

Christian Stewardship

How to manage our resources according to God's plan
Session 11

Review: _____ that we have belongs to God.

- *The heavens, indeed the highest heavens, belong to the LORD your God, as does the earth and _____ in it. (Deuteronomy 10:14)*

God is the _____ Provider; we are His _____.

- *Deuteronomy 8:7-18; 1 Chronicles 29:11-12; Luke 14:25-33*
- *Matthew 24:42 – 25:46*

The good and faithful servant avoids the _____ of debt and lives by a _____ to build a prosperous household.

- *Deuteronomy 15:6; 28:12, 43-45; Proverbs 22:5; 24:3-4; Romans 13:8; 1 Corinthians 7:23*

The good and faithful servant gives _____, _____, and _____, especially to pastors, missionaries, family and the needy.

- *Proverbs 11:24-25; Matthew 6:20-21; 25:31-46; Acts 20:35; 1 Corinthians 16:1-2; 2 Corinthians 8:1-5; 9:6-7, 10-11*
 - *Jeremiah 22:16; Matthew 25:40; Acts 20:35; Galatians 6:6; Philippians 4:15-16; 1 Timothy 5:4-8,17; 1 John 3:17-18; 3 John 7-8*
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What does the Bible teach us about savings and investments?

A rich man's land was very productive. He thought to himself, "What should I do, since I don't have anywhere to store my crops? "I will do this," he said. "I'll tear down my barns and build bigger ones and store all ___ grain and ___ goods there. Then I'll say to myself, 'You have many goods stored up for many years. Take it easy: eat, drink, and enjoy yourself.'" But God said to him, "You _____! This very night your life is demanded of you. And the things you have prepared—whose will they be?" That's how it is with the one who stores up treasure for himself and is not rich _____. (Luke 12:16-21)

Therefore, we are not going to _____ all our previous lessons to consider the topic of savings and investments _____.

What does it mean to be “rich toward God”?

- Realize that He is the Owner and we are the _____.
- Look toward the _____ of the Lord (Luke 12:35-36)
- _____ regularly for the benefit of others (Luke 12:42)

Well, is it wrong to save or invest for the future?

Go to the ant, you slacker! Observe its ways and become wise... It prepares its provisions in summer; it gathers its food during harvest. (Proverbs 6:6, 8)

Precious treasure and oil are in the dwelling of the wise, but a foolish man consumes them. (Proverbs 21:20)

But godliness with _____ is a great gain. (1 Timothy 6:6)

But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. For the _____ of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains. (1 Timothy 6:9-10)

Now the One who provides seed for the sower and bread for food will provide and multiply your seed and increase the harvest of your righteousness, as you are enriched in every way for all _____, which produces thanksgiving to God through us. (2 Corinthians 9:10-11)

So, what is our plan for saving and investing?

- First, pay off your _____ and taxes
- Second, live _____ your monthly budget
- Third, remember Proverbs 21:5: *The plans of the _____ certainly lead to profit; but anyone who is reckless only becomes poor.*
- Begin to save / invest toward _____ goals: to replace cars, appliances, make home repairs, and for emergencies like the loss of a job – have a goal of saving _____ months of your monthly net income – in an internet bank like Ally that will allow you to save your money at a competitive interest rate and also give you _____ to your own money.

- Begin to save / invest for _____ goals: old age, inheritances, your family for generations:
A good man leaves an inheritance to his grandchildren, but the sinner's wealth is stored up for the righteous. (Proverbs 13:22)
- Don't touch long-term savings / investments until they are due (minimum ___ years, not before _____ years of age).
- Seek advice from several people who follow God's word and demonstrate financial stability:
A fool's way is right in his own eyes, but whoever listens to _____ is wise. (Proverbs 12:15)
Plans fail when there is no counsel, but with _____ advisers they succeed. (Proverbs 15:22)
- Divide investments into _____:
Give a portion to seven or even to eight, for you don't know what disaster will happen on earth. (Ecclesiastes 11:2)
- Avoid _____ investments, the kinds that have the following characteristics:
 - 1) the possibility for very high interest rates or earnings, almost guaranteed;
 - 2) that demand a decision _____; there is no time to investigate; someone lets you know of this opportunity as a favor;
 - 3) there is little or no risk or _____ on your part.
- Remember _____ interest: review Session 5.
- Remember the importance of _____:
 Two young men invest for their old age.
 The first, at age 21, invests \$1000 a year at 10% 8 consecutive years; then, he stops investing more, leaving his funds alone.
 The second, at age 29, invests \$1000 a year at 10% each year for the next 37 years.
 Therefore, the first man invested only _____; the second invested _____, at the same interest rate. Which of the two has more money at age 66?
 The second man has _____. The first now has _____.
- Imagine if the first man's investments began _____...
A good man leaves an inheritance to his grandchildren. (Proverbs 13:22)