

Conversation Starters

- Think of the questions from the beginning of the message. How many fell into the crisis and cared for categories, respectively?

Discuss

A strategic part of breaking free from financial bondage is the disciplined practice of saving. Setting aside part of our finances for any crisis that may come our way in the future. The Bible encourages us to save, as seen in [this story](#) from the life of Joseph and in the Proverbs below.

Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. ([Proverbs 6:6-8 NIV](#))

The wise man saves for the future, but the foolish man spends whatever he gets. ([Proverbs 21:20 TLB](#))

- How does this story and these Proverbs speak to you regarding saving?
- How does the thought of knowing you would be cared for feel when an unexpected financial emergency came up?

Many of us don't save because we are driven by immediate desires and we don't think that we even have the means to be able to save. Yet, Americans live in the richest time and in the richest nation in history, and if you make more than \$36,000 in a year, you are considered to be in the top 4% of wealth in the world. Most financial problems we face are “first world problems.”

- Do you ever spend to feed immediate desires over what is necessary?
- How do these statistics put your financial scenario into a broader perspective?
- Are there any financial stresses in your life that fall into the “first world problems” category?

Saving comes down to a series of small choices we make each day. It's the great secret to wealth building that even the savviest financial advisors coach on. We can make wiser and disciplined spending choices each day. We can choose to invest in saving before we spend on our other needs or desires so we don't run the risk of not having anything left over to save at all.

Dishonest money dwindles away, but whoever gathers money little by little makes it grow. ([Proverbs 13:11 NIV](#))

- Do you have a hidden “latte factor” in your financial picture?
- If you started today, what could you commit to saving?
- What could you give up today to free up finances and start saving now?
- How can you set up your saving so that it doesn't get last priority?

Next Steps

Spend one day this week tracking everything you spend. Is there anything you spent that you didn't think about before?

There are several classes in the Meck Institute that you can take advantage of as well, along with others learning to trust God with money:

[Coffee & Conversations: Exploring Investments](#)

[Financial Peace University Preview Class](#)

Further Reflection

Read [Genesis 41:29-36](#); [Proverbs 3:9](#).

Pray

God, thank you for the financial wisdom you give us. Thank you for everything you have given us now. Help us apply your saving principles and use the money you have entrusted us with. Help us to be disciplined and make wise choices as we go through our days.