

# Money, Money, Money

## Class 2 - Saving

### I. The Biblical Principles for Saving

Proverbs 21:20

Proverbs 6:6-8

Gen. 41:25-57

**Randy Alcorn:** To feast in the present without regard to possible or probable famine in the future is to steward our resources poorly and to presume upon God and others to bail us out.

### II. Some Reasons for Savings

Good Reasons

Long-term Needs

Short-term Needs

Bad Reason

Hoarding (Luke 12:18-21)

Ignoring Giving/Neglecting Generosity

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Class 2 - Saving

III. **Establishing a Lifestyle**

Philippians 4:11-13

Understand Contentment

Cultivate an Eternal Perspective

**Randy Alcorn** "Without a doubt, the single greatest contributor to our inability to see money and possessions in their true light is our persistent failure to see our present lives through the lens of eternity."

Matthew 6:19-24

**Randy Alcorn** "Put your resources, your assets, your money and possessions, your time and talents and energies into the things of God, and that is where your heart will be."

Determine Priorities

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### **Questions to Ask Yourself:**

1. Is my lifestyle an accurate reflection of my dependence on God?
2. Do I demonstrate contentment and trust in God when I face difficult financial times?
3. Is the money entrusted to my care being used to help spread the Gospel of Jesus Christ?
4. Does my budget reflect my personal needs alone or Kingdom priorities as well?
5. Do I consider every spending decision a spiritual decision?
6. When making a purchase, do I take into consideration the eternal as well as the temporal ramifications?
7. How easy is it for me to give things away?
8. In my giving, do I follow the example of Christ and display an unselfish and generous attitude?
9. Do I make personal sacrifices to meet the needs of others?
10. Do I show hospitality to both Christian and non-Christian alike?
11. Do I habitually spend money frivolously or waste possessions?
12. Do "things" have such a priority in my life that they adversely affect my obedience to God's Word?
13. Have I come to the place of contentment where I do not desire more (house, clothes, etc.), even though I can afford it?
14. Do I buy things for their value and usefulness or for their status?
15. How effective am I in discerning the difference in a need, a want and a desire?

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16. Can I enjoy something without having to own it?
17. Can I easily resist a sales pitch?
18. Am I anxious or worried about material needs?
19. Do I desire more money or possessions than what God has given me at this time?
20. If there is a financial lack in my life, is it the result of disobedience?
21. What do I do with surplus income or unexpected material blessings?
22. Am I planning for the future possibility of caring for my parents?
23. Do I set aside a percentage of each paycheck to pay myself (savings)?
24. How much money can I safely keep without it diverting attention from the things that are important to God?
25. Could more meals be fixed at home as opposed to eating out?
26. Do I have a clear, defined purpose for my savings/investments? Do I put my confidence in savings, investments or insurance rather than depending on God?
27. Do I seek wise counsel in making financial decisions?
28. What am I setting aside or planning to leave an inheritance for my children? How was that amount determined?