

# 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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# Does God Care?

**“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**

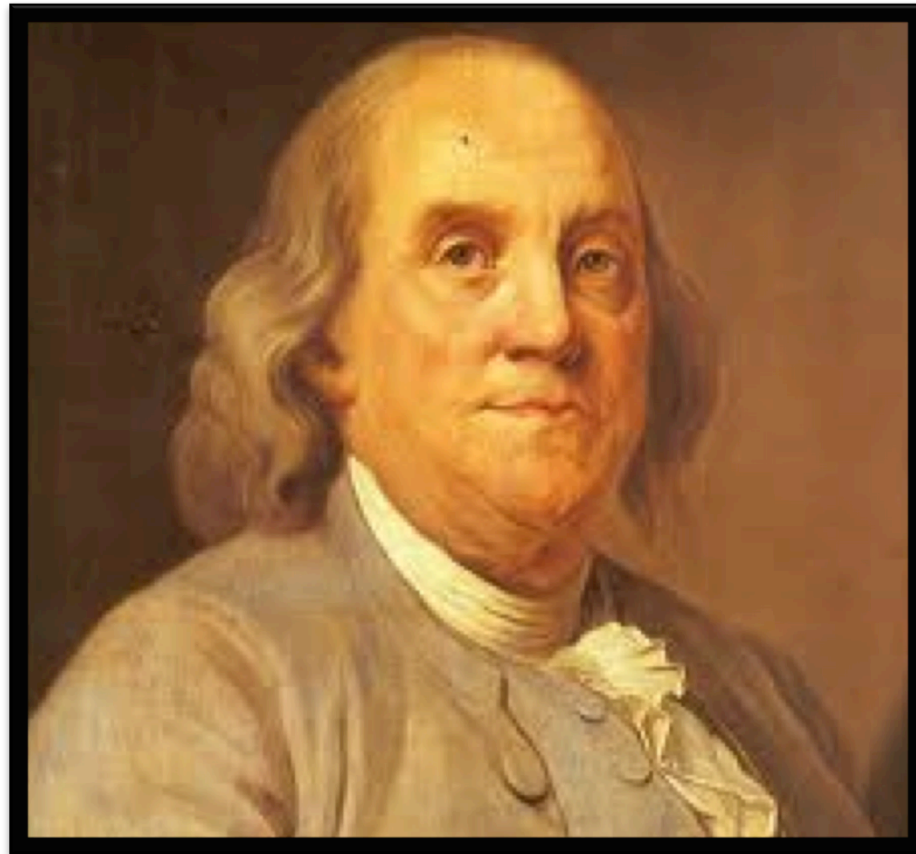
# A Penny Saved





# **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

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

# Or Look at it This Way

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

# **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](http://www.letgodbettrue.com/proverbs/21_17.htm).

**Proverbs 21:20 ...** [http://www.letgodbettrue.com/proverbs/21\\_20.htm](http://www.letgodbettrue.com/proverbs/21_20.htm).

**Proverbs 11:16 ...** [http://www.letgodbettrue.com/proverbs/11\\_16.htm](http://www.letgodbettrue.com/proverbs/11_16.htm).

**Proverbs 6:8 ...** [http://www.letgodbettrue.com/proverbs/06\\_08.htm](http://www.letgodbettrue.com/proverbs/06_08.htm).

**Proverbs 30:25 ...** [http://www.letgodbettrue.com/proverbs/30\\_25.htm](http://www.letgodbettrue.com/proverbs/30_25.htm).

**Proverbs 22:7 ...** [http://www.letgodbettrue.com/proverbs/22\\_07.htm](http://www.letgodbettrue.com/proverbs/22_07.htm).

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