

# 6

## Money Lessons People Learn Too Late



**Proverbs 27:23-27( The  
Passion Translation, NLT)**

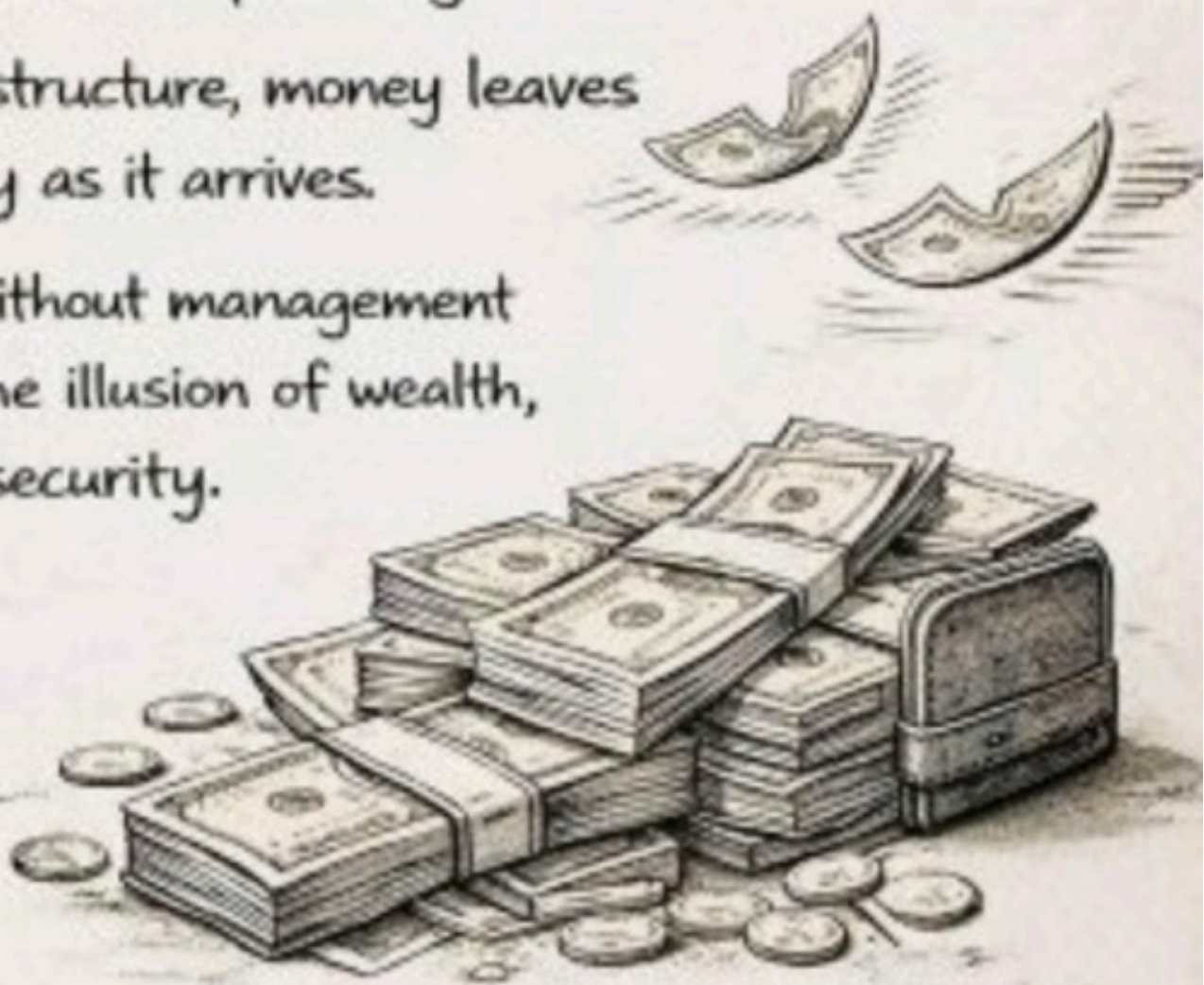
# 1. Money is earned faster than it is kept

Many people focus only on making money, but that's the easy part.

Keeping money requires discipline, self-control, and planning.

Without structure, money leaves as quickly as it arrives.

Income without management creates the illusion of wealth, not real security.



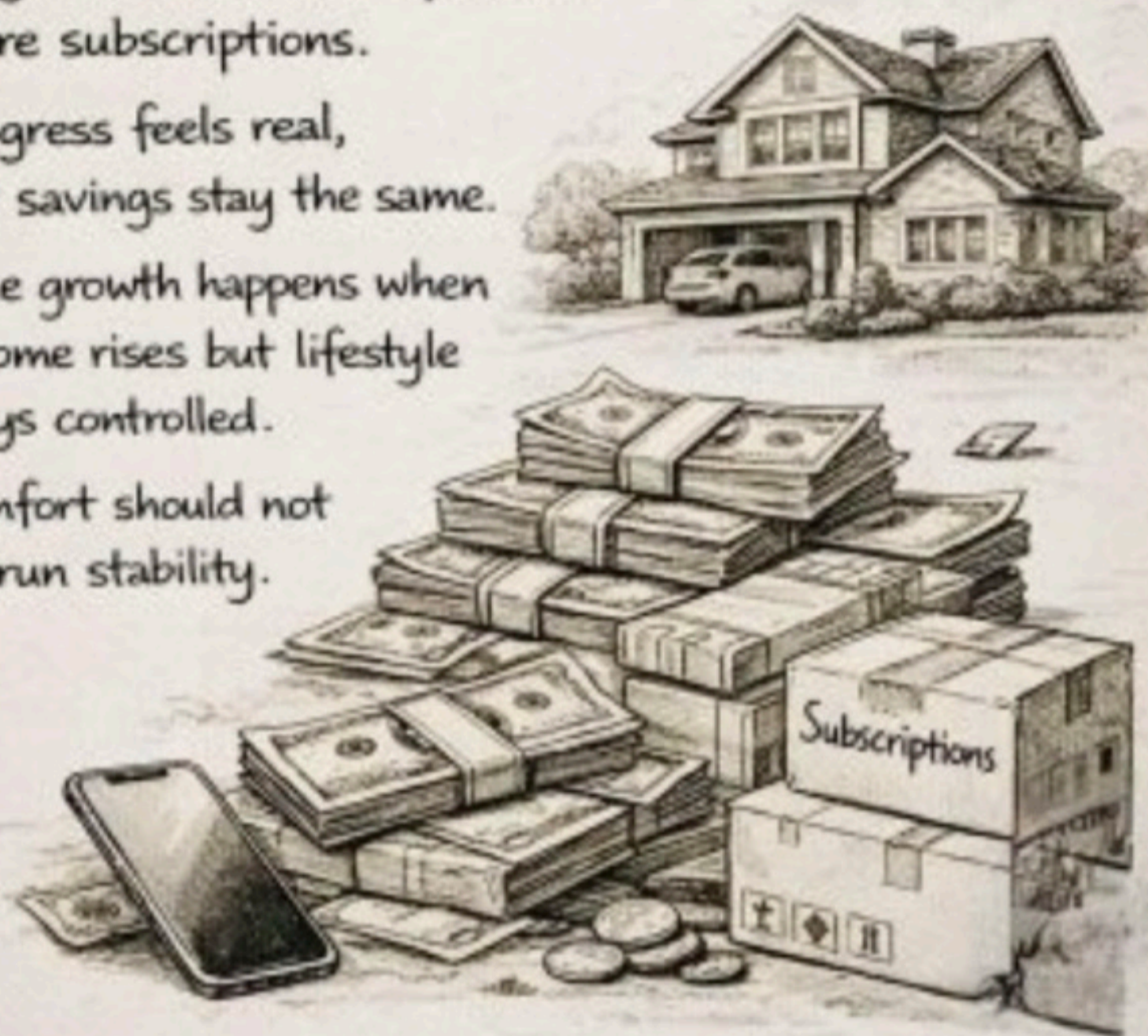
## 2. Lifestyle inflation destroys progress

As income increases, spending often increases with it. Bigger houses, newer phones, more subscriptions.

Progress feels real, but savings stay the same.

True growth happens when income rises but lifestyle stays controlled.

Comfort should not outrun stability.



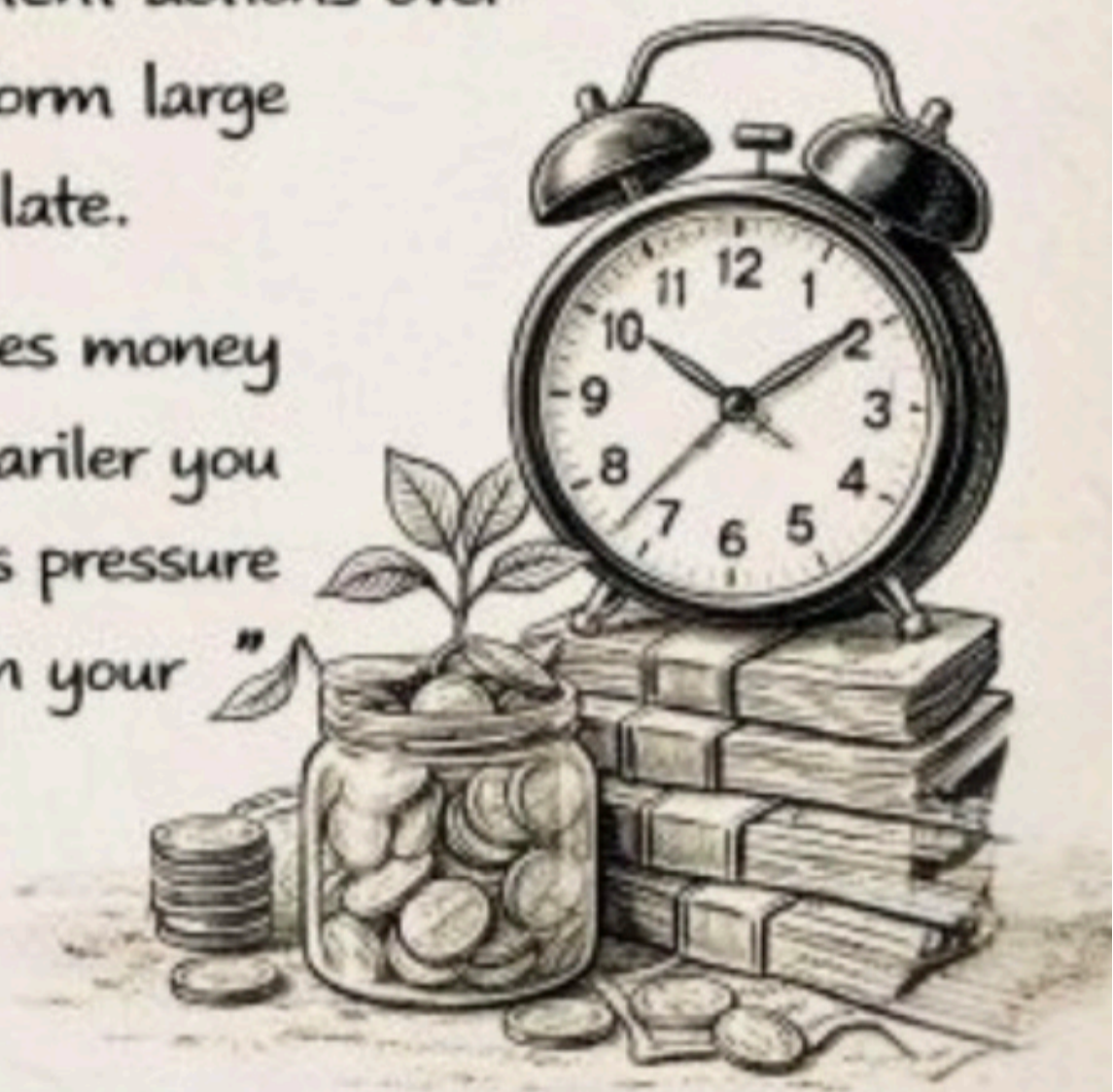
**Proverb 24:27 (GNT, TPT, AMP Classic Edition)**

# 3. Time matters more than amount

Waiting to "make enough money" before saving or investing is a costly mistake.

Small, consistent actions over time outperform large efforts done late.

Time multiplies money quietly. The earlier you start, the less pressure money puts on your "future."



**Ecclesiastes 11:4-6 (GNT, NLT, Easy-to-Read Version)**

15:52

# 4. Debt steals future freedom

Debt doesn't just take money,  
it takes options.

Future income becomes  
pre-assigned to past decisions.

What looks like convenience  
today often becomes  
stress tomorrow.

The more debt  
you carry,  
the less  
control  
you have  
over your  
time and choices.



**Proverb 22:7 (NLT, TPT,  
Contemporary English  
Version, Message Bible)**

# 5. Income without savings is fragile

A good income can still lead to financial stress if there's no savings.

Emergencies don't announce themselves.

Without a buffer, one problem can undo years of effort.

Savings are not excess money; they are protection.



**Ecclesiastes 11:1-3 (GNT, NLT, Easy-to-Read Version)**

15:52

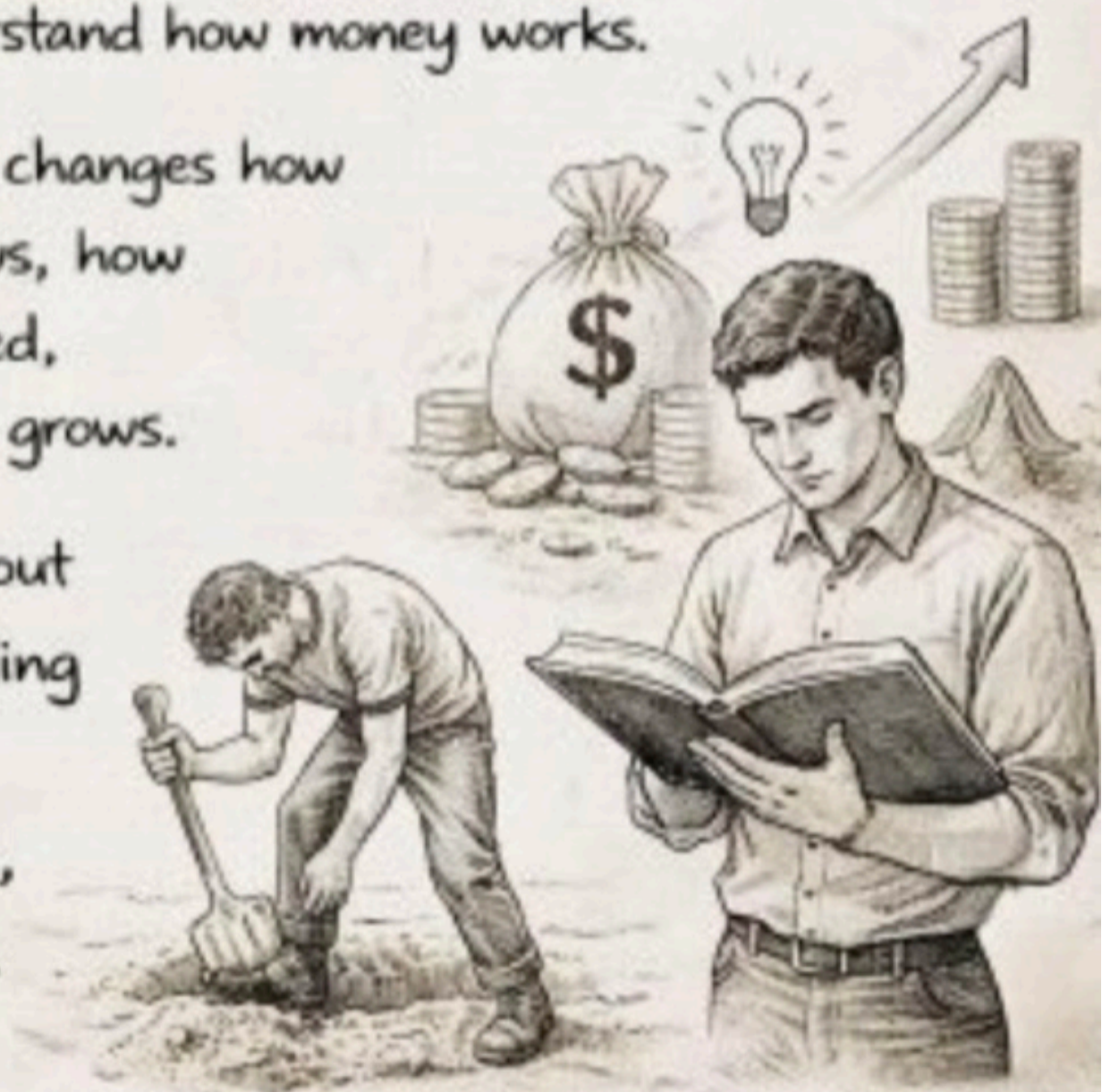
# 6. Money obeys knowledge, not effort

Hard work alone does not guarantee financial growth.

Many people work harder and still struggle because they don't understand how money works.

Knowledge changes how money flows, how it's protected, and how it grows.

Effort without understanding leads to exhaustion, not wealth.



**Hosea 4:6a; Proverbs  
23:23(NLT, CEV); Proverb  
24:3-5( Message Bible)**