

10 Money-Management Principles from Solomon

1. Plan Your Finances Carefully

Principle: Wise planning prevents future loss.

"The plans of the diligent lead surely to abundance." — **Proverbs 21:5**

Solomon teaches that financial success is not accidental; it comes from intentional planning, budgeting, and foresight.

Planning how to spend money is essential to good stewardship.

Planned spending brings satisfaction, but "impulse buying" can bring devastating consequences.

2. Avoid Debt — It Creates Bondage

Principle: Debt places you under another's control.

"The borrower is slave to the lender." — **Proverbs 22:7**

Solomon warns that debt is not just a financial issue but a spiritual and emotional burden.

3. Work Diligently — Laziness Leads to Poverty

Principle: Hard work produces prosperity.

"Lazy hands make for poverty, but diligent hands bring wealth." — **Proverbs 10:4**

Solomon connects diligence with increase and laziness with decline.

4. Save Consistently — Small Steps Build Wealth

Principle: Gradual saving leads to long-term stability.

"Whoever gathers little by little makes it grow." — **Proverbs 13:11, 21:20**

Solomon emphasizes slow, steady accumulation rather than quick gains.

The idea of "treasure" in the house of the wise implies that resources have been saved and will be available when we need them.

5. Diversify and Invest Wisely

Principle: Spread risk and invest in multiple areas.

"Divide your portion into seven, even eight, for you do not know what disaster may come." — **Ecclesiastes 11:2**

Solomon teaches risk management and wise investment strategy.

6. Seek Wise Counsel Before Financial Decisions

Principle: Advice protects you from costly mistakes.

"Plans fail for lack of counsel, but with many advisers they succeed." — **Proverbs 15:22**

Solomon highlights the importance of mentors, advisors, and accountability.

7. Practice Generosity — Giving Leads to Blessing

Principle: Giving opens the door to God's provision.

"Honor the Lord with your wealth... then your barns will be filled." — **Proverbs 3:9–10**

Solomon teaches that generosity is not loss but a pathway to divine increase.

Honoring God with the first of our income and resources establishes His reign in our lives and begins a divine cycle of blessing.

8. Accounting -

Principle: Diligence in record keeping.

Be sure you know the condition of your flocks, give careful attention to your heads" (Prov. 27:23).

In modern times, this means *keeping track of what we own, owe, earn and spend.*

9. Contentment

Principle : *We are deceived if we think having more riches or pleasure will make us happy.*

Better a little with the fear of the LORD than great wealth with turmoil.(Prov 15:16).

Encourages us to enjoy what we have now, without a desire to have more (Phil. 4:11, Heb. 13:5).

10. Guard Your Heart from Greed

Principle: Greed destroys wisdom, relationships, and financial stability.

“Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.” — **Proverbs 11:28**

Solomon teaches that greed blinds, makes people take foolish risks, and leads them away from God’s wisdom.

True financial strength comes from righteousness, not accumulation.