



Day Five - Proverbs & Investing

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OPEN IN PRAYER

Pray for the Holy Spirit's guidance as you begin reading passages of scripture. Ask for clarity and insight as you engage in God's word.



SCRIPTURE READING

Read the following Proverbs...

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty" (Proverbs 21:5).

"Know well the condition of your flocks, and give attention to your herds, for riches do not last forever; and does a crown endure to all generations?" (Proverbs 27:23-24).

"The prudent sees danger and hides himself, but the simple go on and suffer for it" (Proverbs 27:12).

"A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished" (Proverbs 28:20).

"Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty" (Proverbs 22:16).

"Wealth gained hastily will dwindle, but whoever gathers little by little will increase it" (Proverbs 13:11).

**OBSERVATION**

Proverbs 21:5, Proverbs 27:23-24, Proverbs 27:12, Proverbs 28:20, Proverbs 22:16, Proverbs 13:11

What do these verses say about...

Abundance and wealth?

Awareness?

Suffering and poverty?



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INTERPRETATION

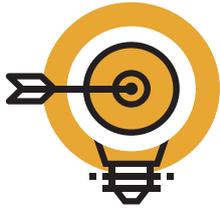
Proverbs 21:5, Proverbs 27:23-24, Proverbs 27:12, Proverbs 28:20,
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What does it mean to know the condition of our flocks and herds?

What does it mean to be prudent?

What might “wealth gained hastily” look like today?

Which of these Proverbs resonated most with you? Why?



APPLICATION

Proverbs 21:5, Proverbs 27:23-24, Proverbs 27:12, Proverbs 28:20,
Proverbs 22:16, Proverbs 13:11



INVESTING SCENARIOS

Proverbs 21:5 tells us “Steady plodding brings prosperity, hasty speculation brings poverty” (Proverbs 21:5, TLB). Other translations use the word “diligent” in place of “steady.” Both of these terms have something in common in their definition – the word “constant.”

Investing is all about building up funds for the long term where they can take advantage of compound interest. You want to maximize the opportunity for growth over years or even decades before the funds will be required.

I believe, if possible, that you should begin investing as soon as you can, even if it is a small amount.

Calculators can be found at compasstools.org

Go to the [Compound Interest Calculator](#) and enter the following scenarios to determine how much interest you would earn on a *one-time investment* over 40 years. View the report to see a year-by-year view of the effect of compounding interest.

\$1000 at 5% interest- 40 years _____

\$5000 at 7% interest- 40 years _____

\$10,000 at 9% interest- 40 years _____

Go to the [Investment Goal Calculator](#) and enter the following scenarios to figure out how much money you would make if you *invested consistently* over 40 years.

In the Years to accumulate tab, put 40. In the Rate of return tab put 7%. In the Periodic contribution tab, put \$1000. In the Contribution frequency tab, put “per year”

In the Years to accumulate tab, put 40. In the Rate of return tab put 7%. In the Periodic contribution tab, put \$100. In the Contribution frequency tab, put “per month”

In the Years to accumulate tab, put 40. In the Rate of return tab put 7%. In the Periodic contribution tab, put \$1000. In the Contribution frequency tab, put “quarterly”

In the Years to accumulate tab, put 40. In the Rate of return tab put 7%. In the Periodic contribution tab, put \$500. In the Contribution frequency tab, put “per month”





COMPASS COMMENTARY

Successful investing and money management requires a variety of character traits. Be diligent and patient, not in a hurry to achieve financial growth. Keep track of your investments, without obsessing over them. Be aware of market conditions that might impact your investments. Faithfulness is blessed by God (remember, it is His money anyway!). Don't neglect opportunities to help those in need with your resources. Nothing good ever comes from acquiring something through dishonesty and deceit. Faithfully honoring God and living according to His principles will position you for His blessings.



PRAYERS FOR TODAY

This prayer section is for personal use and isn't meant to be part of the group discussion.

For you...

For your family and friends...

For those in your group...
