



THE COMMUNITY

Saving Money | Saving Your Future

What Do I Need to Know?

Proverbs 6:6-8 | 30:24-25 | 10:5 | 13:22 | 13:11

Saving reduces stress and anxiety about our money — it results in flexibility in life and greater freedom to provide for ourselves and our families, both now and in the future.

When it comes to saving, the cultural messages we hear today tell us:

- If you have it, spend it, and if you don't have it, spend it anyway.
- It is impossible to save; I can't cut back on any of my expenses.

What is saving?

- Saving is setting aside money to use for future needs.
- Saving is not money we have lost or given up the use of; it is future spending!

What Do I Need To Know About The Passages?

Sometimes Proverbs provides unique insights into specific areas of life by looking at nature. The writer of the Proverbs makes some interesting observations that relate to our everyday lives and then provides practical application.

What's the Big Idea?

God calls believers to be wise stewards of money; part of being wise is saving money for future needs. It's part of God's good plan for our future!

What's the Problem?

God has called us to provide for ourselves, our families, and our future; however, we sometimes struggle to save money because we don't know the truth about saving, we don't know how to save, or we lack the discipline to save. Here are two examples:

1. Unrealistic Expectations - We don't really expect anything to go wrong, so we don't think we need to save.
2. Most of us love to spend money! It's hard for us to deny ourselves. We live in a consumer- driven culture where passion for spending far outweighs a desire to save. As a result, many of us have credit cards we can't pay off, so we are unable to set aside money for future expenses at all.

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What Are the Answers?

1. & 2. Give those in your group an opportunity to tell their stories and share what they would have done differently. Allow plenty of time to hear from everyone, as this will provide motivation for this study.

3. Your list may include: They are wise, they have no leader, they work hard summer and fall in order to eat in the winter (chapter 6). Also they are small, not strong, they store their food, they are called “people”. Solomon wants us to notice that ants work hard, take advantage of seasonal opportunities (They somehow know that they cannot gather food in the winter when very little grows.), and they SAVE. This is their ultimate purpose.

4. This verse highlights again the wisdom of seizing the opportunities we have to work. It also speaks of the character issue of one who sleeps when s/he could be working. We need to take control of our lives and carefully and intentionally provide for ourselves and our family, not depending overly on the government or others. It is also a good thing to be able to give to others in need. The person who does not work will not be able to accomplish these things and will have to deal with the burden of shame. The definition of “shame” in Proverbs according to the Theological Workbook of the Old Testament is, “to have a painful feeling and emotional distress (sometimes to the point of despair), by having done something wrong, with an associative meaning of having the disapproval of those around them.” We don’t want to give the enemy this foothold.

5. Some character qualities might be: patient, faithful to God, reliable in relationships, self controlled, prioritizing others — both his own family and others in need, seeing and caring about the big financial picture longterm. Savings takes intentional planning and sacrificial discipline. It does not just happen by itself.

6. There are a variety of reasons. One could be fear that they have not planned well for the future. Laziness or greed can also be factors. “If I can get rich quickly, then I don’t have to work anymore.” This can lead to actions that dishonor God, such as hurting yourself or your family, or getting involved in petty or larger crimes.

7. Savings requires hard work. But it IS worth it!

8. Help your group members verbally process what they’ve learned so far from questions 3-7 above and what it could mean for them.

9. Let everyone discuss their potential savings goals. Talk about what it would look like to put away even \$5 a month, or maybe \$10, \$25, or \$50 a month, depending upon their incomes. Above we mentioned the guideline of putting 10% of our income into savings. Discuss a timeline of when group members might be able to work up to that goal. Later we will discuss also setting aside 10% for giving, and learning to live on 80% or less of our income.

Remember: Emergencies and setbacks will happen. Having a savings account can give us margin and the peace of mind that we can pay for unexpected bills. Also, saving for items we need to replace in the future, like a home, a car or a laptop, will help us to pay cash and keep us out of debt.

Memorize

Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

Proverbs 13:11 (ESV®)



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