

WEEK 2

J. SAVING for the Future

1. It is **WISE** to save for the future.

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

2. It is wise to consider the **ANT**.

Proverbs 30:24, 25 There be four things which are little upon the earth, but they are exceeding wise: ²⁵ The ants are a people not strong, yet they prepare their meat in the summer;

3. Plan carefully and acquire the **MEANS** before you build your house.

Proverbs 24:27 Prepare thy work without, and make it fit for thyself in the field; and afterwards build thine house.

4. DIVERSIFY and be generous to others – you never know what may happen...

Ecclesiastes 11:2 Cast thy bread upon the waters: for thou shalt find it after many days. ² Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth.

5. Take care of your **FAMILY**.

1 Timothy 5:8 But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.

Proverbs 13:22 A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.

K. INVESTING God's Money

1. **STEADY** plodding brings prosperity. (Person filling large barrel one handful at a time)

Proverbs 21:5 The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.

2. Don't be **HASTY** – making rash actions or a desiring to get rich quick.

Proverbs 19:2 Also, that the soul be without knowledge, it is not good; and he that hasteth with his feet sinneth.

Proverbs 13:11 Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

Proverbs 20:21 An inheritance may be gotten hastily at the beginning; but the end thereof shall not be blessed.

Proverbs 28:20 A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent.

3. Be **CONTENT** with what you have.

Hebrews 13:5 Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

Deuteronomy 31:6 Be strong and of a good courage, fear not, nor be afraid of them: for the LORD thy God, he it is that doth go with thee; he will not fail thee, nor forsake thee.

4. Be careful to **BALANCE** Diligence/Ambition/Contentment – the desire to get rich can ruin a person physically and spiritually.

Proverbs 23:4 Labour not to be rich: cease from thine own wisdom.

5. Do not **LOVE** money – it is all about Motives and Heart Attitude

1 Timothy 6:9-11 ⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into this world, and it is certain we can carry nothing out. ⁸ And having food and raiment let us be therewith content. ⁹ But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. ¹⁰ For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. ¹¹ But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.

6. Remember – You cannot serve two **MASTERS**.

Matthew 6:24 No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

Fundamental Principle of Investing – Spend less than you earn; save and invest the difference over a long period of time. Many of the Proverbs praise work and investing and the profit they bring and condemn laziness and “get rich quick” schemes as a cause of hunger and poverty.

L. HOARDING and GREED

1. It is only Biblical to be saving and investing when you are **GIVING** to the Lord’s work.

2. Parable of the Rich Fool *Luke 12:13-21*

¹³ And one of the company said unto him, Master, speak to my brother, that he divide the inheritance with me. ¹⁴ And he said unto him, Man, who made me a judge or a divider over you? ¹⁵ And he said unto them, Take heed, and beware of covetousness: for a man’s life consisteth not in the abundance of the things which he possesseth. ¹⁶ And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: ¹⁷ And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? ¹⁸ And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. ¹⁹ And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. ²⁰ But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? ²¹ So is he that layeth up treasure for himself, and is not rich toward God.

- Jesus said to guard yourself against all kinds of greed...life is not about possessions.
- Rich man (wealthy) with good crop (income)
- Tear down barns and build bigger barns
- Store **ALL** my fruits and my goods
- Say to “soul/self”, take life easy; eat, drink, and be merry.
- God says, Fool – your life is demanded – who will get your stuff?
- “*So is he that layeth up treasure for himself, and is not rich toward God.*”

M. Your ATTITUDE in GIVING – a matter of heart

What is your attitude when it comes to **GIVING**?

- Old and New Testaments place a great deal of emphasis on giving
- There are more verses related to giving than any other subject on money
- There are commands, practical suggestions, examples and exhortations concerning this facet of stewardship
- Everywhere in the Bible covetousness and greed are condemned, and generosity and charity are encouraged

1. We must give with a proper **ATTITUDE**.

*1 Corinthians 3:3 And though I bestow all my goods to feed the poor, and though I give my body to be burned, and **have not charity, it profiteth me nothing.***

*2 Corinthians 9:7 Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: **for God loveth a cheerful giver.***

2. God set the example for **LOVE**-motivated giving. Because He loved, he gave.

*John 3:16 For **God so loved the world**, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.*

3. Our gifts must be to the **LORD** Himself—as an **act of worship**. If giving is merely to a church, a ministry or needy person, it is only charity.

*Numbers 18:24 But the tithes of the children of Israel, **which they offer as an heave offering unto the LORD**, I have given to the Levites to inherit: therefore I have said unto them, Among the children of Israel they shall have no inheritance.*

N. The ADVANTAGES of GIVING

1. **JESUS** said that it is more blessed to give.

*Acts 20:35 I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, **It is more blessed to give than to receive.***

2. Giving directs our **ATTENTION** and heart to Christ. When you give your gift to Him, your heart will be automatically drawn to the Lord.

Matthew 6:21 For where your treasure is, there will your heart be also.

- Giving helps to conform you to the image of JESUS CHRIST – by learning to share your possessions freely.

Philippians 2:5 *Let this mind be in you, which was also in Christ Jesus:*

1 Timothy 6:18-19 *That they do good, that they be rich in good works, ready to distribute, willing to communicate. ¹⁹ Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.*

- Giving is an **ETERNAL** investment.

Matthew 6:20 *But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal:*

Philippians 4:17 *Not because I desire a gift: but I desire fruit that may abound to your account.*

<i>Jim Elliot</i>	<i>"He is no fool who gives what he cannot keep to gain what he cannot lose."</i>
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- Giving with the proper attitude results in a material INCREASE flowing to the giver—that you may give more and have your needs met at the same time.

Proverbs 11:24-25 *There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. ²⁵ The liberal soul shall be made fat: and he that watereth shall be watered also himself.*

2 Corinthians 9:6-8 *But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. ⁷ Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver...*

- Giving results in less **TAXES** being paid to the federal government.

Examples	\$40,000 wages <u>(\$4,000) giving</u> \$36,000 taxable	\$40,000 wages <u>(\$0) giving</u> \$40,000 taxable	
Pay \$600 less!	\$5,400 taxes paid	\$6,000 taxes paid	(based on 15% tax rate)
	\$80,000 wages <u>(\$8,000) giving</u> \$72,000 taxable	\$80,000 wages <u>(\$0) giving</u> \$80,000 taxable	
Pay \$2,000 less!	\$18,000 taxes paid	\$20,000 taxes paid	(based on 25% tax rate)

<i>If every church member gave God the amount they "over-paid" the federal government, imagine the results!</i>

O. The AMOUNT to GIVE

- Under the Old Testament, a tithe of 10% of a person's earnings was required to be given. When the children of Israel disobeyed this commandment, it was regarded as robbing God Himself. In addition to the tithe, the Hebrews were to give many **OVER-and-ABOVE** offerings.

There is **POWER** in the Word!

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Malachi 3:8-10a **Will a man rob God?** Yet ye have robbed me. But ye say, Wherein have we robbed thee? 9 Ye are cursed with a curse: for ye have robbed me, even this whole nation. 10 **Bring ye all the tithes...**

Deuteronomy 26:10 And now, behold, I have brought the **firstfruits** of the land, which thou, O LORD, hast given me. And thou shalt set it before the LORD thy God, and worship before the LORD thy God:

2. How much should **you** give? **SUBMIT** yourself to God. Earnestly seek His direction.

2 Corinthians 9:7 Every man according **as he purposeth in his heart**, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

Hebrews 12:2 Looking unto Jesus the author and finisher of our faith; **who for the joy that was set before him endured the cross**, despising the shame, and is set down at the right hand of the throne of God.

The New Testament does not command a tithe, but it does teach us to give in proportion to the material blessing we have received, and it especially commends sacrificial giving. The amount an individual gives should be based on a personal relationship with God.

Note: If you struggle with whether to give back to your Lord His “first fruits” from your “gross pay” or your “net pay”, you are probably also still asking the question, “What is the minimum that I can give God? ...instead of “Lord, how much should I keep?”

P. TO WHOM do you Give?

1. Your **FAMILY**. Meeting the needs of your family is the first priority in giving and one in which there should be no compromise.

1 Timothy 5:8 But if any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel.

2. Your **LOCAL CHURCH** – God clearly directs your giving throughout the Bible to the support His Church.

Numbers 18:21 And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation.

1 Timothy 5:17 Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine.

3. To the **POOR** and to other organizations. Scripture consistently emphasizes the importance of giving to the poor...

Proverbs 21:13 Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.

Proverbs 28:27 He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.

Q. DEBT

Any government, like any family, can for a year spend a little more than it earns. But you and I know that a continuance of that habit means the poorhouse. – Franklin D. Roosevelt, 1932

1. The Bible says to owe **NO MAN** anything.

Romans 13:8 Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

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

1 Corinthians 7:23 Ye are bought with a price; be not ye the servants of men.

2. Debt presumes upon **TOMORROW**.

James 4:13-15 Go to now, ye that say, To day or to morrow we will go into such a city, and continue there a year, and buy and sell, and get gain: ¹⁴ Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away. ¹⁵ For that ye ought to say, If the Lord will, we shall live, and do this, or that.

3. Debt was considered a **CURSE** (OT) – and a reward for obedience was being out of it!

*Deuteronomy 28:1 And it shall come to pass, **if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments** which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth: ² And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God.*

*Deuteronomy 28 ¹² The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and **thou shalt not borrow.***

*¹⁵ But it shall come to pass, **if thou wilt not** hearken unto the voice of the LORD thy God, **to observe to do all his commandments and his statutes** which I command thee this day; that all these curses shall come upon thee, and overtake thee:*

*⁴³ The stranger that is within thee shall get up above thee very high; and thou shalt come down very low. ⁴⁴ **He shall lend to thee, and thou shalt not lend to him:** he shall be the head, and thou shalt be the tail.*

4. Is there such a thing as **PERMISSABLE DEBT**? God is silent on this...be careful!

- When the item purchased is an asset with the potential to appreciate or to produce income????
- When the value of the item equals or exceeds the amount owed against it????
- Will it put an undue strain on your budget????

R. Having and Using a BUDGET

Annual income twenty pounds, Annual expenditure nineteen six, Result happiness. Annual income twenty pounds, Annual expenditure twenty pounds ought and six, Result misery. – Charles Dickens

1. Budgeting provides an opportunity to **PRAY** about spending decisions.

*Colossians 3:17 And **whatsoever ye do** in word or deed, do all in the name of the Lord Jesus, giving thanks to God and the Father by him.*

*1 Thess 5:21 **Prove all things**; hold fast that which is good.*

2. A successful budget is a **TEAM** effort – it is a good communication tool for the husband and wife to use. (Most Christians are educated beyond their level of obedience.)

EXAMPLE BUDGET

Example Budget

Annual Gross	\$	25,000.00	
Monthly Gross	\$	2,083.33	0.768
Monthly Take Home	\$	1,600.00	

Dedicated Expenses:

Giving/Missions	\$	220.00	10.5%
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Spendable Income

	\$	1,380.00	
Housing	\$	345.00	25%
Utilities	\$	195.00	14%
Groceries/Clothes	\$	300.00	23%
Auto Gas/Oil	\$	100.00	7%
Auto Insurance	\$	55.00	4%
Rec/Misc	\$	100.00	7%
Savings	\$	100.00	7%
Savings for Auto	\$	150.00	11%
Other?	\$	-	2%

Total Dedicated Expenses	\$	<u>1,345.00</u>	
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Monthly Extra	\$	35.00	
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Income Needed to Support:

	Take
\$ 18,780.00	Home
\$ 24,453.13	Gross

** REVIEW EXAMPLE BUDGET IN PRACTICE