

It's All His: Save All You Can

MAIN THING

Savings is the difference between a crisis and a temporary inconvenience

SCRIPTURE

Deuteronomy 15:6, Proverbs 23:5, Proverbs 13:22, Proverbs 13:11, Proverbs 15:6, Proverbs 21:20, Hebrews 12:11,

ICEBREAKER

The place that makes the best French fries is

OPENING THOUGHT

Deuteronomy 15:6 describes what happens when we live under God's blessing- that we will lend to many but borrow from none. How radical does that sound? Does that even sound possible? Not the way that most Americans live. We can't fathom being debt free let alone having enough to lend to many. Yet that's what God wants for all of us- to be in the place where we have enough to lend to many and borrow from none.

Simply realizing that God has something better for you than living paycheck to paycheck, stressed and anxious about money and bills and collectors is a revelation to a lot of people. The church must speak about this topic because the Bible speaks about it constantly in both the Old Testament and the New Testament. God knew this would be a big problem for us, and that's why His book addresses it so completely.

DISCUSSION QUESTIONS

- 1. What was the one thing that you heard this past Sunday that stuck out to you? Why did it resonate with you like it did?
- 2. Did the home you grew up in have a poverty mindset? Do the people around you have a poverty mindset? What are the results of living with a poverty mindset and how can you break out of it?
- 3. The Bible tells us to think generationally about money. This is a radical concept for many who think paycheck to paycheck. What is the biggest thing that would change if you thought two generations down the road financially?
- 4. When you hear stories like Oseola McCarty's, what is your reaction?

LIFE APPLICATION

The Bible clearly commands us to be wise with money. We are not to spend it all, live paycheck to paycheck, or live above our means. Without savings, life is a series of crises. We simply run from crisis to crisis, never getting ahead, never having enough, always stressed and always anxious. That's not the life God has for us. The 10-10-80 plan calls us to set aside a tenth of our income for savings, and people who do this consistently over time set themselves up for a great deal of peace. People who prioritize saving, rather than spending, will find that stress and chaos tend to leave them alone. It also primes you to do whatever God wants you to do, because your financial resources are available to Him.

CHALLENGE

This week's challenge is different for people at different stages of the game. If you have never saved, start. Designate a percentage of your next paycheck for savings and savings alone. If you have been saving but not as much as you should, increase it to 10%. If you are a good saver, start thinking generationally. What will you leave to the people two generations behind you? Being Biblical savers is an essential part of being a Christian.