NOTES & DISCUSSION QUESTIONS

BE GENEROUS: SAVE ALL YOU CAN

SERMON SUMMARY

This sermon challenges us to rethink how we handle money, reminding us that generosity isn't just about what we give, but how we steward everything God has entrusted to us. Through Luke 12:13-21 and Proverbs 21:20, we learn that we can be generous because we save all we can, choosing intentional stewardship over impulsive spending, lifestyle creep, and the need for others' approval. The practical takeaway is simple: tell your money to wait by budgeting, saving, and creating financial margin so you can be ready to give when God calls.

KEY POINTS

- We spend all we can because lifestyle keeps chasing our income.
    - The more we make, the more we tend to spend, allowing lifestyle creep to keep us from saving.
- We spend all we can because we crave the attention of others.
    - Too often, our purchases are driven by the desire to impress people rather than live for God's approval.
- FOOL = EARN. SAVE. SERVE ME.
  WISE = EARN. SAVE. GIVE IT AWAY
- Saving creates margin for generosity. God isn't against having wealth or saving money; He's against money having control over us.
    - What we save should ultimately be directed toward God's purposes.
- Wise stewardship means telling your money to wait.
    - Not every want is a need, and learning to delay gratification helps us become more intentional with what God has given us.
- A budget gives your money direction and purpose.
    - The 80-10-10 principle (give 10%, save 10%, live on 80%) helps us prioritize generosity and saving instead of spending everything we earn.

DISCUSSION QUESTIONS

1. **. Where do you see lifestyle creep showing up in your own life? Are there areas where your spending has gradually increased without you really noticing?**
2. **How much does the desire for other people's approval influence the way you spend money? Have you ever purchased something more because of how it would make you look than because you actually needed or wanted it?**
3. **When you think about saving money, what is your motivation? Are you saving primarily for your own comfort and security, or are you creating margin so you can be generous when God gives you opportunities?**
4. **What is one area of your spending where you need to learn to "tell it to wait"? What might change if you practiced waiting before making unnecessary purchases?**
5. **If God put an opportunity to be radically generous in front of you tomorrow, would your current financial habits allow you to say yes? What is one practical step you could take to become a better steward of what God has entrusted to you?**