



TRUSTING GOD WITH ALL YOU'VE GOT

100

10/Save
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November 11, 2018

Discussion Notes
Las Vegas, Nevada

OPENING

This week we are continuing our series called **100**. This is a conversation about trusting God with all we have! The question is: Do we trust God with every area of our lives? Another is: Are we a people known for our generosity? This series is testing us, not only with these questions and our own individual answers, but is helping us determine through our giving, how much of a heart we have for God.

SCRIPTURE¹

Genesis 41:33-36 And now let Pharaoh look for a discerning and wise man and put him in charge of the land of Egypt. Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt during the seven years of abundance. They should collect all the food of these good years that are coming and store up grain under the authority of Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine.

Genesis 41:53-57 The seven years of abundance in Egypt came to an end, and the seven years of famine began, just as Joseph had said. There was famine in all the other lands, but in the whole of Egypt there was food. When all Egypt began to feel the famine, the people cried to Pharaoh for food. Then Pharaoh told all the Egyptians, "Go to Joseph and do what he tells you." When the famine had spread over the whole country, Joseph opened all the storehouses and sold grain to the Egyptians, for the famine was severe throughout Egypt. And all the world came to Egypt to buy grain from Joseph because the famine was severe everywhere.

Proverbs 21:5 The plans of the diligent lead to profit as surely as haste leads to poverty.

OBSERVATION

The story of Joseph is about a wise man who ultimately saved Egypt from a famine, and also saved his entire family living in the Land of Promise. Joseph wasn't always wise -- as a young man he infuriated his ten brothers when he bragged about his coat of many colors given to him by their father, Jacob. As a result, he ended up as a slave in Egypt. When God gave Joseph the ability to interpret Pharaoh's dream and discover that seven years of abundance followed by seven years of famine were in Egypt's future, Pharaoh placed Joseph in charge of a plan to save the country. It was to create a margin of food to be stored up during the abundant years and sold to the people during the lean years. The neat part of it was that God planned it all so Joseph would become the second most powerful man in the land and be in a position to save Jacob and his people. This week is about the tremendous wisdom evidenced by Joseph as he sets about to preserve wealth in preparation for a future disaster.

APPLICATION

There is a relationship between our ability to follow Christ and our willingness to get our financial houses in order. Do you realize that how we manage our money is a spiritual issue? We typically don't think about money in those terms, do we? We pray, read our Bibles, go to church, serve, and don't consider our handling of earnings in the

¹ All scripture is NIV unless otherwise indicated

same category, but if we are followers of Jesus, how we manage them is a reflection of our spiritual lives. It isn't how much we have, it is how well we manage our earnings. Remember, Jesus talks about money second only to the Kingdom of God, so it must be important. God doesn't want us to be slaves to lenders. Today, we are living in economically prosperous times when unemployment is the lowest in 50 years, real estate has recovered and is growing, and the stock market hit record high levels earlier this year. We are experiencing Egypt's seven years of abundance and Americans are buying, charging, financing, spending more and saving less. Only 1 in 3 Americans have saved for retirement. **Are we serving God or money?**

Question: When did you first consider your money as part of your spiritual life? In what way?

Question: If you haven't begun saving for retirement, how do you feel about being in this position?

Last week we talked about tithing the first 10% of the equation **10% + 10% + 80 = 100%**. The second 10% is set aside as savings, or margin, against the inevitable downturn that is coming. For Joseph and Egypt it was a famine. Our downturns exhibit themselves in a plummeting stock market, or lost jobs, or higher college tuition, or gasoline prices rising. So, the first 10% goes back to God because it is His. The second 10% goes into a margin savings account so we don't have to worry about where the money is coming from to repair our cars, to fix the roof, or to pay the exorbitant cost of books for the next college semester, etc. When we have money set aside before those expenses come out of the woodwork, we have peace in knowing that we won't have anxiety attacks when those expenses arrive as they most assuredly will.

Question: When have you been faced with a financial problem for which you had not prepared? How did that turn out? What did you do to prepare for the next one?

Question: Tell us about a time when you were prepared for an unusual expense. What steps had you taken to prepare? How did you feel in that situation?

Money and happiness don't connect around the word "more". They connect around the word "margin." If we haven't thought of money in these terms before, the first step in changing our minds is to make a concerted **decision** to do it. This takes discipline because it is difficult. We need to **decide** to create margin or financial reserves in our lives. Financial margins start when tithing begins because we invite God into our financial picture and He becomes part of our future. He can actually create margin: 90% with God's blessing goes farther than 100% without it. This takes living **below** our means. We need to get out from under the stress of wondering when the next big unexpected bill will come. These worries can consume us and steal our peace, and they will become barriers between us and God. People who have margin have a sense of peace because they aren't living in the edge and, therefore, they have better relationships.

Question: What are you willing to do to find peace in the area of finances?

So how do we prepare when we are spending 100% + of our earnings on ourselves? The next step is making a **plan**. For the next 100 days, how about identifying where we are spending every \$1 we earn? There are journals, or Excel spreadsheets, or Quicken programs or whatever works for each of us, to help up in this endeavor. We can also buy Dave Ramsey's book, Total Money Makeover, or sign up for **Financial Peace University's** session at The Crossing starting in February where the book is included in the registration fee.

Question: What are your plans to buy Dave Ramsey's book or to sign up for **Financial Peace University**? If you are not planning on using these resources, what is holding you back?

Question: During last week, how responsible did you feel for Shane's \$1? Did this exercise remind you that all you carry around with you actually belongs to God?

We know that God only wants the best for us. He loves us and wants us to live joyful and peaceful lives. Now is the time to make that happen and as we do, God will walk alongside and open heaven to bless us.

PRAYER

Heavenly Father, we thank you for awakening us to Your perfect plan to gain control of resources You entrust to us. We want to be good stewards and return to You the first and best portion of what You provide to us. Please grant us the wisdom and discipline needed to serve You in this way as we strive to be obedient in all areas of our lives. In Jesus' Name. Amen.