

A Penny Saved



Does God Care?

- **If you give to Him or not?**
- **If you live within your income?**
- **If you limit your expenses to save?**
- **If you have extra to give to others?**
- **If you live in debt due to spending?**

Does God Care?

“Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation.”

Malachi 3:8-9

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“Go to the ant, thou sluggard; consider her ways, and be wise ... Provideth her meat in the summer, and gathereth her food in the harvest” (Prov 6:6-8).

“There be four things which are little upon the earth, but they are exceeding wise: The ants are a people not strong, yet they prepare their meat in the summer” (Prov 30:24-25).

Does God Care?

“He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.”

Proverbs 21:17

“There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.”

Proverbs 21:20

Does God Care?

“He also that is slothful in his work is brother to him that is a great waster.”

Proverbs 18:9

Spending can make you like a sluggard!

Why earn it, just to blow it by spending?

“...Strong men retain riches” (Pr 11:16).

Does God Care?

“And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; That ye may walk honestly toward them that are without, and that ye may have lack of nothing” (I Thess 4:11-12).

Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.”

Ephesians 4:28

Does God Care?

“The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow” (Deut 28:12).

“And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath” (Deut 28:13)

Does God Care?

“The rich ruleth over the poor, and the borrower is servant to the lender.”

Proverbs 22:7

“Art thou called being a servant? care not for it: but if thou mayest be made free, use it rather ... Ye are bought with a price; be not ye the servants of men.”

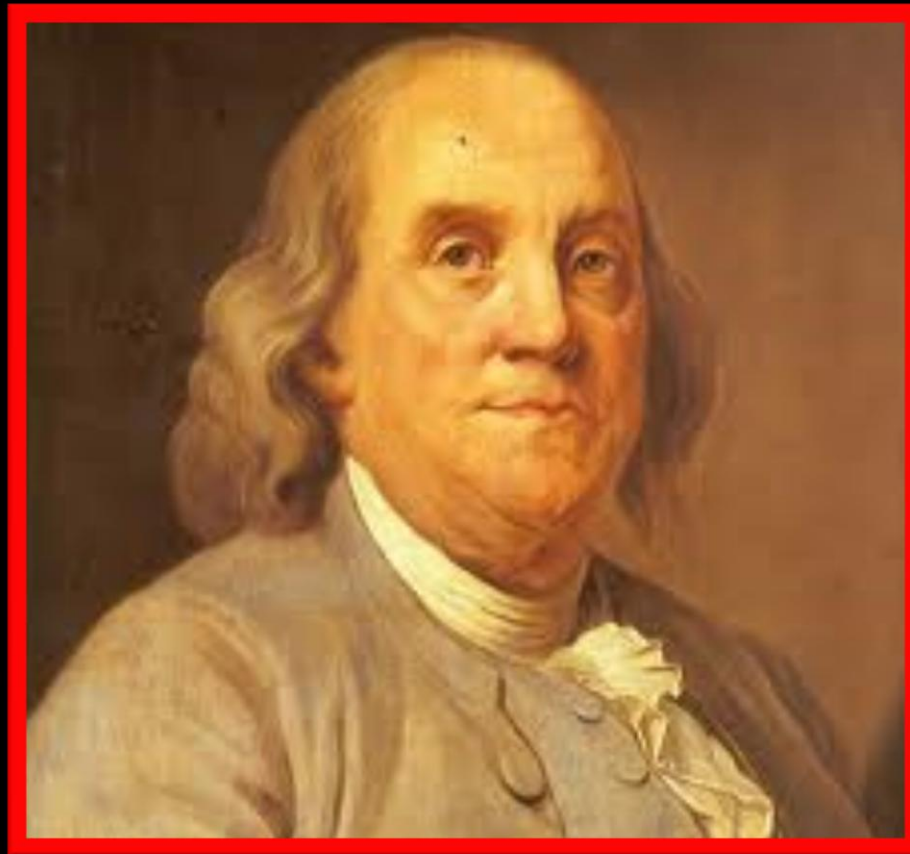
I Corinthians 7:21-23

A Penny Saved



Benjamin Franklin

1706-1790



Benjamin Franklin

“A penny saved is a penny earned.”

Not spending a penny is like earning one.

The choice not to spend is one to earn.

A penny foolishly spent is earnings lost.

A penny not spent is income to yourself.

Benjamin Franklin

“A penny saved is a penny earned.”

Ben was a religious skeptic and scorners.

There is no reason to see him a believer.

His penny saying is good, far as it goes.

There is more for Christians to consider.

The First Use of Income

Pay God First (10%)

God expects and deserves firstfruits.

He does not get leftovers, or you sin.

If you save a penny by not spending it ...

... you have earned 1.11 pennies.

The First Use of Income

Pay God First (10%)

You must earn 1.11 pennies to have one.

Your first use is giving God 10% (.11).

Earning 1.11 ... giving .11 ... leaves 1.

Spending must be grossed up for giving.

The Second Use of Income

Pay Yourself Second (10%)

God expects you to save systematically.

So we save conscientiously, off the top.

If you save a penny by not spending it ...

... you have earned 1.11 pennies.

The Second Use of Income

Pay Yourself Second (10%)

You must earn 1.11 pennies to have one.

Your second use is saving 10% (.11).

Earning 1.11 ... saving .11 ... leaves 1.

Spending must be grossed up for saving.

The Third Use of Income

Pay Caesar Third (25%)

God commands you to support Caesar.

He takes it off the top without asking.

If you save a penny by not spending it ...

... you have earned 1.33 pennies.

The Fourth Use of Income

Pay Living Expenses Next (50%)

God commands you to pay all your bills.

If not, bad things happen everywhere.

If you save a penny by not spending it ...

... you have earned 2.00 pennies.

Can You Add Pennies?

A penny after giving and saving

A penny saved after giving is worth 1.11.

A penny saved after saving is worth 1.11.

A penny saved after both is worth 1.24!

You must earn 1.24 pennies to have one.

Look at a Full Budget

Giving	10%
Saving	10%
Taxes	25%
Living	50%
Discretionary	<u>5%</u>
Total	100%

Or Look at it This Way

Giving	10%
Saving	10%
Taxes	25%
Living	<u>50%</u>
Discretionary	5%

95% of Income Is Spent

If you do not spend a discretionary penny, it is equal to earning 20 pennies!

If you spend a discretionary penny, then it is like taking 20 pennies from income.

Anything done with discretionary pennies has an effect 20 times on your income.

Your Multiplier is 20 Times

For Example

You want to buy a \$100 cell phone.

If you buy it, you used \$2000 of income.

If you save it, you find \$2000 of income.

It will take \$2000 of income to pay for it.

Can You Cut Expenses?

It is cost of high living that gets most

Do you spend money like Uncle Sam?

Shop less. Buy only what is needed.

If lacking discipline, cut up credit cards

Do not be too proud to buy used anything

Can You Cut Expenses?

Vacations are only for those with savings

Eating out is an extravagant waste

Vehicle for non-working person is costly

Convenience foods cost you per pound

Cell phone a necessity? Hardly!

Can You Cut Expenses?

Every time you turn ignition you spend

Raise or lower temperature by season

Split a meal out – it can help two ways!

If you cannot pay cash for it, forget it!

Fight “sales” – do you need the savings?

Cost-Cutting Is Important

To give to God liberally at all times

To live easily within your means

To always save and be wise for future

To have extra to give to others

To be free as the head and not the tail

To simplify your life for godly peace

To protect against the coming trouble

For Further Study

Bible Economics ... <http://www.letgodbettrue.com/sermons/pdf/bible-economics-86.pdf>.

Proverbs 21:17 ... http://www.letgodbettrue.com/proverbs/21_17.htm.

Proverbs 21:20 ... http://www.letgodbettrue.com/proverbs/21_20.htm.

Proverbs 11:16 ... http://www.letgodbettrue.com/proverbs/11_16.htm.

Proverbs 6:8 ... http://www.letgodbettrue.com/proverbs/06_08.htm.

Proverbs 30:25 ... http://www.letgodbettrue.com/proverbs/30_25.htm.

Proverbs 22:7 ... http://www.letgodbettrue.com/proverbs/22_07.htm.

Two Financial Concerns ... <http://www.letgodbettrue.com/sermons/pdf/two-financial-concerns.pdf>.