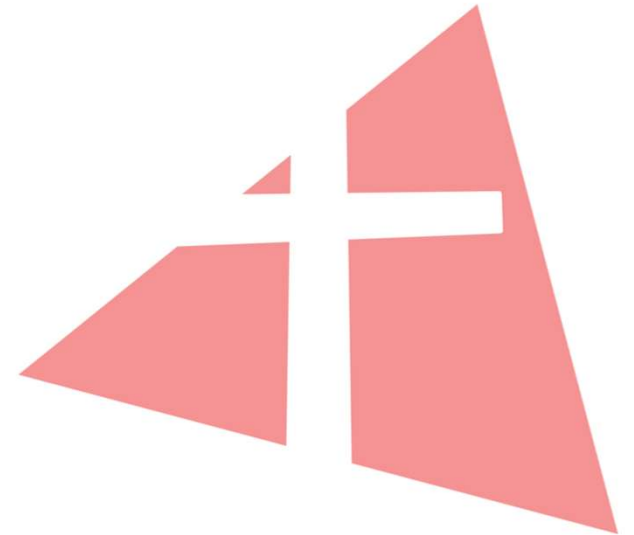


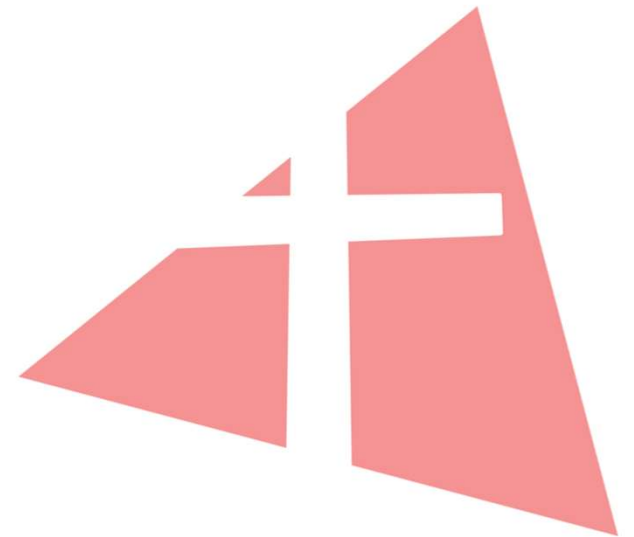
# **MONEY (PART 4)**

April 07<sup>th</sup> 2019



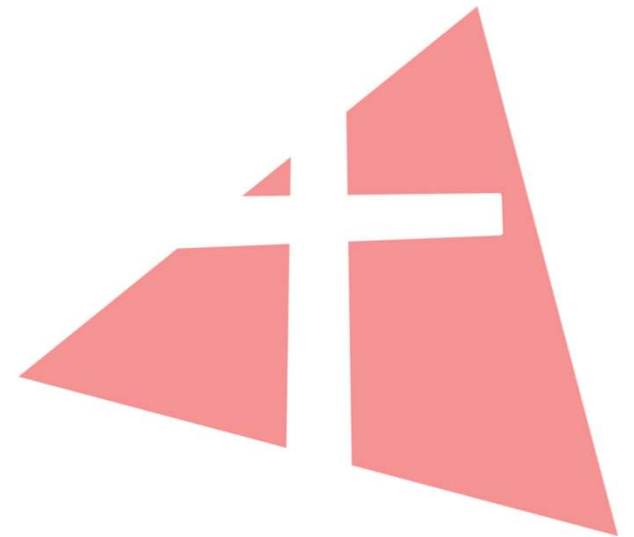
# SO FAR

- **Our view on money**
  - God owns everything
  - God offers to provide for all our needs
- **Practical part**
  - Giving



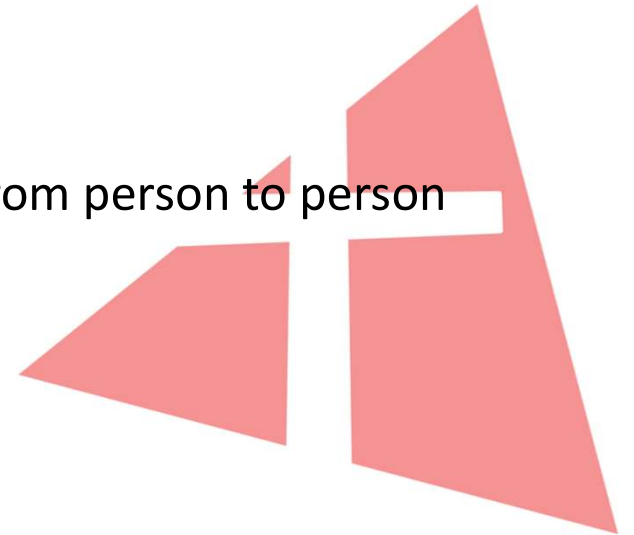
# TODAY'S TOPIC

- 2<sup>nd</sup> priority: Saving



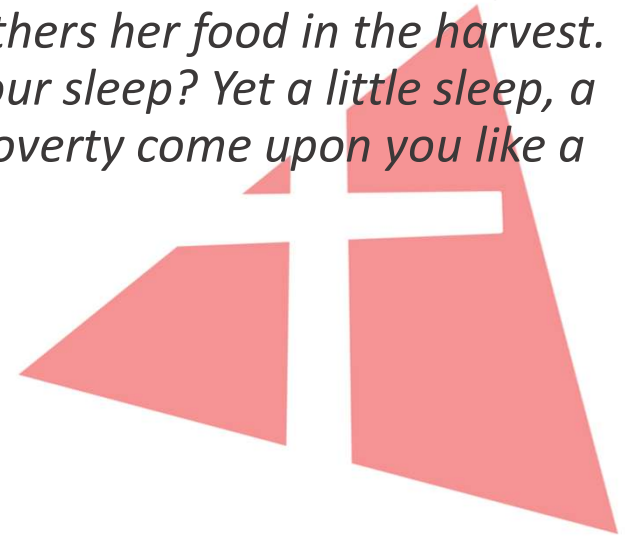
# DISCLAIMER

- **From here it gets a bit more messy**
  - The theological part is the same for everyone
  - The tithing part is the same for everyone
  - Saving and Managing the rest can look very, very different from person to person



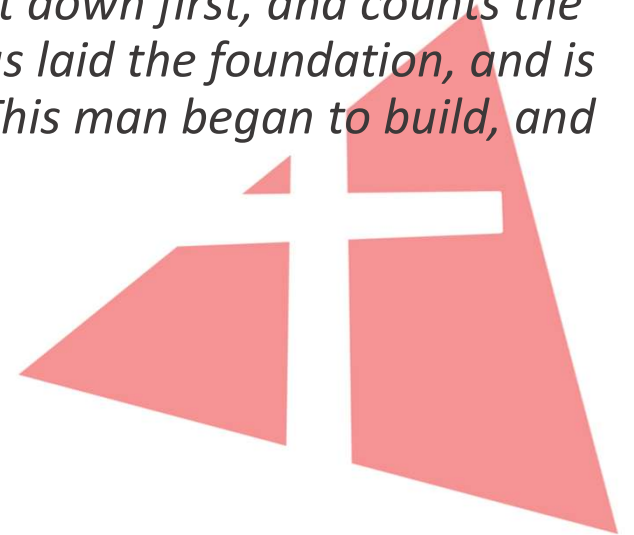
# THE BIBLE ON SAVING

*Proverbs 6:6-11 Go to the ant, you sluggard; consider her ways, and be wise: Who having no guide, overseer, or ruler, Provides her food in the summer, and gathers her food in the harvest. How long will you sleep, O sluggard? when will you arise out of your sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall your poverty come upon you like a vagabond, and your want like an armed man.*



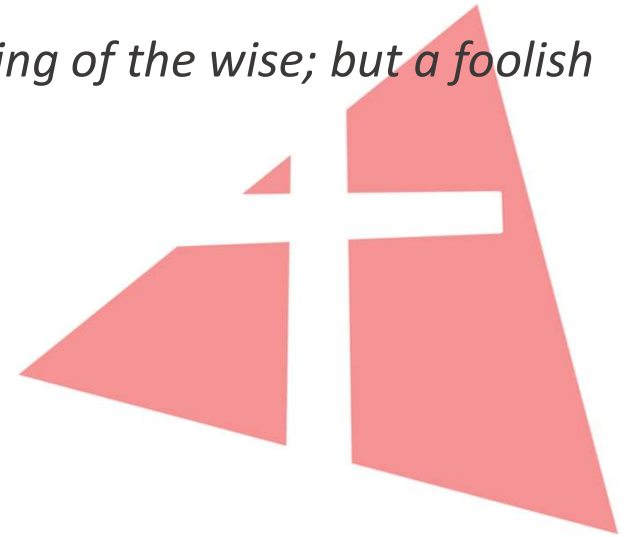
# THE BIBLE ON SAVING

*Luke 14:28-30 For which of you, intending to build a tower, sits not down first, and counts the cost, whether he has enough to finish it? Lest perhaps, after he has laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish.*



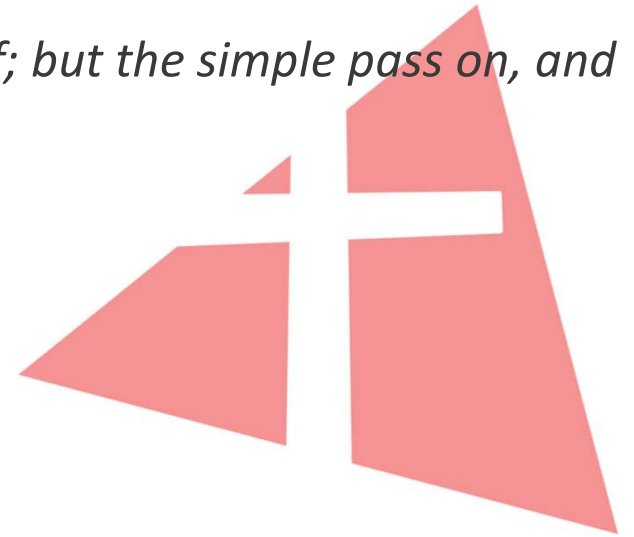
# THE BIBLE ON SAVING

*Proverbs 21:20 There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spends it up.*



# THE BIBLE ON SAVING

*Proverbs 27:12 A prudent man foresees the evil, and hides himself; but the simple pass on, and are punished.*





# HOW TO SAVE?

*Ecclesiastes 11:2 Give a portion to seven, and also to eight; for you know not what evil shall be upon the earth.*

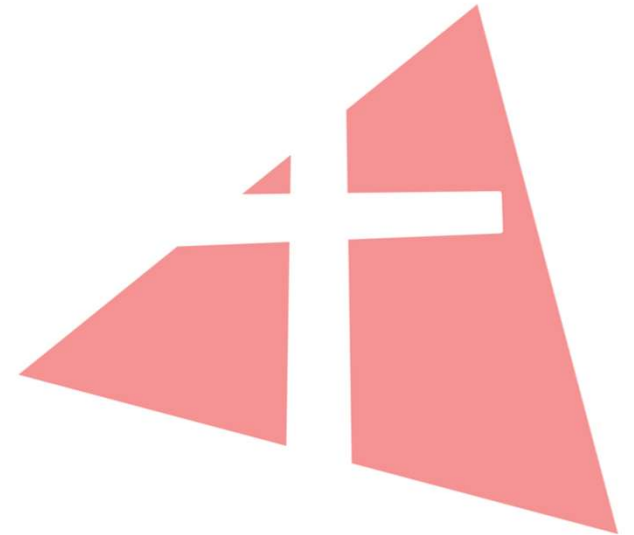
...

*Ecclesiastes 11:6 In the morning sow your seed, and in the evening withhold not your hand: for you know not which shall prosper, either this or that, or whether they both alike shall be good.*



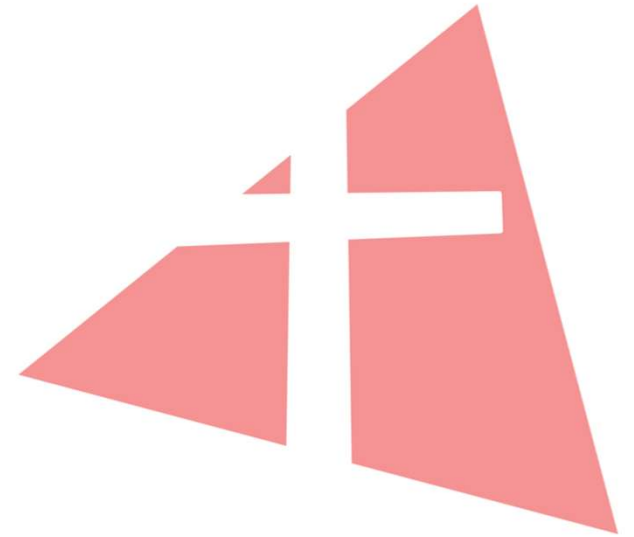
# HOW MUCH SHOULD I SAVE?

- **That's where things are very different from person to person and season to season**
- **A good guideline: Around 10%**
- **Save first, and live of the rest**
  - Not live first, and save the rest



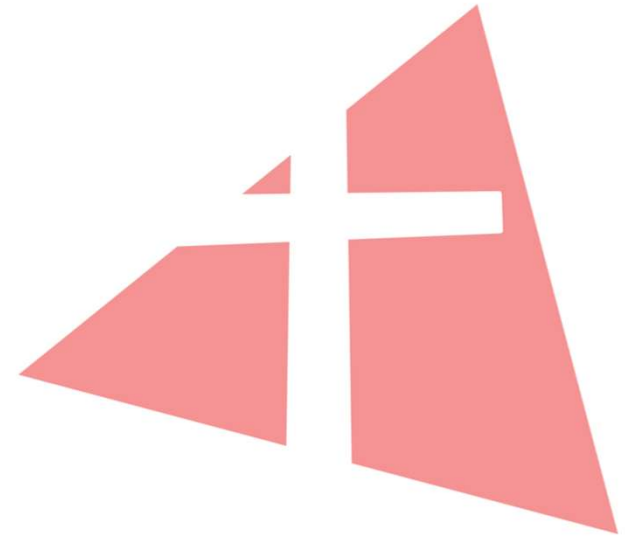
# THE RESULT OF SAVINGS

- **Coping with unexpected situations**
- **Flexibility**
- **Stability**
- **Opportunities**



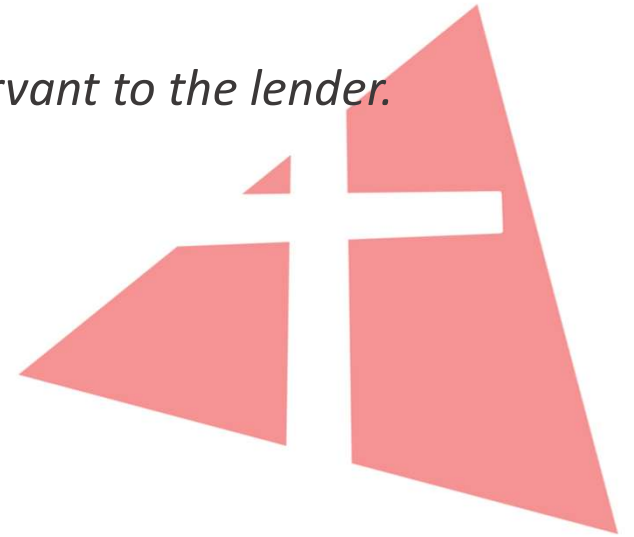
# A FINE LINE

- God tells us to save
- We cannot put our trust in our savings



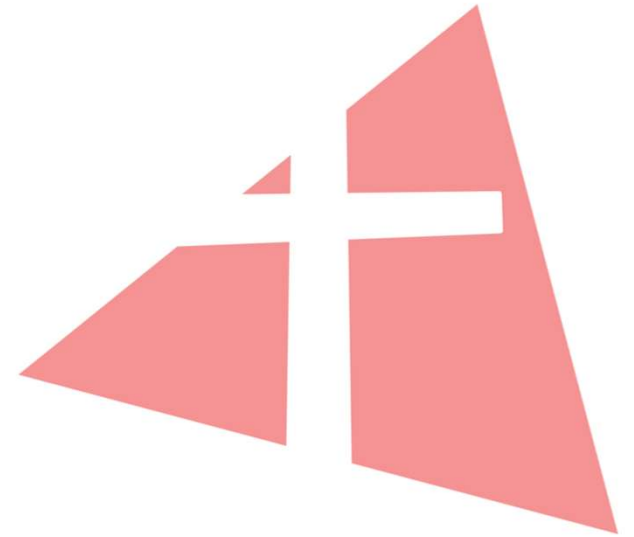
# WHAT ABOUT DEPT?

*Proverbs 22:7 The rich rules over the poor, and the borrower is servant to the lender.*



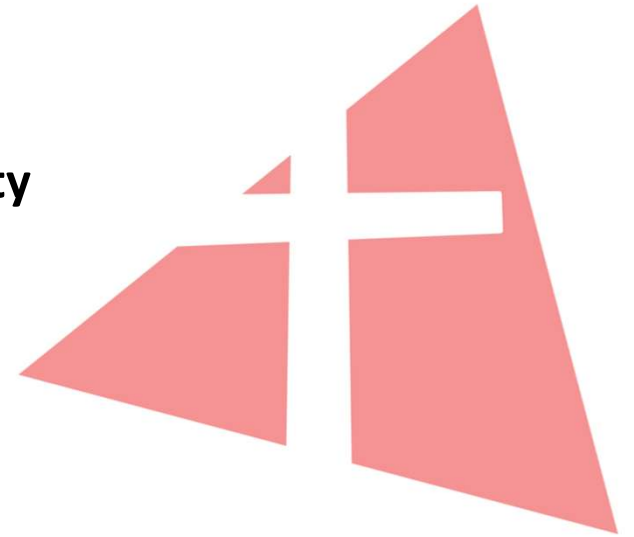
# WHAT NOT TO DO

- Use debt to live beyond our means



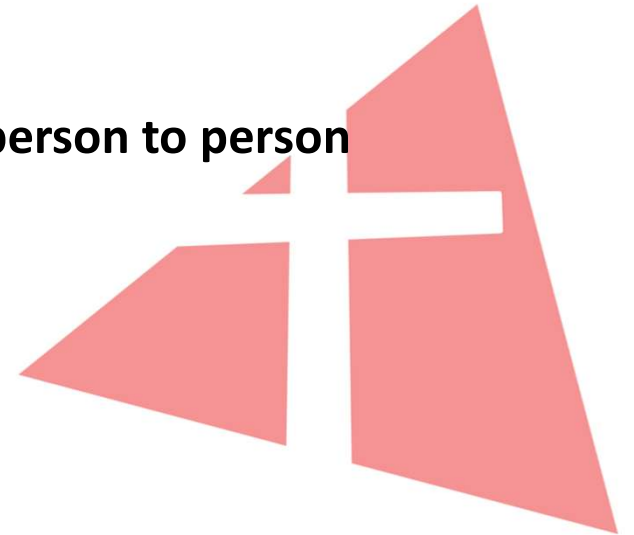
# THE ONLY OPTION

- Dept has to have a long-term financial benefit
- Our assets have to be (much) more than our debt
- Make a plan for getting out of debt ASAP, and make it a priority



# IN CONCLUSION

- **Saving is an important aspect of managing money**
- **How these principles apply to us today is very different from person to person**





# *Communion*

Remembering His sacrifice.

