My Money | Save

 $= \frac{1}{2}$

Proverbs 21:5

1. What insight, principle or observation from this week's message did you find to be most helpful, eye opening or troubling? Please explain.

2. Have you or someone you have known ever miscalculated a situation and it left you in a tough place? Sometimes our miscalculations are missed calculations, was this true of you or of a person you knew?

3. When it comes to finances, what is one thing you can do now to calculate for the unknown future? (Save! Good job, you got it, you are well on your way.)

4. Read Proverbs 21:20. What does this verse say about how to save? Are you good at deferring enjoyment? If you are naturally a spender, how might "deferring enjoyment" help you overcome the urge to spend now?

5. Read Proverbs 13:11. What does this verse say about saving? Why is it hard for us to gain riches over the long haul and remain patient?

6. Read Proverbs 21:5. What does this verse say about saving? Do you have a plan for saving? If not, why not?

7. Read Proverbs 6:6-8. Why is the ant considered wise?

8. Alvin talked about setting goals in 3 areas when it comes to saving.

- 1. A rainy day, (emergency fund, about 3 months living fund)
- 2. Future living (college fund, retirement fund)
- 3. Enjoyment (paying for your next toy, or vacation cash)

Which of these are you already doing (and what is it), which have you now made a plan to do, and which have you completely neglected? If so why, and are you planning to do anything about it?

9. Pray for each other.