

Berean Christian Church
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Bible Study

April 4, 2023

“Improving Your Personal Finances through Saving”

Proverbs 21:20

Proverbs 21:20 reads, " The wise man saves for the future, but the foolish man spends whatever he gets." (LB) This verse reveals a glaring distinction between two types of people when it comes to their finances. All believers should be deeply interested in not just working for money but also have their money work for them. One proven and practical way to accomplish this is by one not spending all their earnings. This lesson is designed to share how individuals can go about saving their money as well as why they should do so.

I. Recipes for Saving Money

Listed below are approaches individuals should take to save their money.

1. You should seek to save your money _____ .
Psalm 119:5
“Oh, that my actions would consistently reflect your decrees!” (NLT)
2. You should seek to save your money _____ .
Luke 15:17,18
“When he came to his senses, he said, ‘How many of my father’s hired servants have food to spare, and here I am starving to death! 18) I will set out and go back to my father and say to him: Father, I have sinned against heaven and against you.’ (NIV)
3. You should seek to save your money _____ .
1 Corinthians 9:26
“So I run with purpose in every step. I am not just shadowboxing.”(NLT)
4. You should seek to save your money _____ .
Genesis 12:5
“He took his wife Sarai, his nephew Lot, and everything they owned, as well as all the servants they had gotten in Haran. They set out from Haran, planning to go to the land of Canaan, and in time they arrived there.”(NCV)

5. You should seek to save your money _____.

II Kings 7:8

“The men who had leprosy reached the edge of the camp, entered one of the tents and ate and drank. Then they took silver, gold and clothes, and went off and hid them. They returned and entered another tent and took some things from it and hid them also.” (NIV)

II. Reasons for Saving Money

Listed below are rationale grounds for individuals to save their money.

1. Individuals should seek to save money for _____.
2. Individuals should seek to save money for _____.
3. Individuals should seek to save money for _____.
4. Individuals should seek to save money for _____.
5. Individuals should seek to save money for _____.
6. Individuals should seek to save money for _____.
7. Individuals should seek to save money for _____.
8. Individuals should seek to save money for _____.
9. Individuals should seek to save money for _____.
10. Individuals should seek to save money for _____.

III. Recommendations for Saving Money

Listed below are practices which can help individuals save their money.

1. _____ a budget can help one save their money.

Luke 14:28

“Suppose one of you wants to build a tower. What is the first thing you will do? Won't you sit down and figure out how much it will cost and if you have enough money to pay for it?” (CEV)

2. _____ certain things yourself can help one save their money.

Acts 20:34

“You know how I have worked with my own hands to make a living for myself and my friends.” (CEV)

3. _____ debt yourself can help one save their money.
II Kings 4:7
“When she told the man of God what had happened, he said to her, “Now sell the olive oil and pay your debts, and you and your sons can live on what is left over.” (NLT)
4. _____ spending limits can help one save their money.
Numbers 34:1, 2
“Then the LORD said to Moses, 2) “Give these instructions to the Israelites: When you come into the land of Canaan, which I am giving you as your special possession, these will be the boundaries.” (NLT)
5. _____ your lunch can help one save their money.
1 Samuel 17:17 *“One day, Jesse told David, “Hurry and take this sack of roasted grain and these ten loaves of bread to your brothers at the army camp.” (CEV)*
6. _____ your meals can help one save their money.
Proverbs 31:15
“She gets up while it is still dark and prepares food for her family and feeds her servant girls.” (NCV)
7. _____ unnecessary spending can help one save their money.
Judges 7:2, 3
“The LORD said, “Gideon, your army is too big. I can't let you win with this many soldiers. The Israelites would think that they had won the battle all by themselves and that I didn't have anything to do with it. 3) So call your troops together and tell them that anyone who is really afraid can leave Mount Gilead^[a] and go home.” (CEV)
8. _____ coupons can help one save their money.
Luke 16:8, 9
“Now here's a surprise: The master praised the crooked manager! And why? Because he knew how to look after himself. Streetwise people are smarter in this regard than law-abiding citizens. They are on constant alert, looking for angles, surviving by their wits. I want you to be smart in the same way—but for what is right—using every adversity to stimulate you to creative survival, to concentrate your attention on the bare essentials, so you'll live, really live, and not complacently just get by on good behavior.”
(MSG)

