

TOO MUCH

LIVING WITH LESS IN THE LAND OF MORE

2. THE PRACTICE OF SAVING

REVIEW: THE PRINCIPLE OF CONTENTMENT

Chapter 3 reminds us, “*We are not born content. It is an attitude we learn.*” How have you seen this proven true in the lives of babies and children?

Read the story of the Rich Young Ruler in **Mark 10:17-22**.

The rich, young ruler had a lot of stuff, but his stuff had him. We have a lot of stuff. In what ways and to what degree does your stuff have you?

In **Philippians 4:11** Paul wrote, “*I have learned in whatever situation I am to be content.*” How had Paul learned this secret? What was his initiation?

In the context within which it is written, what do we understand **Philippians 4:13** to be saying to us? “*I can do all things through him who strengthens me.*”

PRINCIPLES + PRACTICES = REAL PROFIT

Philippians 4:13 is a great promise, but we can't just pluck it out of the time, place and purpose in which it was written and apply it to our problems. No amount of quoting “*I can do all things through him who strengthens me*” will enable me to use this principle to score a touch down.

In the same way, the principles we read in the Bible must be accompanied with practices in our daily lives and in our homes. When we fail to accompany the principles with REAL practices, they are simply nice sayings or wishful thinking. But when we put biblical principles together with daily practices we can have **REAL PROFIT**.

The wonderful news is that REAL PROFIT is possible! But to find it we need to overcome some REAL problems in our culture and our spending habits.



A CULTURAL REALITY

Read the first two paragraphs on page 112

How have you seen the recklessness of a lack of savings in your own life or in the lives of people you know?

Quoting from a study of **The Pew Charitable Trusts**, “seven out of ten American are struggling with too much debt and too much spending.” Do you see this getting better or worse with time? What needs to happen for it to get better?

A PRODIGAL'S TALE

We often use the word “*prodigal*” today to refer to someone who has been gone a long time. We'll say, “*The prodigal has returned!*” and throw our arms around them to welcome them home. However, the actual definition of the word “*prodigal*” is “*lavish*.” In referencing the parable in **Luke 15:11-32**, it doesn't describe his return but the lifestyle he lived while away.

Read through the parable of the prodigal son and consider the following: Gary writes, “*three key words come to mind: immediate, immature, and immoral.*” How do you see these words displayed in the parable?



“In **verses 14-19**, the young man ran out of money and he then ran into a crisis—a famine.” What were the results for him financially, emotionally and spiritually? How do they mirror our own results when we fail to prepare for crises?

Gary concludes, “*Like the prodigal, when we live beyond our means, we demonstrate that we are immature.*” Have you seen people, like the prodigal, who have made that humble trip out of immaturity?

By the way, the word “*prodigal*” or “*lavish*” is also used in Ephesians 1:8 to describe how God has applied his grace to our sin need (“*In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace, which he lavished upon us, in all wisdom and insight*” **Ephesians 1:7-8**). It's great to know your Heavenly Father stands ready, waiting and watching for your return from recklessness so he can restore you in His grace!



If we hope to be financially healthy, we have to save. We can't consume everything we earn.

Gary Johnson

On **pages 117-120**, Gary gives us interrogatives of saving. Identifying “*what, who, how, when and where*” enables us to ask good questions (interrogate) our saving practices.

WHAT is saving?

Proverbs 21:20 says, “*Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.*”

What does the wise person in this verse do?

WHO should save?

What happens when we start our children (and ourselves) early on a practice of saving? What do we gain financially? What do we gain spiritually?

HOW much should we save?

Gary writes, “*This varies among people, but there are some typical amounts that help us start saving, such as the 10-10-80 rule (which can be taught to children and teens). When you receive a paycheck, give 10% of it away (i.e., tithe). Then, save 10% of that paycheck, using 80% for other expenses.*”

What other examples of saving are you familiar with? Have you looked at Dave Ramsey’s “**Baby Steps?**”



WHEN should we start saving?

Read the top paragraph on **page 119** about “*The Rule of 72.*” Have you ever calculated how many years it will take your money to double by applying this rule to your specific savings account?

WHERE should we save?

Of the options included on **page 121** which ones have you used? Are there any that have made you feel apprehensive? Are there any you are considering?

WHY should you save?

On **page 122** Gary writes that our reason for saving is answered in two simple words, “*care and share.*” “*We must save because we must care for ourselves and others.*” Did these two words surprise you? Have they been a part of your consideration when you think about savings?

JUST BECAUSE WE CAN DOESN'T MEAN WE SHOULD

On **page 123** we read, *“Leah and I have lived by a rule of thumb when it comes to why we save. That rule is this: just because we can doesn’t mean we should.”*

Do you have a similar rule in your household? Is it understood and agreed upon by both you and your spouse? Are your children aware of this rule as well?

In **Acts 20:35** we find a quote from Jesus that you won’t find in Matthew, Mark, Luke, or John. It’s not in the Gospels at all. In fact, we’re not sure if it’s something that Jesus said while he walked the earth or something Paul received in a vision. Yet if your Bible has red letters, there it is in red!

*“In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, **“It is more blessed to give than to receive.”**”*

When we practice saving we find that the real recipient of this blessing is us. We’re able to sleep better, live together better, care for ourselves and others better, and give better.

If you’ve not yet experienced this blessing Jesus promises us, start following the simple and practical steps in this chapter and see how blessed you become!



SKIN IN THE GAME

How do you see the **Principle of Contentment** and the **Practice of Saving** working together? How does one support the other?

What kind of **REAL PROFIT** could this principle and practice bring to your life?

Do you have savings for emergencies and unexpected life circumstances?

What are you saving for? Be specific.

How does the rule *“just because you can doesn’t mean you should”* apply to your life?