

FAITH and DROUGHT
Do It Yourself Droughts
Genesis 41:47-57

Hold up a DOLLAR BILL: What does our dollar bill proclaim? In GOD we trust! So, is that a TRUE STATEMENT in your life? Or, "In MONEY we trust!"

GOAL OF THIS SERIES:

I want to inspire you to DO SOMETHING DIFFERENT with your DOLLARS in order to CULTIVATE FAITH within your FINANCIAL LIFE.

We must learn to examine the MOTIVES that control our MONEY if we really want to experience spiritual MATURITY!

-Why do you do what you do with your money?

-What are your real financial GOALS, and what do they have to do with GOD?

*DOES IT REALLY MATTER? Yes!!!!

God is a God of GRACE who wants his children to REFLECT his CHARACTER!

-Joseph is a PRIME and PRACTICAL EXAMPLE of this!

*He acted by faith to prepare for what God had warned them about.

*His actions did MUCH MORE than just to create personal wealth.

Faith drives you to live with restraint during times of blessing so that you can preserve others during times of drought! Genesis 41:53-54 NLT

53 At last the seven years of bumper crops throughout the land of Egypt came to an end. 54 Then the seven years of famine began, just as Joseph had predicted. The famine also struck all the surrounding countries, but throughout Egypt there was plenty of food.

*Joseph's wisdom was the difference between life and death for MILLIONS!

-For SAVERS: WHO ARE YOU "STORING UP" FOR? [Keep asking yourself this!]

-For SPENDERS: WHAT ARE YOUR SPENDING HABITS COSTING OTHERS?

*What if God never meant for some of his blessings to be yours?

*This would make you a THIEF! **Ephesians 4:28 NASB**

28 He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, **so that** he will have **something to share** with one who has need.

-God wants to BLESS your income for the sake of OTHERS.

-This requires you to ADMIT your motives and ADJUST them NOW . . . or else!

Droughts do not necessarily devastate everyone! **Luke 15:13-17 NLT**

13 "A few days later this younger son packed all his belongings and moved to a distant land, and there he wasted all his money in wild living. 14 About the time his money ran out, a great famine swept over the land, and he began to starve.

15 He persuaded a local farmer to hire him, and the man sent him into his fields to feed the pigs. 16 The young man became so hungry that even the pods he was feeding the pigs looked good to him. But no one gave him anything. 17 "When he finally came to his senses, he said to himself, 'At home even the hired servants have food enough to spare, and here I am dying of hunger!

*Do you have an UNWISE HEART, and an UNYIELDED SPIRIT?

-The Prodigal Son: Drought crippled him, but his father had "bread to spare."

*He had "wasted all on riotous living." **[Do It Yourself Droughts]**

*Drought will DRIVE you toward God! [God designs this in his MERCY!]

*WISDOM (Modeled by Joseph) will lead you to some **BEST PRACTICES** for preservation!

-Do it yourself droughts are not always brought on by WILD LIVING; they also come as a result of WISDOMLESS LIVING!

We must choose unforced discipline before the drought, or forced discipline will choose us during the drought! Genesis 47:13-21 NLT

13 Meanwhile, the famine became so severe that all the food was used up, and people were starving throughout the lands of Egypt and Canaan. 19 Why should we die before your very eyes? Buy us and our land in exchange for food; we offer our land and ourselves as slaves for Pharaoh. Just give us grain so we may live and not die, and so the land does not become empty and desolate." 20 So Joseph bought all the land of Egypt for Pharaoh. All the Egyptians sold him their fields because the famine was so severe, and soon all the land belonged to Pharaoh. 21 As for the people, he made them all slaves, from one end of Egypt to the other.

-EVERYONE experienced the 7 years of BLESSING, but they did not choose to PAY IT FORWARD for the 7 years of DROUGHT!

*Are you exhibiting ANY type of DISCIPLINE in your financial habits right now?

Proverbs 6:6-8 NLT

6 Take a lesson from the ants, you lazybones. Learn from their ways and become wise! 7 Though they have no prince or governor or ruler to make them work, 8 they labor hard all summer, gathering food for the winter.

We must learn to truly distinguish between our wants and our needs,

*Prosperity tends to BLUR these distinctions; Droughts DEFINE them!

-What are the BASIC NEEDS of your life right now?

*I will just DIE if I do not get that NEW GUN!

*I NEED that new pair of designer shoes and that gorgeous outfit!

-This is an issue of CONTENTMENT, not just CONSUMPTION!

*Contentment is not just about controlling our spending; it is about admitting and controlling our DESIRES. **1 Timothy 6:8-10 NLT**

8 So if we have enough food and clothing, let us be content. 9 But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. 10 For the love of money is the root of all kinds of evil. And some people, **craving money**, have **wandered from the true faith and pierced themselves with many sorrows**.

-Even some legitimate desires must be DENIED.

-Do you allow your desire for money to consume your mind?

*Control your dependence on money in your mind, or your money will CONTROL your mind!

SAVERS: This is CRUCIAL for you as you save money. Money is not your MASTER! [It cannot become the god of your PROTECTION!]

SPENDERS: Dependence is less when you discipline yourself by DENYING some of your legitimate DESIRES! [Money cannot become the god of your PLEASURE!]

MORE "BEST PRACTICES:"

We should begin to look for the leaks in our finances.

*Great danger: Attitude of Entitlement **Proverbs 21:17 NLT**

17 Those who love pleasure become poor; those who love wine and luxury will never be rich.

*Little things mean a lot: ILLUSTRATION – Little leaks in a cup.

LEAKS: Impulse buying at checkout; Snack Foods at Gas Station; Eating out; Ordering a Coke with your meal [Check out the MENU]

SAVINGS=Difference between the RETAIL price and the SALES price! 😊

REMEDY: Make a PLAN for special treats. Build a BUDGET. [Envelope Plan!]

Proverbs 21:20 NLT

20 The wise have wealth and luxury, but fools spend whatever they get.

Set aside PORTIONS for times of drought. Genesis 41:33-37 NLT

33 "Therefore, Pharaoh should find an intelligent and wise man and put him in charge of the entire land of Egypt. 34 Then Pharaoh should appoint supervisors over the land and let them collect one-fifth of all the crops during the seven good years. 35 Have them gather all the food produced in the good years that are just ahead and bring it to Pharaoh's storehouses. Store it away, and guard it so there will be food in the cities. 36 That way there will be enough to eat when the seven

years of famine come to the land of Egypt. Otherwise famine will destroy the land

***The portion that you set aside is an EMERGENCY FUND.**

-Do YOU have an emergency fund? [Our church budget and plan.]

*START with a fund of \$1,000 [Car repair, etc.]

-An emergency fund has to come from SOME ASPECT of your INCOME!

*Income Tax Refund? Bonus check?

*You can CREATE A SELF-MADE "GO FUND US" ACCOUNT:

-Don't eat out for a month: Save what you WOULD have spent.

-Designate a certain amount of money EACH WEEK to set aside.

-Determine in ADVANCE how much your "E fund" needs.

[3-6 Months expenses is suggested]

***BEST PRACTICES CHALLENGE:**

-Verbally change the way you use the words WANT and NEED!

-Look for the LEAKS in your finances – Make adjustments!

-Set aside PORTIONS of your income for an EMERGENCY FUND

PLEASE PUT YOUR DEBT # IN THE DEBT BARREL!

-This is ANONYMOUS. [We did not want a DIGITAL FOOTPRINT!]

WRAP-UP:

*Are you willing to examine the MOTIVES behind your money today?

-Do you SPEND or SAVE your money only for YOURSELF?

-Is MONEY your MASTER?

*Are you creating a DO-IT-YOURSELF DROUGHT in your own life right now?

-A STUBBORN Spirit? [Wild living!]

-An UNWISE HEART?

Let's pray.

FAITH and DROUGHT
Week 2 Group Discussion Guide
Do-It-Yourself Droughts
Genesis 41

GOAL OF ENTIRE SERIES:

I want to inspire you to DO SOMETHING DIFFERENT with your DOLLARS in order to CULTIVATE FAITH within your FINANCIAL LIFE.

KEY SCRIPTURES: Genesis 41:33-57

MAIN POINT OF WEEK 2:

After learning to COUNT your money, then you must begin to CONTROL your money. Our MOTIVES determine the MANNER in which we CONTROL our MONEY!

SYNOPSIS OF WEEK 2:

The years of prosperity that we experience are years that tempt us to abandon financial discipline and consume everything that we make. Sadly, this is the norm for many in our world, and it is extremely unwise. It is also unbiblical! Money cannot become our god. We must examine our motives by asking WHY we spend the way we spend and why we save the way we save! If we develop a Christ-like heart, then we will understand that BLESSINGS are never meant just for us; they are meant to help preserve others as well. With this understanding in place, we can begin developing some BEST PRACTICES in order to preserve ourselves and others in times of drought. In a drought, we “pinch pennies” because we have to in order to survive. But what would happen if we practiced a little “unforced discipline” and learned to pinch pennies during the days when we don’t necessarily have to! This begins by being able to recognize the difference between our wants and our needs, and then choosing not to meet all of our wants just because we can. It also helps us to avoid the trap of constantly “rewarding ourselves” with some want just because we feel that we deserve it at that time in our lives. This attitude of entitlement is responsible for “Self-Made Droughts” throughout our land of plenty! During our days of prosperity, we should also look for the “leaks” in our finances: wasteful habits, excess of eating out, sloppy accounting that does not notice details in billing, etc. The money we save in this way alone could help us to build a substantial Emergency Fund for our later protection. Joseph built up a magnificent Emergency Fund during the years of plenty that later on saved the lives of countless people in Egypt and in many surrounding countries. His planning became a blessing for those who were starving and a boon for the King of Egypt. But was Joseph the only one who could have adopted this strategy as his own during this time? Biblical wisdom says, “NO!” This is a life principle that we as Christians must apply to our finances, or like the people of ancient Egypt, we will find ourselves living as slaves.

ICEBREAKER:

Talk about a moment/experience from your past when you had very little money but made some great memories and truly enjoyed life.

QUESTIONS FOR GROUP DISCUSSION:

1. As Christ followers, how should our faith affect our mindset about our money? How does our use of money REVEAL our MOTIVES? How can our financial decisions strengthen our faith while also serving to help meet our needs and the needs of others?
2. What is the value of “unforced discipline” in the area of finances, and what are some practical examples of it in your life? In what ways do you feel that this sort of discipline needs to increase in your home? What is hindering this?
3. How would you define the difference between your wants and your needs? Is this an important distinction? Why? How would a drought change your perspective about your real needs? What can you do to keep this distinction (wants vs. needs) in mind when you go to spend money while there is no drought? What part does CONTENTMENT play (or not!) in your SPENDING?
4. What are some of the primary “leaks” in your finances that you can think of right now? What can you do about them? How could this help your overall financial picture?
5. What is your opinion about the concept of an Emergency Fund? How can maintaining one help you to avoid creating your own “Do It Yourself Drought”?

PRACTICAL APPLICATION:

Practical Challenges:

1. Do not eat out for one solid week, and put all that you save into an Emergency Fund for your family.
2. Commit to putting next year’s Tax Refund into your Emergency Fund as well, and do not spend it like most other people.

How will you practically prepare to fulfill these challenges? What needs to change in your mindset about finances in order to reap the benefit of these challenges?