

**Imagine...Having Adequate Savings**  
**October 29, 2017**  
**Lynn Haven UMC**

**Introduction**

“So with severe famine everywhere, Joseph opened up the storehouses and distributed grain to the Egyptians, for the famine was severe throughout the land of Egypt. And people from all around came to Egypt to buy grain from Joseph because the famine was severe throughout the world.” (Genesis 41:56-57 NLT)

Being prepared to thrive in unpredictable circumstances is a smart way to demonstrate your love for your people. We must take steps to ensure we have what we need not only for our families, but as Christians, for the larger family that God declares also to be our responsibility - the “least of these”. This week we will talk about the importance of having a plan when it comes to how we manage our storehouses.

**Digging Deeper**

**Having adequate savings...**

**Is a NECESSITY.**

- What would you say is the most important reason to have a savings account? If you are taking (or have taken) Financial Peace University, you know this is the first thing Dave Ramsey stresses you must do if you desire to alleviate the pressures associated with a dependence on credit cards or bank loans. Proverbs 21:20 (NIV) says, “The wise store up choice food and olive oil, but fools gulp theirs down.” Talk about an experience you’ve had where you’ve either been saved from crisis by an emergency fund (a.k.a. choice food and olive oil) or wished you would have heeded the advice to establish one (no matter the sacrifices required).

**Requires a PLAN and must be a PRIORITY.**

- Saving money demonstrates good stewardship of the resources God gives us. As we see in Genesis 41, Joseph followed God’s plan to store up grain for the coming famine. Because of his obedience to make this his priority, he was able to supply grain for those who were in need. Do you have a plan for your future? What are you doing to make saving a priority so that you have an ample supply of “grain” to sustain not only yourself, but also to share some bread with those around you?

**Protects your FAMILY.**

- If a major financial incident were to occur, could you and your family keep your heads above water? Many people today are living one paycheck away from financial ruin. Saving for the future of your family helps to protect them from experiencing the harsh conditions of poverty that so many face. What are some things you have done to try to prevent this sort of thing from happening to your household? Dave Ramsey asks you to imagine what it might look like to have enough saved to cover a short term emergency, carry adequate long term insurance coverage, and make smart investments with what you’ve been given. At the end of the day, if you can say you did the most with what God gave you, you won’t have to imagine what it feels like to provide for the future of the ones you love.

### **Enables you to HELP others.**

- Nowhere in the Bible does it say “thou shalt not take on debt.” But God does educate us on the importance of handling lending and borrowing wisely and to avoid practices that might create burdens that limit our ability to extend generosity to those in need. Proverbs 22:7-9 (NLT) says, “The rich rules over the poor, and the borrower is servant to the lender. He who sows iniquity will reap sorrow, and the rod of his anger will fail. He who has a generous eye will be blessed, for he gives of his bread to the poor.” We must develop habits of saving now so we are able to always see others with generous eyes. In what ways might an adequate savings account be helpful in developing your faith and strengthening your devotion to the Lord?
- Have you ever thought there might be a correlation between a large amount of debt and a deep lack of satisfaction with what God has provided for you? We must convince ourselves that what we have is more than enough (and we are blessed to have it). Remember there is someone out there who probably wishes for the problems you have. Dave Ramsey says that he wants you to “live like no one else now, so you can live and give like no one else later.” What does living like no one else mean to you? What sacrifices could be made in your current way of living that would help ensure a more stable (and generous!) life for your future self?

### **Conclusion**

Living within your means is a sign of maturity. Giving outside of your comfort zone is a sign of God’s love moving inside of you for the good of the people He calls you to serve...and love as you love yourself. Can you imagine what it would feel like to fully fund a savings account that provided for, protected and blessed not only your family, but also (and most importantly) the family we share in Jesus Christ? Make today the day you begin sculpting that image into reality, one dollar at a time.