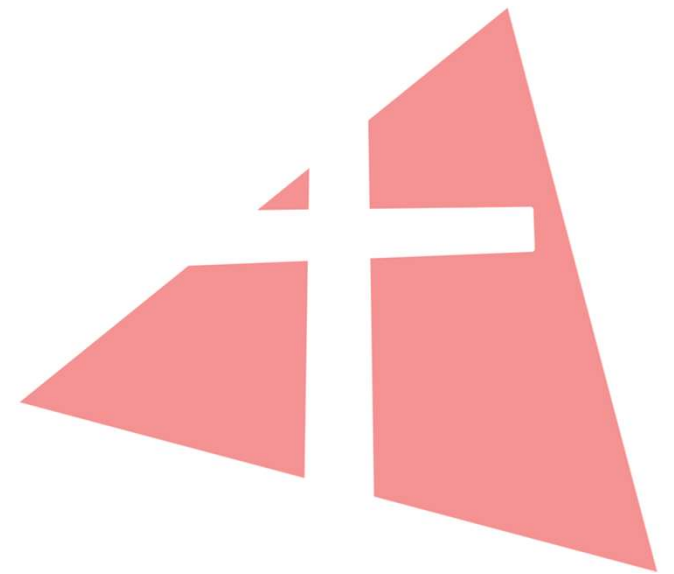


Money: Saving

June 11th 2023



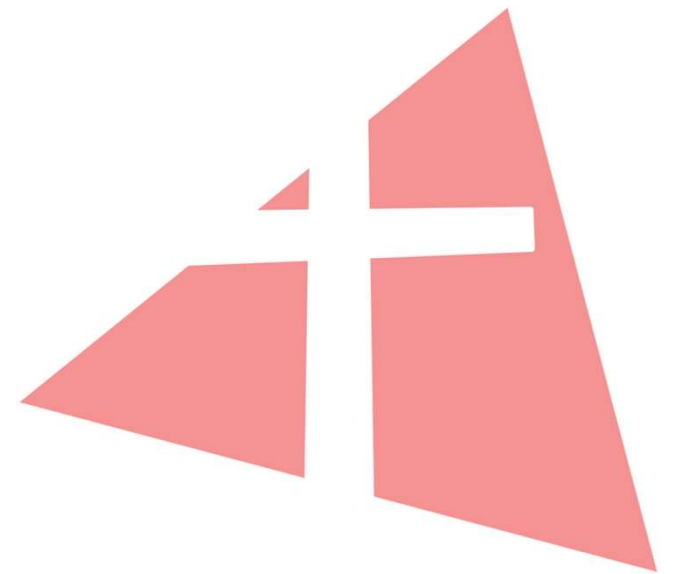
Our Series: Money

- **Our topics so far**
 - Money is meant to be a blessing, but can be dangerous
 - Everything we have belongs to God
 - Our budget is one of the clearest indicators on how we are currently doing in our Faith
- **Money says ... but God says ...**
- **Work**
- **Tithing**



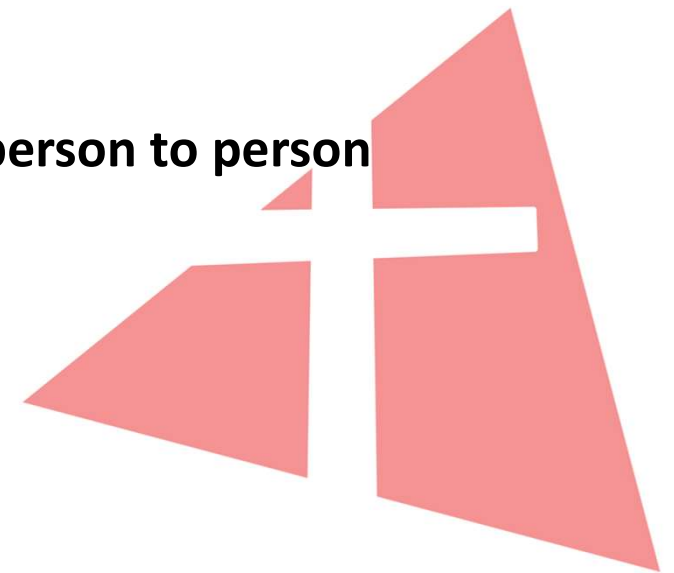
Today's Focus

- **Managing money**
 - Tithing
 - Saving
 - Managing the rest



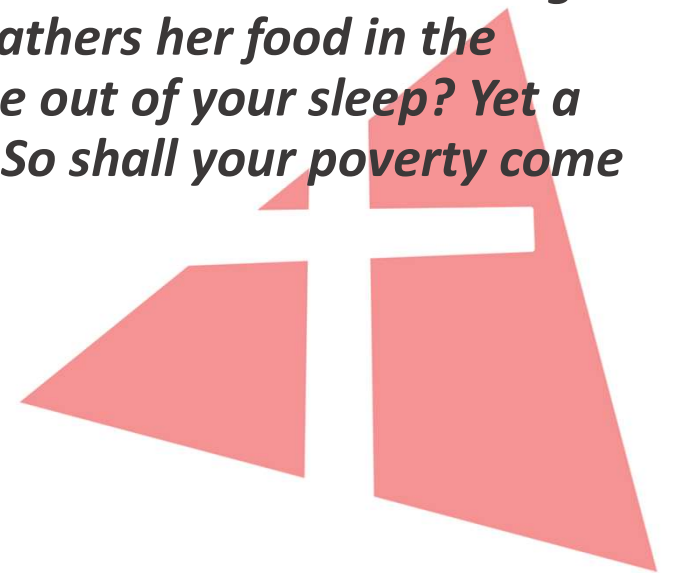
Disclaimer

- **From here on, things are not as straight forward any longer**
 - The theological principles are the same for everyone
 - Tithing is the same for everyone
- **Saving and “Managing the rest” can look very different from person to person**
 - The principles are the same
 - But how we apply these principles can look very different



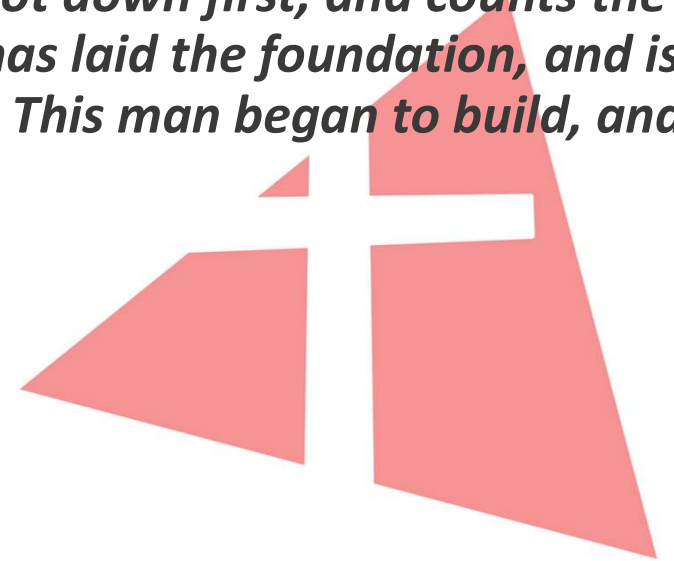
The Bible on Saving

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.



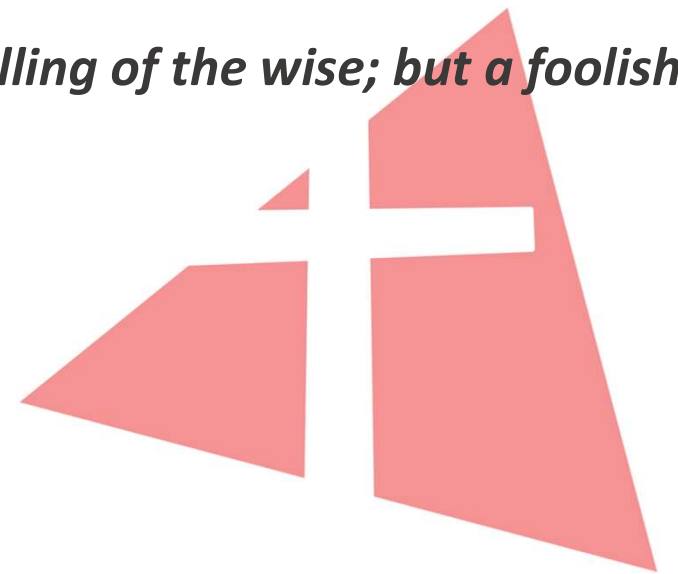
The Bible on Saving

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.



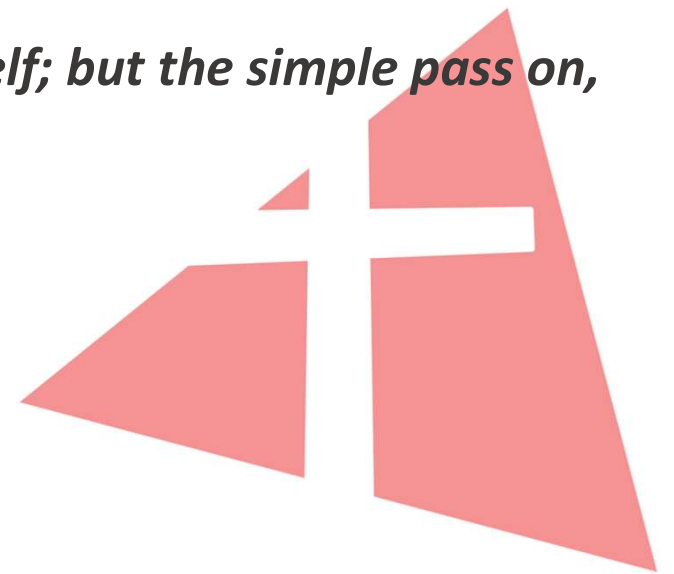
The Bible on Saving

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.

...

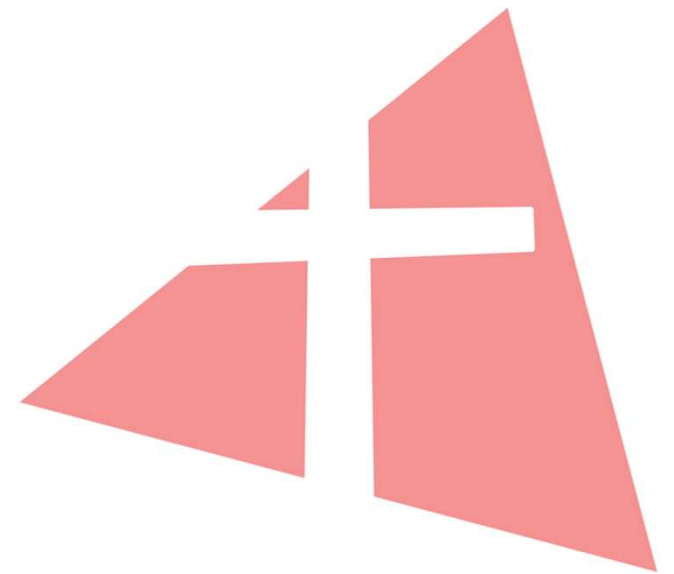
Ecclesiastes 11:6 In the morning sow your seed, and in the evening withhold not your hand: for you know not which shall prosper, either this or that, or whether they both alike shall be good.



How to Save

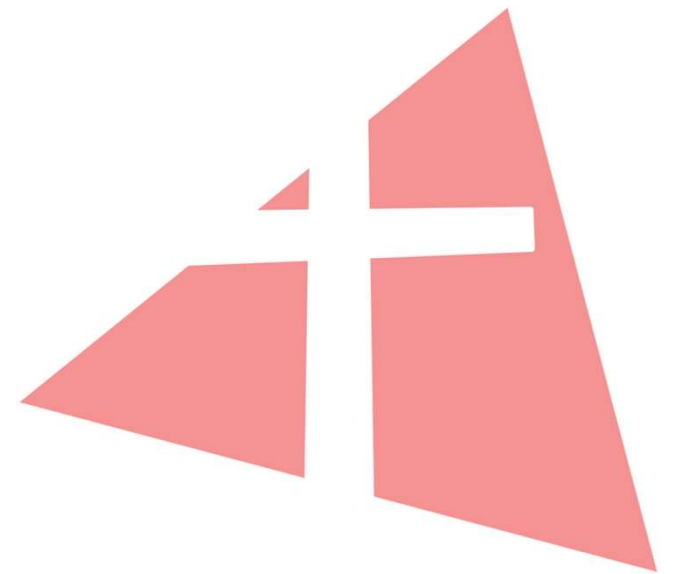
○ Find a balance

- Concrete goals in the near future
- Emergency money
- Long term investments



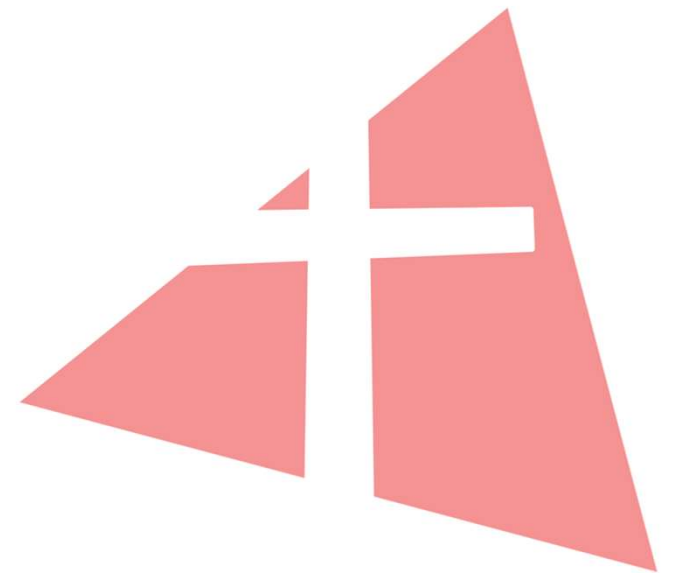
How much should I save?

- **The Bible doesn't give us a clear number**
- **A good guideline: 10%**
- **The important thing: Save first, live of the rest**
 - Not: Live first, save the rest



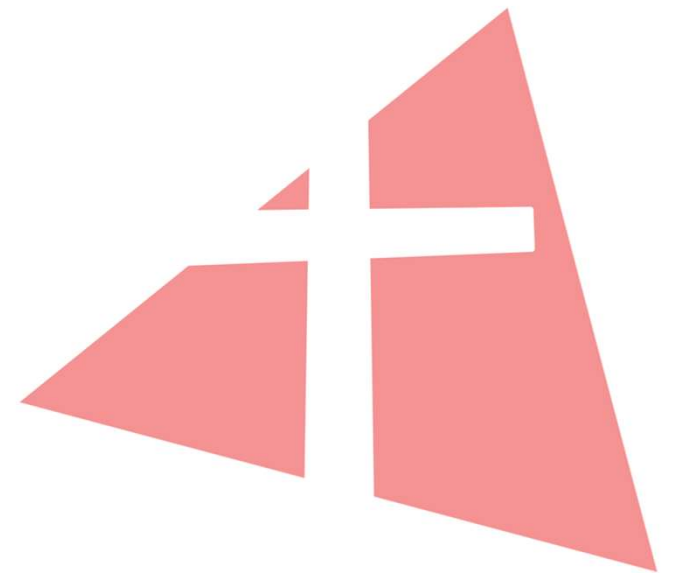
The Results of Saving

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



Check our hearts

- **God tells us to save**
- **We cannot put our trust in money**
- **The answer is not “Trusting God OR Saving”, but both**



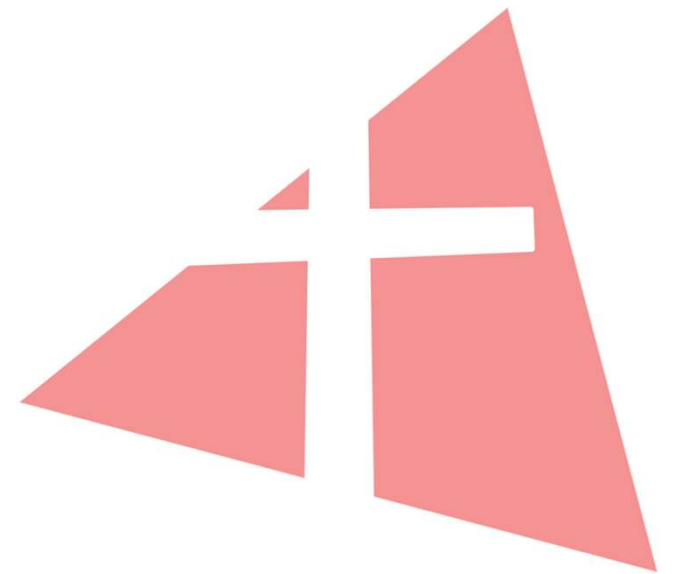
What about debt?

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



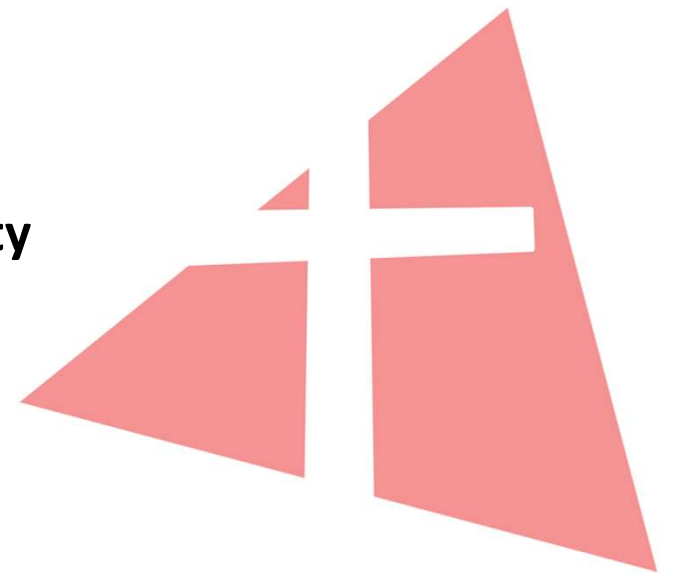
What is definitely not Biblical

- **Use debt to live beyond our means**



The Only Option

- **Debt has to have a long-term financial benefit**
- **Our assets have to be (much) more than our debt**
 - Consider that value of assets can change over time
- **Make a plan for getting out of debt ASAP, and make it a priority**



In Conclusion

- **Saving is an important aspect of “managing God’s money”**
- **How these principles apply to us can be very different**
 - From person to person
 - From time to time

