

Saving Money Without Losing Your Shirt

Avoid indulgent waste or greedy hoarding.

1. God instructs us to save for times of _____.

The example of the ant: Proverbs 6:6-8

_____ now to _____ later.



A Plan - Proverbs 21:5-6

Plans lead to _____. Haste leads to _____.

- 1) _____
- 2) _____
- 3) _____
- 4) _____



A Percentage - 1 Corinthians 16:1-2

- God instructs _____, _____ saving.
- Joseph saved _____ to save Egypt in famine. Genesis 41
- The Old Testament Percentage share was _____.



A Plodding Consistency – Proverbs 13:11, 21:5, 20

Apply: What's your most likely _____?

THE most critical time to save is _____.

2. God calls us to save so we can _____ . 2 Corinthians 8:13-9:11



Save for equality: Mine/ _____ ; Now/ _____ 8:13-15



Save and share by _____ for _____. 9:8-11

Apply: Am I saving to _____ or saving for _____?

Is there such a thing as saving too much? Exodus 16:18

3. God warns that _____ isn't saving. Luke 12:13-21

I know I'm hoarding if...



...my purpose is to _____ in "_____."



...my security is in my _____ rather than in my _____.

Apply: If we are hoarding, we will _____ it anyway.

- Does my life consist of the _____ of _____?
- Who will _____ what I've _____?

Challenge: Am I taking steps toward abundance or poverty?

- 1) Cut expense according to your _____.
- 2) Make your first check to _____.
- 3) Make your second check to _____.
- 4) _____ all _____ early.

Discussion Guide: Saving Money

Opener: What part of this week's study makes you groan, gasp, shout Amen, or want to write a nastygram?

(Review your notes if necessary. Then write your note.)

1. God instructs us to save for times of leanness.

- Which part of saving is more of a challenge for you: A plan, a percentage or plodding consistency? Lessons you've learned?
- What is your most likely "sink-hole" for savings and how have you learned to avoid it?

2. God calls us to save so we can share.

- Tell us of an experience when someone's generous sharing made a difference in your life?
- Agree, Disagree, Discuss these quotes
 - *The poorest of modern America are some of the richest people in the world over the course of history.*
 - *We have more in America because we work harder and deserve more.*
 - *If you can't be trusted with money, you can't be trusted.*
 - *God gives us money: As a tool to use for His glory, a test of our character and trust, and as a testimony to the world of God's grace.*
 - *Since God is generous, we should gift our Pastors with an Aston Martin One. (Details in the future.)*

3. God warns us that saving is different than hoarding.

How do you know whether you are practicing biblical saving or you are just selfishly hoarding?

4. Which challenge steps do you believe U.S. *Evangelicals* are taking most consistently? Which do you think they are stumbling on?

(Fun extra project: Look up current statistics on giving, sharing and debt. Now send them to mike@ssefc.org)

Prayer Target: Hearts and lives free to follow God's call!

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Avoid indulgent waste or greedy hoarding.

1. God instructs us to save for times of leanness.

The example of the ant: Proverbs 6:6-8

Prepare now to provide later.



A Plan - Proverbs 21:5-6

Plans lead to profit. Haste leads to poverty.

1) 2) 3) 4)



A Percentage - 1 Corinthians 16:1-2

- God instructs weekly, proportionate saving.
- Joseph saved 20% to save Egypt in famine. Genesis 41
- The Old Testament Percentage share was 23^{1/3}%



A Plodding Consistency – Proverbs 13:11, 21:5, 20

Apply: What's your most likely sink-hole?

THE most critical time to save is now.

2. God calls us to save so we can share. 2 Corinthians 8:13-9:11



Save for equality: Mine/theirs; Now/future. 8:13-15



Save and share by grace for abundance. 9:8-11

Apply: Am I saving to share or saving for security?

Is there such a thing as saving too much? Exodus 16:18

3. God warns that hoarding isn't saving. Luke 12:13-21

I know I'm hoarding if...



...my purpose is to consume in "eat, drink and be merry."



...my security is in my hoard rather than in my Lord.

Apply: If we are hoarding, we will lose it anyway.

- Does my life consist of the abundance of possessions?
- Who will own what I've prepared?

Challenge: Am I taking steps toward abundance or poverty?

- 1) Cut expense according to your budget.
- 2) Make your first check to God.
- 3) Make your second check to savings.
- 4) Prepay all loans early.