

# Saving Biblically

1. The difference between responsible saving and self-dependence
  - A. The example of the ant – Proverbs 6:6-8
    - 1) The ant prepares for the future
    - 2) The sluggard is lazy
    - 3) Poverty comes to those who will not save for the future
    - 4) We are to be trustworthy in handling wealth – Luke 16:11-12
  - B. The example of the rich man – Luke 12:16-21
    - 1) This man thought only of his own comfort and pleasure – vs. 19, 21
    - 2) His desire was to be self-sufficient
2. Spending our money
  - A. Give 10% to God
  - B. Save 10% (or more) for the future
  - C. Spend the rest
3. Three reasons for saving – Proverbs 21:20
  - A. Saving for the future (education & retirement)
  - B. Saving for large purchases
  - C. Saving for emergencies
4. Biblical guidelines for saving
  - A. We are to avoid risky gambles – Proverbs 28:19
  - B. We should diversify our investment – Ecclesiastes 11:2, 6
  - C. We should invest for the long term and not seek quick riches – Proverbs 13:11
  - D. We should seek wise counsel – Proverbs 15:22
  - E. We are not to become selfish in our saving – Proverbs 28:8
  - F. We must teach this to our children – Proverbs 22:6

## Agenda for a monthly family meeting

- Shared responsibility for family chores
- Accountability for regular allowance