

**Introduction: God's Picture of a Blessed Person: Based on Psalm 1:1-3**

PS 1:1 Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers.

PS 1:2 But his delight is in the law of the LORD, and on his law he meditates day and night.

PS 1:3 He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers.

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\*\* MT 4:8 Again, the devil took him to a very high mountain and showed him all the kingdoms of the world and their splendor. "All this I will give you," he said, "if you will bow down and worship me."

MT 4:10 Jesus said to him, "Away from me, Satan! For it is written: 'Worship the Lord your God, and serve him only.'"

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\*\* DT 8:10 When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery. He led you through the vast and dreadful desert, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. You may say to yourself, "My power and the strength of my hands have produced this

wealth for me." <sup>18</sup> But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

DT 8:19 If you ever forget the LORD your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed. <sup>20</sup> Like the nations the LORD destroyed before you, so you will be destroyed for not obeying the LORD your God.

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\*\* LK 16:8 "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

LK 16:10 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. <sup>11</sup> So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? <sup>12</sup> And if you have not been trustworthy with someone else's property, who will give you property of your own?

LK 16:13 "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

LK 16:14 The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight.

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\*\* ISA 55:8 "For my thoughts are not your thoughts, neither are your ways my ways," declares the LORD.

ISA 55:9 "As the heavens are higher than the earth,  
so are my ways higher than your ways  
and my thoughts than your thoughts.

ISA 55:10 As the rain and the snow  
come down from heaven,  
and do not return to it  
without watering the earth  
and making it bud and flourish,  
so that it yields seed for the sower and bread for  
the eater,

ISA 55:11 so is my word that goes out from my  
mouth:  
It will not return to me empty,  
but will accomplish what I desire  
and achieve the purpose for which I sent it.

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### **Part 1: God's Characteristics and Promises Based on Isaiah 40:25-31:**

ISA 40:25 "To whom will you compare me?  
Or who is my equal?" says the Holy One.

ISA 40:26 **Lift your eyes and look to the heavens:  
Who created all these?  
He who brings out the starry host one by one,  
and calls them each by name.  
Because of his great power and mighty strength,  
not one of them is missing.**

ISA 40:27 **Why do you say, O Jacob,  
and complain, O Israel,  
"My way is hidden from the LORD;  
my cause is disregarded by my God"?**

ISA 40:28 **Do you not know?  
Have you not heard?  
The LORD is the everlasting God,  
the Creator of the ends of the earth.  
He will not grow tired or weary,  
and his understanding no one can fathom.**

ISA 40:29 **He gives strength to the weary  
and increases the power of the weak.**

ISA 40:30 **Even youths grow tired and weary,  
and young men stumble and fall;**

ISA 40:31 **but those who hope in the LORD  
will renew their strength.  
They will soar on wings like eagles;  
they will run and not grow weary,  
they will walk and not be faint.**

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PS 24:1 The earth is the LORD's, and everything in it,  
the world, and all who live in it;

PS 24:2 for he founded it upon the seas  
and established it upon the waters.

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HAG 2:8 'The silver is mine and the gold is mine,'  
declares the LORD Almighty.

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GE 1:26 Then God said, "Let us make man in our  
image, in our likeness, and let them rule over the fish  
of the sea and the birds of the air, over the livestock,  
over all the earth, and over all the creatures that  
move along the ground."

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PS 8:3 When I consider your heavens,  
the work of your fingers,  
the moon and the stars,  
which you have set in place,

PS 8:4 what is man that you are mindful of him,  
the son of man that you care for him?

PS 8:5 You made him a little lower than the heavenly  
beings  
and crowned him with glory and honor.

PS 8:6  
You made him ruler over the works of your hands;  
you put everything under his feet:

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MT 25:14  
"Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.

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JOB 1:20  
At this, Job got up and tore his robe and shaved his head. Then he fell to the ground in worship and said:

"Naked I came from my mother's womb,  
and naked I will depart.  
The LORD gave and the LORD has taken away;  
may the name of the LORD be praised."

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MT 6:31  
So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them.

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PS 61:3

For you have been my refuge,  
a strong tower against the foe.

PS 61:4  
I long to dwell in your tent forever  
and take refuge in the shelter of your wings.

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PHP 4:19  
And my God will meet all your needs according to his glorious riches in Christ Jesus.

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1TI 6:6  
7 But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

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DT 7:12  
If you pay attention to these laws and are careful to follow them, then the LORD your God will keep his covenant of love with you, as he swore to your forefathers. He will love you and bless you and increase your numbers. He will bless the fruit of your womb, the crops of your land—your grain, new wine and oil—the calves of your herds and the lambs of your flocks in the land that he swore to your forefathers to give you. You will be blessed more than any other people;

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PS 37:3  
Trust in the LORD and do good;  
dwell in the land and enjoy safe pasture.

PS 37:4  
Delight yourself in the LORD  
and he will give you the desires of your heart.

PS 37:5  
Commit your way to the LORD;  
trust in him and he will do this:

PS 37:6  
He will make your righteousness shine like the dawn,  
the justice of your cause like the noonday sun.

PS 37:7  
Be still before the LORD and wait patiently for him;  
do not fret when men succeed in their ways,  
when they carry out their wicked schemes.

PS 37:8 Refrain from anger and turn from wrath;  
do not fret--it leads only to evil.

PS 37:9 For evil men will be cut off,  
but those who hope in the LORD will inherit the  
land.

PS 37:10 A little while, and the wicked will be no  
more;  
though you look for them, they will not be found.

PS 37:11 But the meek will inherit the land  
and enjoy great peace.

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MT 6:21 For where<sup>24</sup> your treasure is, there your  
heart will be also. ... "No one can serve two  
masters. Either he will hate the one and love the  
other, or he will be devoted to the one and despise  
the other. You cannot serve both God and Money.

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**Part 2: God's Plan For Successful Living:  
Who should our Counselors be?  
Based on Psalm 107:10-16:**

PS 107:10 Some sat in darkness and the deepest  
gloom,  
prisoners suffering in iron chains,

PS 107:11 for they had rebelled against the words of  
God  
and despised the counsel of the Most High.

PS 107:12 So he subjected them to bitter labor;  
they stumbled, and there was no one to help.

PS 107:13 Then they cried to the LORD in their  
trouble,  
and he saved them from their distress.

PS 107:14 He brought them out of darkness and the  
deepest gloom

and broke away their chains.

PS 107:15 Let them give thanks to the LORD for  
his unfailing love  
and his wonderful deeds for men,

PS 107:16 for he breaks down gates of bronze  
and cuts through bars of iron.

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PR 15:22 Plans fail for lack of counsel,  
but with many advisers they succeed.

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PR 11:14 For lack of guidance a nation falls,  
but many advisers make victory sure.

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PR 12:15 The way of a fool seems right to him,  
but a wise man listens to advice.

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PR 13:14 The teaching of the wise is a fountain of life,  
turning a man from the snares of death.

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PS 16:7 I will praise the LORD, who counsels me;  
even at night my heart instructs me.

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PS 32:8 I will instruct you and teach you in the way  
you should go;  
I will counsel you and watch over you.

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LK 11:9 "So I say to you: Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened.

LK 11:11 "Which of you fathers, if your son asks for a fish, will give him a snake instead? Or if he asks for an egg, will give him a scorpion?

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PS 119:105 Your word is a lamp to my feet and a light for my path.

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PS 119:98 Your commands make me wiser than my enemies, for they are ever with me.

PS 119:99 I have more insight than all my teachers, for I meditate on your statutes.

PS 119:100 I have more understanding than the elders, for I obey your precepts.

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2TI 3:16 All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work.

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\*\* PS 37:30 The mouth of the righteous man utters wisdom, and his tongue speaks what is just.

PS 37:31 The law of his God is in his heart; his feet do not slip.

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PR 1:8 Listen, my son, to your father's instruction and do not forsake your mother's teaching.

PR 1:9 They will be a garland to grace your head and a chain to adorn your neck.

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PS 1:1 Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers.

PS 1:2 But his delight is in the law of the LORD, and on his law he meditates day and night.

PS 1:3 He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers.

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**Part 2: God's Plan For Successful Living: What does the Bible say about Debt? Based on Luke 15:11-24:**

LK 15:11 Jesus continued: "There was a man who had two sons. The younger one said to his father, 'Father, give me my share of the estate.' So he divided his property between them.

LK 15:13 "Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living. After he had spent everything, there was a severe famine in that whole country, and he began to be in need. So he went and hired himself out to a citizen of that country, who sent him to his fields to feed pigs. He longed to fill his stomach with the pods that the pigs were eating, but no one gave him anything.

LK 15:17 "When he came to his senses, he said, 'How many of my father's hired men have food to

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spare, and here I am starving to death! I will set  
out and go back to my father and say to him: Father,  
I have sinned against heaven and against you. I  
am no longer worthy to be called your son; make me  
like one of your hired men.' So he got up and  
went to his father.

"But while he was still a long way off, his father  
saw him and was filled with compassion for him; he  
ran to his son, threw his arms around him and  
kissed him.

LK 15:21 "The son said to him, 'Father, I have  
sinned against heaven and against you. I am no  
longer worthy to be called your son.'

LK 15:22 "But the father said to his servants,  
'Quick! Bring the best robe and put it on him. Put a  
ring on his finger and sandals on his feet. Bring  
the fattened calf and kill it. Let's have a feast and  
celebrate. For this son of mine was dead and is  
alive again; he was lost and is found.' So they began  
to celebrate.

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DT 15:4 However, there should be no poor among  
you, for in the land the LORD your God is giving you  
to possess as your inheritance, he will richly bless  
you, if only you fully obey the LORD your God and  
are careful to follow all these commands I am giving  
you today. For the LORD your God will bless you  
as he has promised, and you will lend to many  
nations but will borrow from none. You will rule over  
many nations but none will rule over you.

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DT 28:1 If you fully obey the LORD your God and  
carefully follow all his commands I give you today,  
the LORD your God will set you high above all the  
nations on earth. All these blessings will come  
upon you and accompany you if you obey the LORD  
your God:

DT 28:12 The LORD will open the heavens, the  
storehouse of his bounty, to send rain on your land

in season and to bless all the work of your hands.  
You will lend to many nations but will borrow from  
none.

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DT 28:15 However, if you do not obey the LORD  
your God and do not carefully follow all his  
commands and decrees I am giving you today, all  
these curses will come upon you and overtake you:

DT 28:43 The alien who lives among you will rise  
above you higher and higher, but you will sink lower  
and lower. He will lend to you, but you will not  
lend to him. He will be the head, but you will be the  
tail.

DT 28:45 All these curses will come upon you.  
They will pursue you and overtake you until you are  
destroyed, because you did not obey the LORD your  
God and observe the commands and decrees he gave  
you. They will be a sign and a wonder to you and  
your descendants forever. Because you did not  
serve the LORD your God joyfully and gladly in the  
time of prosperity, therefore in hunger and thirst,  
in nakedness and dire poverty, you will serve the  
enemies the LORD sends against you. He will put an  
iron yoke on your neck until he has destroyed you.

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RO 13:8 Let no debt remain outstanding, except the  
continuing debt to love one another, for he who  
loves his fellowman has fulfilled the law.

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PR 22:7 The rich rule over the poor,  
and the borrower is servant to the lender.

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ICO 7:23 You were bought at a price; do not become  
slaves of men.

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LK 12:15 Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

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2KI 4:1 The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves."

2KI 4:2 Elisha replied to her, "How can I help you? Tell me, what do you have in your house?"  
"Your servant has nothing there at all," she said, "except a little oil."

2KI 4:3 Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."

2KI 4:5 She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one."  
But he replied, "There is not a jar left." Then the oil stopped flowing.

2KI 4:7 She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left."

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**Part 2: God's Plan For Successful Living:  
Why is Honesty so important?  
Based on Psalm 15:**

PS 15:1 LORD, who may dwell in your sanctuary?

Who may live on your holy hill?

PS 15:2 He whose walk is blameless and who does what is righteous, who speaks the truth from his heart

PS 15:3 and has no slander on his tongue, who does his neighbor no wrong and casts no slur on his fellowman,

PS 15:4 who despises a vile man but honors those who fear the LORD, who keeps his oath even when it hurts,

PS 15:5 who lends his money without usury and does not accept a bribe against the innocent.

He who does these things will never be shaken.  
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PR 12:22 The LORD detests lying lips, but he delights in men who are truthful.

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PR 14:2 He whose walk is upright fears the LORD, but he whose ways are devious despises him.

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LK 10:27 He answered: " `Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind' ; and, `Love your neighbor as yourself.' "

LK 10:28 "You have answered correctly," Jesus replied. "Do this and you will live."

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EPH 4:29

Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen. And do not grieve the Holy Spirit of God, with whom you were sealed for the day of redemption. Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice. Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.

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DT 25:13

Do not have two differing weights in your bag--one heavy, one light. Do not have two differing measures in your house--one large, one small. You must have accurate and honest weights and measures, so that you may live long in the land the LORD your God is giving you. For the LORD your God detests anyone who does these things, anyone who deals dishonestly.

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PR 13:11

Dishonest money dwindles away, but he who gathers money little by little makes it grow.

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PR 21:6

A fortune made by a lying tongue is a fleeting vapor and a deadly snare.

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LK 19:8

But Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount."

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LEV 25:35

"If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident, so he can continue to live among you. Do not take interest of any kind from him, but fear your God, so that your countryman may continue to live among you. You must not lend him money at interest or sell him food at a profit. I am the LORD your God, who brought you out of Egypt to give you the land of Canaan and to be your God.

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EX 23:8

"Do not accept a bribe, for a bribe blinds those who see and twists the words of the righteous.

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PR 29:4

By justice a king gives a country stability, but one who is greedy for bribes tears it down.

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## **Part 2: God's Plan For Successful Living: What does the Bible really say about giving Based on 2 Corinthians 9:6-14:**

2CO 9:6

**Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written:**

**"He has scattered abroad his gifts to the poor; his righteousness endures forever."**

**2CO 9:10** Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

**2CO 9:12** This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God.

Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you.

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**LK 12:13** Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

**LK 12:14** Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

**LK 12:16** And he told them this parable: "The ground of a certain rich man produced a good crop.

He thought to himself, 'What shall I do? I have no place to store my crops.'

**LK 12:18** "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."'

**LK 12:20** "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

**LK 12:21** "This is how it will be with anyone who stores up things for himself but is not rich toward God."

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**MT 23:25** "Woe to you, teachers of the law and Pharisees, you hypocrites! You clean the outside of the cup and dish, but inside they are full of greed and self-indulgence.

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**1CO 13:3** If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing.

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**MT 6:19** "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

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**PS 112:1** Praise the LORD.

Blessed is the man who fears the LORD,  
who finds great delight in his commands.

**PS 112:2** His children will be mighty in the land;  
the generation of the upright will be blessed.

**PS 112:3** Wealth and riches are in his house,  
and his righteousness endures forever.

**PS 112:4** Even in darkness light dawns for the upright,  
for the gracious and compassionate and righteous man.

PS 112:5 Good will come to him who is generous and lends freely,  
who conducts his affairs with justice.

PS 112:6 Surely he will never be shaken;  
a righteous man will be remembered forever.

PS 112:7 He will have no fear of bad news;  
his heart is steadfast, trusting in the LORD.

PS 112:8 His heart is secure, he will have no fear;  
in the end he will look in triumph on his foes.

PS 112:9 He has scattered abroad his gifts to the poor,  
his righteousness endures forever;  
his horn will be lifted high in honor.

PS 112:10 The wicked man will see and be vexed,  
he will gnash his teeth and waste away;  
the longings of the wicked will come to nothing.

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PR 11:24 One man gives freely, yet gains even more;  
another withholds unduly, but comes to poverty.

PR 11:25 A generous man will prosper;  
he who refreshes others will himself be refreshed.

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ISA 58:6 "Is not this the kind of fasting I have chosen:  
to loose the chains of injustice  
and untie the cords of the yoke,  
to set the oppressed free  
and break every yoke?

ISA 58:7 Is it not to share your food with the hungry  
and to provide the poor wanderer with shelter--  
when you see the naked, to clothe him,  
and not to turn away from your own flesh and blood?

ISA 58:8 Then your light will break forth like the dawn,  
and your healing will quickly appear;  
then your righteousness will go before you,  
and the glory of the LORD will be your rear guard.

ISA 58:9 Then you will call, and the LORD will answer;  
you will cry for help, and he will say: Here am I.

"If you do away with the yoke of oppression,  
with the pointing finger and malicious talk,

ISA 58:10 and if you spend yourselves in behalf of the hungry  
and satisfy the needs of the oppressed,  
then your light will rise in the darkness,  
and your night will become like the noonday.

ISA 58:11 The LORD will guide you always;  
he will satisfy your needs in a sun-scorched land  
and will strengthen your frame.  
You will be like a well-watered garden,  
like a spring whose waters never fail.

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GE 14:18 Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High,  
and he blessed Abram, saying,  
"Blessed be Abram by God Most High,  
Creator of heaven and earth.

GE 14:20 And blessed be God Most High,  
who delivered your enemies into your hand."

Then Abram gave him a tenth of everything.

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DT 14:22 Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the LORD your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the LORD

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your God always. But if that place is too distant and you have been blessed by the LORD your God and cannot carry your tithe (because the place where the LORD will choose to put his Name is so far away), then exchange your tithe for silver, and take the silver with you and go to the place the LORD your God will choose. Use the silver to buy whatever you like: cattle, sheep, wine or other fermented drink, or anything you wish. Then you and your household shall eat there in the presence of the LORD your God and rejoice. And do not neglect the Levites living in your towns, for they have no allotment or inheritance of their own.

DT 14:28  
At the end of every three years, bring all the tithes of that year's produce and store it in your towns, so that the Levites (who have no allotment or inheritance of their own) and the aliens, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the LORD your God may bless you in all the work of your hands.

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1TI 5:17  
The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages."

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MAL 3:8  
"Will a man rob God? Yet you rob me. "But you ask, "How do we rob you?" "In tithes and offerings. You are under a curse--the whole nation of you--because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

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2CO 8:1  
And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.

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## **Part 2: God's Plan For Successful Living: Is God involved with my work? Based on Exodus 35:30-36:2:**

EX 35:30  
Then Moses said to the Israelites, "See, the LORD has chosen Bezalel son of Uri, the son of Hur, of the tribe of Judah, and he has filled him with the Spirit of God, with skill, ability and knowledge in all kinds of crafts-- to make artistic designs for work in gold, silver and bronze, to cut and set stones, to work in wood and to engage in all kinds of artistic craftsmanship. And he has given both him and Oholiab son of Ahisamach, of the tribe of Dan, the ability to teach others. He has filled them with skill to do all kinds of work as craftsmen, designers, embroiderers in blue, purple and scarlet yarn and fine linen, and weavers--all of them master craftsmen and designers. So Bezalel, Oholiab and every skilled person to whom the LORD has given skill and ability to know how to carry out all the work of constructing the sanctuary are to do the work just as the LORD has commanded."

EX 36:2  
Then Moses summoned Bezalel and Oholiab and every skilled person to whom the LORD had given ability and who was willing to come and do the work.

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GE 1:27 So God created man in his own image, in the image of God he created him; male and female he created them.

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GE 2:2 By the seventh day God had finished the work he had been doing; so on the seventh day he rested from all his work.

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GE 2:15 The LORD God took the man and put him in the Garden of Eden to work it and take care of it.

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ICO 12:4 There are different kinds of gifts, but the same Spirit. There are different kinds of service, but the same Lord. There are different kinds of working, but the same God works all of them in all men.

ICO 12:7 Now to each one the manifestation of the Spirit is given for the common good.

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COL 3:23 Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

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GE 39:2 The LORD was with Joseph and he prospered, and he lived in the house of his Egyptian master. When his master saw that the LORD was with him and that the LORD gave him success in everything he did, Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. From the time he put him in charge of his household and of all that he owned, the

LORD blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field.

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PS 75:6 No one from the east or the west or from the desert can exalt a man.

PS 75:7 But it is God who judges: He brings one down, he exalts another.

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IPE 2:13 Submit yourselves for the Lord's sake to every authority instituted among men: whether to the king, as the supreme authority, or to governors, who are sent by him to punish those who do wrong and to commend those who do right. For it is God's will that by doing good you should silence the ignorant talk of foolish men. Live as free men, but do not use your freedom as a cover-up for evil; live as servants of God. Show proper respect to everyone: Love the brotherhood of believers, fear God, honor the king.

IPE 2:18 Slaves, submit yourselves to your masters with all respect, not only to those who are good and considerate, but also to those who are harsh. For it is commendable if a man bears up under the pain of unjust suffering because he is conscious of God. But how is it to your credit if you receive a beating for doing wrong and endure it? But if you suffer for doing good and you endure it, this is commendable before God. To this you were called, because Christ suffered for you, leaving you an example, that you should follow in his steps.

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DT 8:10 When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. Be careful that you do not forget the

LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery. He led you through the vast and dreadful desert, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

DT 8:19 If you ever forget the LORD your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed. Like the nations the LORD destroyed before you, so you will be destroyed for not obeying the LORD your God.

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PR 6:6 Go to the ant, you sluggard; consider its ways and be wise!

PR 6:7 It has no commander, no overseer or ruler,

PR 6:8 yet it stores its provisions in summer and gathers its food at harvest.

PR 6:9 How long will you lie there, you sluggard? When will you get up from your sleep?

PR 6:10 A little sleep, a little slumber, a little folding of the hands to rest--

PR 6:11 and poverty will come on you like a bandit

and scarcity like an armed man.

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PR 18:9 One who is slack in his work is brother to one who destroys.

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2TH 3:6 In the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle and does not live according to the teaching you received from us. For you yourselves know how you ought to follow our example. We were not idle when we were with you, nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow. For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat."

2TH 3:11 We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat. And as for you, brothers, never tire of doing what is right.

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EX 34:21 "Six days you shall labor, but on the seventh day you shall rest; even during the plowing season and harvest you must rest.

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## **Part 2: God's Plan For Successful Living: How should I save and invest? Based on Proverbs 3:5-6:**

PR 3:5 Trust in the LORD with all your heart

**and lean not on your own understanding;**

**PR 3:6**  
**in all your ways acknowledge him,**  
**and he will make your paths straight.**

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MT 4:10  
Jesus said to him, "Away from me, Satan!  
For it is written: `Worship the Lord your God, and  
serve him only.' "

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DT 8:18  
But remember the LORD your God, for it is  
he who gives you the ability to produce wealth, and  
so confirms his covenant, which he swore to your  
forefathers, as it is today.

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PR 10:22  
The blessing of the LORD brings wealth,  
and he adds no trouble to it.

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PR 11:4  
Wealth is worthless in the day of wrath,  
but righteousness delivers from death.

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ISA 48:17  
This is what the LORD says--  
your Redeemer, the Holy One of Israel:  
"I am the LORD your God,  
who teaches you what is best for you,  
who directs you in the way you should go.

ISA 48:18  
If only you had paid attention to my  
commands,  
your peace would have been like a river,  
your righteousness like the waves of the sea.

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PR 21:5  
The plans of the diligent lead to profit  
as surely as haste leads to poverty.

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PR 24:27  
Finish your outdoor work  
and get your fields ready;  
after that, build your house.

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PR 27:23  
Be sure you know the condition of your  
flocks,  
give careful attention to your herds;

PR 27:24  
for riches do not endure forever,  
and a crown is not secure for all generations.

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ECC 3:1  
There is a time for everything,  
and a season for every activity under heaven:

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ECC 11:2  
Give portions to seven, yes to eight,  
for you do not know what disaster may come upon  
the land.

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PR 28:20  
A faithful man will be richly blessed,  
but one eager to get rich will not go unpunished.

PR 28:21  
To show partiality is not good--  
yet a man will do wrong for a piece of bread.

PR 28:22  
A stingy man is eager to get rich  
and is unaware that poverty awaits him.

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PR 21:20 In the house of the wise are stores of choice food and oil,  
but a foolish man devours all he has.

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PR 30:24 "Four things on earth are small,  
yet they are extremely wise:

PR 30:25 Ants are creatures of little strength,  
yet they store up their food in the summer;

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PR 3:9 Honor the LORD with your wealth,  
with the firstfruits of all your crops;

PR 3:10 then your barns will be filled to overflowing,  
and your vats will brim over with new wine.

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**Part 2: God's Plan For Successful Living:  
What do my kids/ grandchildren need to know?**

**Based on Genesis 24:35-36:**

GE 24:35 The LORD has blessed my master abundantly, and he has become wealthy. He has given him sheep and cattle, silver and gold, menservants and maidservants, and camels and donkeys. My master's wife Sarah has borne him a son in her old age, and he has given him everything he owns.

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DT 6:6 These commandments that I give you today are to be upon your hearts. Impress them on your

children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up.

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EPH 6:4 Fathers, do not exasperate your children; instead, bring them up in the training and instruction of the Lord.

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PR 22:6 Train a child in the way he should go,  
and when he is old he will not turn from it.

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PR 20:21 An inheritance quickly gained at the beginning  
will not be blessed at the end.

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GAL 4:1 What I am saying is that as long as the heir is a child, he is no different from a slave, although he owns the whole estate. He is subject to guardians and trustees until the time set by his father.

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**Part 3: God's Prescription for our Hearts:  
What are the characteristics of a Steward?  
Based on Matthew 25:14-30:**

MT 25:14 "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once, and put his money to work and gained five more. So also, the one with the two

talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.

MT 25:19 "After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

MT 25:21 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

MT 25:22 "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'

MT 25:23 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

MT 25:24 "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

MT 25:26 "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

MT 25:28 "Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

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LK 16:1 Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'

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1CO 4:1 So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful.

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16 He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

DT 8:19 If you ever forget the LORD your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed.

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LK 16:10 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

LK 16:13 "No servant can serve two masters. Either he will hate the one and love the other, or he will be

devoted to the one and despise the other. You cannot serve both God and Money."

LK 16:14 The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight."

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HEB 4:13 Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account.

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RO 14:10 You, then, why do you judge your brother? Or why do you look down on your brother? For we will all stand before God's judgment seat. It is written:

" `As surely as I live,' says the Lord, `every knee will bow before me; every tongue will confess to God.' "

RO 14:12 So then, each of us will give an account of himself to God.

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2CO 5:9 So we make it our goal to please him, whether we are at home in the body or away from it. For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.

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**Part 3: God's Prescription for our Hearts:  
How do we guard our hearts?  
Based on Mark 10:17-31:**

MK 10:17 As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?"

MK 10:18 "Why do you call me good?" Jesus answered. "No one is good—except God alone. You know the commandments: `Do not murder, do not commit adultery, do not steal, do not give false testimony, do not defraud, honor your father and mother.' "

MK 10:20 "Teacher," he declared, "all these I have kept since I was a boy."

MK 10:21 Jesus looked at him and loved him. "One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."

MK 10:22 At this the man's face fell. He went away sad, because he had great wealth.

MK 10:23 Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!"

MK 10:24 The disciples were amazed at his words. But Jesus said again, "Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

MK 10:26 The disciples were even more amazed, and said to each other, "Who then can be saved?"

MK 10:27 Jesus looked at them and said, "With man this is impossible, but not with God; all things are possible with God."

MK 10:28 Peter said to him, "We have left everything to follow you!"

MK 10:29 "I tell you the truth," Jesus replied, "no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as

**much in this present age (homes, brothers, sisters, mothers, children and fields --and with them, persecutions) and in the age to come, eternal life. But many who are first will be last, and the last first."**

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DT 31:19 "Now write down for yourselves this song and teach it to the Israelites and have them sing it, so that it may be a witness for me against them. When I have brought them into the land flowing with milk and honey, the land I promised on oath to their forefathers, and when they eat their fill and thrive, they will turn to other gods and worship them, rejecting me and breaking my covenant.

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EZE 28:4 By your wisdom and understanding you have gained wealth for yourself and amassed gold and silver in your treasuries.

EZE 28:5 By your great skill in trading you have increased your wealth, and because of your wealth your heart has grown proud.

EZE 28:6 " `Therefore this is what the Sovereign LORD says:

" `Because you think you are wise, as wise as a god,

EZE 28:7 I am going to bring foreigners against you, the most ruthless of nations; they will draw their swords against your beauty and wisdom and pierce your shining splendor.

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MT 13:7 Other seed fell among thorns, which grew up and choked the plants.

MT 13:22

The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful.

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EX 20:17

"You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor."

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EPH 5:3

But among you there must not be even a hint of sexual immorality, or of any kind of impurity, or of greed, because these are improper for God's holy people. Nor should there be obscenity, foolish talk or coarse joking, which are out of place, but rather thanksgiving. For of this you can be sure: No immoral, impure or greedy person--such a man is an idolater--has any inheritance in the kingdom of Christ and of God.

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LK 12:15

Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

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COL 3:5

Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry.

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PHP 4:11

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and

I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.

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1TI 6:6  
7 But godliness with contentment is great gain.  
For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

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5 Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"

**Conclusion: God's Blessing:**

PR 1:7 The fear of the LORD is the beginning of knowledge,  
but fools despise wisdom and discipline.

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PS 31:19 How great is your goodness,  
which you have stored up for those who fear you,  
which you bestow in the sight of men  
on those who take refuge in you.

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MT 7:7 "Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened.

MT 7:9 "Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will

give him a snake? If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!

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MT 6:28 "And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

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PHP 4:11 I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.

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MT 6:33 But seek first his kingdom and his righteousness, and all these things will be given to you as well.

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MT 7:24 "Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came

down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock.<sup>26</sup> But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand.<sup>27</sup> The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash."

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DT 28:1 If you fully obey the LORD your God and carefully follow all his commands I give you today, the LORD your God will set you high above all the nations on earth. All these blessings will come upon you and accompany you if you obey the LORD your God:

DT 28:3 You will be blessed in the city and blessed in the country.

DT 28:4 The fruit of your womb will be blessed, and the crops of your land and the young of your livestock--the calves of your herds and the lambs of your flocks.

DT 28:5 Your basket and your kneading trough will be blessed.

DT 28:6 You will be blessed when you come in and blessed when you go out.

DT 28:7 The LORD will grant that the enemies who rise up against you will be defeated before you. They will come at you from one direction but flee from you in seven.

DT 28:8 The LORD will send a blessing on your barns and on everything you put your hand to. The LORD your God will bless you in the land he is giving you.

DT 28:9 The LORD will establish you as his holy people, as he promised you on oath, if you keep the commands of the LORD your God and walk in his ways.<sup>10</sup> Then all the peoples on earth will see that you are called by the name of the LORD, and they will fear you. The LORD will grant you abundant

prosperity--in the fruit of your womb, the young of your livestock and the crops of your ground--in the land he swore to your forefathers to give you.

DT 28:12

The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.<sup>15</sup> The LORD will make you the head, not the tail. If you pay attention to the commands of the LORD your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom. Do not turn aside from any of the commands I give you today, to the right or to the left, following other gods and serving them.