the Case Study: Proverbs 21:20, 15:22

- Wealth must be managed, not just enjoyed.
- Counsel, planning, and discipline are necessary.
- Without wisdom, prosperity becomes a trap instead of a blessing.

IV. Practical Application – Here’s how believers can apply financial wisdom in everyday life:

1. To Seek God’s Wisdom Daily

- Begin financial decisions with prayer.
- Ask: *“Lord, what is Your will concerning this?”*

2. To Plan Before Spending

- Create budgets, savings plans, and long-term goals.
- **Proverbs 21:5** – “The plans of the diligent lead to profit...”

3. To Get Godly Counsel

- Talk to mentors, financial advisors, or spiritual leaders.
- Scripture: Proverbs 11:14 – “In the multitude of counsellors there is safety.”

4. Avoid Impulsive Financial Decisions

- Quick decisions create long-term losses.
- **Proverbs 14:29** – “He who is hasty exalts folly.”

5. To Grow Financial Knowledge

- Read books, attend seminars, and learn investment basics.
- **Proverbs 18:15** – “The heart of the prudent acquires knowledge.”

6. To Be a Good Steward

- Track spending, avoid waste, and invest wisely.
- **1 Corinthians 4:2** – “It is required that stewards be faithful.”

V. Discussion Questions and lesson learnt

1. Why is wisdom superior to money?

Wisdom is superior because **money can be lost**, but wisdom **preserves, multiplies, and protects** wealth. Money answers immediate needs, but wisdom builds *lasting financial stability* and prevents destructive decisions. Without wisdom, wealth becomes temporary.

2. How do wise people handle sudden increase?

Wise people respond to sudden increase with **planning, stewardship, and restraint**. They save, invest wisely, seek counsel, avoid impulsive spending, and create long-term strategies rather than consuming everything at once. They prepare for sustainability, not excitement.

3. What financial decisions require divine wisdom?

Decisions such as **major purchases, investments, business partnerships, career changes, loans/debt, property acquisition, and financial commitments** require divine wisdom. These choices affect long-term stability and therefore need God’s guidance.

4. How does wise counsel preserve wealth?

Wise counsel brings **perspective** and guards against **emotional, risky, or uninformed decisions**. It exposes blind spots, confirms God’s direction, and helps avoid costly mistakes. Counsel multiplies wisdom and strengthens financial structures.

5. What wisdom mistakes drain finances in marriages, businesses, or personal life?

Common mistakes include **impulsive spending, lack of budgeting, poor record-keeping, ignoring counsel, unnecessary debt, unwise investments, living beyond one’s means, and failure to plan**. These errors slowly erode wealth and create financial stress.

DECLARATION: “I receive divine wisdom for financial decisions. My mind is sharp, my steps are ordered, and my wealth is preserved.”

CONCLUSION

Financial dominion is not achieved through income alone but through **God-given wisdom**. True wealth is sustained, protected, and multiplied when guided by the Holy Spirit. As believers pursue financial increase, we must pursue wisdom even more aggressively. When wisdom leads, wealth follows—and remains.

“Through wisdom is a house built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches.” — **Proverbs 24:3–4.**