November 19, 2023

**Money Management Made Simple**

**Save for the Future: Part 2**

**Genesis 41:25-36**

• This is God’s Word.

• It is a perfect treasure of divine instruction.

• It has God for its author,

• salvation for its end,

• and truth, without any mixture of error, for its matter.

• It is the supreme source of truth

• for what we believe

• and how we live.

**Picture of a Piggy Bank**

**A Definition**

**Saving is setting aside money we have today so we will be better prepared for what happens tomorrow.**

**The Reality**

**Some Christians are confused when it comes to saving for the future.**

**“Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Matthew 6:19-20**

**“A rich man had a fertile farm that produced fine crops. He said to himself, ‘What should I do? I don’t have room for all my crops.’ Then he said, ‘I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods. And I’ll sit back and say to myself, “My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!”’ “But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’ “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.” Luke 12:16-21**

**I will be your God throughout your lifetime— until your hair is white with age. I made you, and I will care for you. I will carry you along and save you. Isaiah 46:4**

**Here is a terrible thing that I have seen in this world: people save up their money for a time when they may need it, and then lose it all in some bad deal and end up with nothing left to pass on to their children. We leave this world just as we entered it—with nothing. In spite of all our work there is nothing we can take with us. Ecclesiastes 5:13-15 (TEV)**

**Joseph responded, “Both of Pharaoh’s dreams mean the same thing. God is telling Pharaoh in advance what he is about to do. The seven healthy cows and the seven healthy heads of grain both represent seven years of prosperity. The seven thin, scrawny cows that came up later and the seven thin heads of grain, withered by the east wind, represent seven years of famine. “This will happen just as I have described it, for God has revealed to Pharaoh in advance what he is about to do. The next seven years will be a period of great prosperity throughout the land of Egypt. But afterward there will be seven years of famine so great that all the prosperity will be forgotten in Egypt. Famine will destroy the land. This famine will be so severe that even the memory of the good years will be erased. As for having two similar dreams, it means that these events have been decreed by God, and he will soon make them happen. “Therefore, Pharaoh should find an intelligent and wise man and put him in charge of the entire land of Egypt. Then Pharaoh should appoint supervisors over the land and let them collect one-fifth of all the crops during the seven good years. 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. That way there will be enough to eat when the seven years of famine come to the land of Egypt. Otherwise this famine will destroy the land.” Genesis 41:25-36**

**Principle 1: Wise people save a portion of what they make.**

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

**Principle 2: Wise people save step by step.**

**Wealth gained hastily will dwindle, but whoever gathers little by little will increase it. Proverbs 13:11 (ESV)**

**Principle 3: Wise people save money in wise ways.**

**Put your investments in several places—many places even—because you never know what kind of bad luck you are going to have in this world. Ecclesiastes 11:2 (TEV)**

**We all need to save for…**

* **Emergencies**
* **Major purchases**
* **Retirement**

**We (Personally) Save For Five Reasons**

* **We save in case the unexpected happens.**
* **We save so if the Lord doesn’t return before He calls us home, we can still enjoy life.**
* **We save so we can leave something to our kids and grandkids.**

**Good people will have wealth to leave to their grandchildren… Proverbs 13:22**

* **We save so we can be generous even in our latter years.**
* **We save so we can give even after we die.**

**Save for the future but Trust in God!**

**The rich think their wealth protects them; they imagine themselves safe behind it. Proverbs 18:11 (Msg)**

**Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. 1 Timothy 6:17**