

Lesson 5: Saving, Investing and Debt

I. INTRODUCTION

In our last lesson, we explored how to steward the wealth God has already given us through budgeting and spending. Today, we turn our attention to something just as crucial: How the financial decisions we make today shape and reflect our trust in God for tomorrow. This lesson is all about the future. We'll be talking about debt, savings, and the role wisdom plays in preparing for what lies ahead. Even more importantly, we'll consider how our financial habits reflect our theology: what we truly believe about God's sovereignty, His provision, and His promises.

When we talk about money and the future, we're really talking about how we navigate uncertainty. Debt, by its very definition, is a way of taking something now and promising to pay for it later. Savings, on the other hand, is about sacrificing now so that we'll have something in the future. One delays the cost; the other delays the reward. And what both of these practices reveal is how much we're willing to trust God to meet our needs tomorrow.

God cares deeply about how we approach the future. In fact, He commands us to think wisely about the days ahead. Proverbs 20:25 warns, **"It is a snare to say rashly, 'It is holy,' and to reflect only after making vows."** This is a clear rebuke against making impulsive promises without sober reflection. Jesus echoes this wisdom in Luke 14:28 when He asks, **"Which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?"** The principle is the same: wise living means intentional, thoughtful planning.

The world may say, "Just live in the moment," but God's Word says, **"The prudent sees danger and hides himself, but the simple go on and suffer for it"** (Proverbs 27:12). Pretending the future doesn't exist doesn't make us more spiritual, it just makes us unprepared. That's not faith, that's folly.

Still, let's be honest: thinking about the future (especially financially) can stir up fear and anxiety. Many of us carry around a low-grade panic about what's ahead. What if the economy crashes? What if I lose my job? What if I don't have enough for retirement, or my kids' education, or an emergency? Proverbs 27:1 reminds us, **"Do not boast about tomorrow, for you do not know what a day may bring."** The Bible is not naïve, it knows tomorrow is uncertain, but it also knows who holds it.

That's where our hope lies. The future may be uncertain to us, but it is fully known to God. He is not surprised by what's coming. He's already there. Psalm 139:16 says, **"Your eyes saw my unformed substance; in your book were written, every one of them, the days that were formed for me."** Nothing about your tomorrow will catch God off guard. So even as we strive to be wise about the future, we do so resting in the care of a faithful, sovereign God. So let's hold these two truths in tension as we begin. First, God calls us to wisely consider our future. And second, He invites us to trust Him with it completely. With that in mind, let's move into our first topic: debt.

II. DEBT: MORTGAGING THE FUTURE

Let's begin with something many of us are all too familiar. Whether it's a mortgage, student loans, credit cards, or financing a car, debt is a common part of modern life. In fact, it's so normal that we often stop thinking about its spiritual implications. But we should ask: what does debt say about how we view God, the future, and ourselves?

At its core, debt is about getting something now while promising to pay for it later. It's a way of pulling the future into the present. And while that's not inherently wrong, it comes with real risks. Debt assumes that the future will go as planned, that income will come in, that health will hold out, and that nothing catastrophic will happen. But as we've already seen, Proverbs 27:1 cautions, **"Do not boast about tomorrow."**

A. Does God Forbid Borrowing?

What does God think about debt? Does He forbid borrowing outright? This is a question that weighs heavily on many Christian hearts, especially those carrying credit card debt, student loans, car payments, or mortgages. If you've ever felt guilty just for having debt, this may be a comforting truth: Scripture does not forbid borrowing. Debt is never described as an ideal state, but neither is it labeled as sinful in and of itself. In fact, throughout both the Old and New Testaments, we see clear permissions and regulations around lending and borrowing. In the Old Testament, God gave laws that assumed lending would occur among His people, but He wanted it to be handled in a righteous, merciful way. For example, in Exodus 22:25, we read **"If you lend money to any of my people with you who is poor, you shall not be like a moneylender to him, and you shall not exact interest from him."**

Lending was not condemned, but taking advantage of the borrower (especially the poor) was. Similarly, Deuteronomy 15:7–8 encouraged open-handed generosity, **"If among you, one of your brothers should become poor... you shall open your hand to him and lend him sufficient for his need, whatever it may be."** In the New Testament, Jesus echoes the heart of God when He says in Luke 6:35, **"But love your enemies, and do good, and lend, expecting nothing in return, and your reward will be great, and you will be sons of the Most High."** Lending is viewed as an expression of kindness and compassion. And if God permits lending, then naturally borrowing is also permitted, because the two actions are inherently linked.

However, just because borrowing isn't sinful doesn't mean it's always wise, or free from spiritual danger. We need to recognize that the heart behind borrowing matters immensely. Debt may not be sinful by nature, but it can quickly become sinful in motive. As Romans 14:23 reminds us, **"For whatever does not proceed from faith is sin."** Sometimes we borrow not out of necessity, but because we're impatient. We don't want to wait for God's provision or save up for what we need. Sometimes we borrow for greed, wanting more than what God has given us. And sometimes we borrow for anxiety or distrust, feeling like God has forgotten us and won't come through. Borrowing can also become sin when it flows from presumption upon God, which happens in at least two ways.

1. Trying to Obligate God

We may wrongly attempt to obligate God to bail us out. This happens when we take on unnecessary or excessive debt with the assumption that "God will provide", not out of faith, but out of presumption. It's like racking up credit card bills and then praying for a miracle cheque to come in the mail. This isn't biblical faith; it's testing the Lord. It assumes that God will rescue us from choices He never asked us to make. But God is not a vending machine, and we can't manipulate His provision through foolish decisions.

2. Presuming on the Future

We can also sin by assuming we are in control of tomorrow. When we borrow with overconfidence that we'll be able to pay it off "soon," we might be forgetting that we don't control tomorrow. This is exactly what James warns about in James 4:13–16, **"Come now, you who say, 'Today or tomorrow we will go**

into such and such a town and spend a year there and trade and make a profit'—yet you do not know what tomorrow will bring... Instead you ought to say, 'If the Lord wills, we will live and do this or that.' All such boasting is evil." This kind of boasting about the future is not just naïve, it's what James calls *evil*. It elevates our plans above God's sovereignty, and it forgets our complete dependence on Him. Borrowing that rests on a view of life where we're in control is a kind of functional atheism, it denies God's place over our future.

To be clear: borrowing money is not a sin. But borrowing without prayer, without wise counsel, without counting the cost, or without humble dependence on God, that's where we enter spiritually dangerous territory. We are called to trust God for our needs (Phil. 4:19), to walk in wisdom (Prov. 3:5–6), and to remember that we are stewards (not owners) of what we have. When we borrow in light of those truths, with caution and conviction, we honor the Lord. But when we borrow recklessly or presumptively, we may be walking not by faith, but by fear or pride.

B. The Dangers of Debt

Debt can quickly shift from being a useful tool to a heavy burden. What begins as a means of opportunity can turn into a master that controls your decisions, limits your generosity, and causes stress in your relationships. Romans 13:8 urges believers, **"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law."** While this verse isn't a blanket ban on borrowing, it does point to the principle that our ultimate financial goal should be to live in such a way that our obligations don't hinder our ability to love and serve others.

Debt also has the potential to warp our spiritual priorities. When we live beyond our means, we're often doing so out of a desire for more: more comfort, more status, more stuff. But Scripture warns us in Luke 12:15, **"Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."** When debt is used to feed a craving for more, it reveals a heart that is discontent with God's provision.

Debt also affects our ability to be generous. If your paycheque is already promised to creditors, how can you freely support a missionary, give to your church, or help a brother or sister in need? Generosity becomes harder when you're already financially stretched. Proverbs 11:24–25 says, **"One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered."**

C. Wise Borrowing

Let's say that you've prayerfully examined your motives for taking on debt. You've asked the hard questions, searched your heart, and before God you don't see greed, discontentment, or a desire to control your future without Him. That's good. That's a huge first step. But the next question we need to ask is: Is it wise? Here's the truth: Christian liberty doesn't protect us from Christian foolishness. Just because something is permitted doesn't mean it's profitable. Paul says in 1 Corinthians 10:23, **"All things are lawful," but not all things are helpful. "All things are lawful," but not all things build up.**" We need more than permission, we need wisdom.

Now, how many of us like having the *option* to borrow money? [Raise hands] Be honest! Why do we like it? What is it about having access to credit that makes us breathe a little easier? Credit, in and of itself, is not evil. It can be a tool, like fire. Use it wisely, it serves you. Use it recklessly, it burns you. There is real value in having access to credit when it's used carefully:

- It helps us cover **unforeseen emergencies**—like paying for medical needs, car repairs, or temporary housing.
- It can help someone pursue **education or training** that opens up long-term opportunities.
- It allows people to start **businesses** that employ others and produce income and stability.
- In the developing world, **loans** are helping entire families rise out of generational poverty.
- It helps families afford long-term investments like **homes and vehicles**—important tools for building a stable life.

So yes, credit has benefits. It can be used in a way that glorifies God and blesses others. But let's flip the question: how many of us actually enjoy *being* in debt? [Raise Hands] Why not? Because while borrowing can be helpful, being in debt is never fun, and it's never free. As Proverbs 22:7 puts it, "**The rich rules over the poor, and the borrower is the slave of the lender.**" Even if you're borrowing from a bank, not a person, that spiritual principle still holds. You are no longer fully free. You are under obligation. You have given away some measure of control over your future. In fact, God warned Israel in Deuteronomy 28 that debt would be a sign of judgment if they disobeyed, "**He shall lend to you, and you shall not lend to him. He shall be the head, and you shall be the tail.**" Being forced into debt was not a blessing, it was a warning sign.

Debt also mortgages the future. It limits your freedom, reduces your flexibility, and narrows your ability to respond to God's leading. You may want to give more to missions, but you're locked into payments. You may want to switch careers or move to serve the Lord, but you can't because you're bound. And the damage isn't just financial. Debt strains relationships. Many Christian marriages suffer under the weight of debt, not just because of the amount, but because of what the debt says: we've spent money we don't have, and now we feel stuck. It erodes trust, creates tension, and stirs up anxiety about the future.

Even culturally, we've become numb to what debt really is. We look at a low interest rate and see an opportunity. But we forget the obligation. The Bible is clear: if you borrow, you must repay. Psalm 37:21 says, "**The wicked borrows but does not pay back, but the righteous is generous and gives.**" And while we may not face jail or slavery over unpaid debt today, there are still consequences. Lost homes. Garnished wages. Ruined credit. Emotional burdens. Anxiety. These are real chains that many believers carry because we entered into debt lightly.

Jesus told a parable in Matthew 18:23–25 about a servant who was unable to repay his debt. He was to be sold (he and his family) until the debt was repaid. That's how serious debt can become. We may not face that exact consequence, but it reminds us: debt binds. Here's the key question: Just because the bank says, "You're approved," does that mean **God** is saying, "This is wise"? Not necessarily. Approval isn't the same as righteousness. As Christians, we are not only called to ask, "Can I?" but to ask, "Should I? Will this glorify God?" And we must never let ourselves believe that debt is our savior. No matter how low the rate, no matter how necessary the need, our trust is in God, not in credit.

Proverbs 3:5–6 reminds us, "**Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths.**" Let's be wise. Let's be humble. And let's remember that true freedom is found in Christ, not in credit.

D. Making Decisions About Borrowing

Let's bring this down to where most of us live. Suppose you're thinking about financing a car, something practical, not extravagant. You've prayed. You've examined your motives. You don't believe the desire is sinful. Great. But that doesn't make the decision finished. You still need wisdom.

That's what this section is for: to help us ask wise, God-honoring questions before we take on debt. Let's say you're considering a car loan. Before signing anything, take time to walk through these three core questions.

1. Why Do You Need It?

What is motivating the purchase? Are you considering this car because you need reliable transportation to work, school, church, or to care for your family? Those can be wise, God-honoring goals. But motives can be deceptive. Jeremiah 17:9 says, **“The heart is deceitful above all things, and desperately sick; who can understand it?”** That's why we need to stop and reflect: Are we wanting to buy this car to project a certain image? To keep up appearances? To prove something to someone, or even to ourselves?

There's nothing wrong with a nice vehicle, but if you're buying a car to feel more important, more accepted, or more successful, it's worth slowing down and asking: *What does this decision say about what I believe will satisfy me?* Jesus calls us to a better motive, **“Seek first the kingdom of God and his righteousness, and all these things will be added to you.”** (Matt. 6:33) That includes transportation. If your “why” is centered on stewardship, service, and seeking God's purposes, then you're likely heading in the right direction. Sometimes what we're really trying to purchase isn't a car, it's peace, control, or identity. But those things aren't found at a dealership. They're found at the foot of the cross.

2. Can You Afford It?

Can you actually afford what you're borrowing? And I don't just mean the monthly payment, because borrowing has more hidden costs than we like to admit. Remember Luke 14:28, **“For which of you, desiring to build a tower, does not first sit down and count the cost?”** That principle applies directly here. Buying a car isn't just about the sticker price. It's the interest, the insurance, the fuel, the repairs, the licensing, the maintenance, the taxes, and maybe even the tolls and parking fees. And the moment you drive it off the lot, it depreciates.

If you have to stretch your budget just to make the payments, consider that a red flag. God hasn't called you to live a life that constantly teeters on the financial edge. He wants you to walk in wisdom and margin. Before you borrow, explore every alternative:

- Can you **save up** and buy a used car outright?
- Could you **downgrade** your lifestyle for a time and set the money aside?
- Could you **use public transportation** or carpool for a season?
- Could you **take a temporary side job** or sell unused possessions to reduce the loan size?

Patience is one of the most underrated financial virtues in the Christian life. We live in a culture that idolizes instant gratification. But Galatians 5:22 reminds us that patience one of the fruits of the Spirit. If you can wait, then wait. God may provide in a way you didn't expect. And waiting doesn't mean doing nothing. It means being faithful with what you have and trusting God's timeline. Don't short-circuit God's provision by running ahead of Him.

Proverbs 19:11 says, **“Good sense makes one slow to anger, and it is his glory to overlook an offense.”** That good sense (wisdom) also slows us down before jumping into obligations we may regret. Let's be honest, debt brings risk. Ask yourself: What if you lose your job? What if you get sick? What if interest rates change? What if a crisis hits? Proverbs 22:26-27 says, **“Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you?”** Are you okay placing your bed (your peace, your home, your margin) on the

line for this decision? And remember: Not all debt is equal. Credit card debt (high-interest consumer debt) is more destructive and harder to recover from than a secured car loan backed by a saleable vehicle. But no matter the type, every form of debt reduces your financial freedom. Think carefully before you give that away.

3. Have You Sought Counsel?

Finally, perhaps the most overlooked question: Have you asked for godly counsel? This goes hand-in-hand with biblical transparency. Financial decisions, especially significant ones, shouldn't be made in isolation. Proverbs 15:22 tells us, **“Without counsel plans fail, but with many advisers they succeed.”** It's easy to convince yourself of what you want to hear. But wise brothers and sisters can help you see what you might be missing. They can ask questions, challenge assumptions, and even pray with you through the decision. Seeking counsel shows humility. It's not a sign of weakness, it's a mark of spiritual maturity. Don't let pride keep you from getting the help God wants to give you through others.

Also, include prayer. Have you truly brought this decision before the Lord? Not with the mindset of “God, bless what I'm doing,” but with the posture of *“Lord, lead me in what I should do.”* He promises to give wisdom to those who ask without doubting (James 1:5–6).

In Summary: Wise Borrowing Involves...

- **Examining your motives:** Is this decision about me or about God's purposes?
- **Counting the cost:** Can I afford this, including the hidden costs and risks?
- **Seeking counsel:** Have I invited the wise people around me to speak into this?

Borrowing is not sin. But it's always serious. When we think wisely, patiently, and prayerfully—we can make decisions that reflect our trust in God, not our fear of missing out.

E. Living in Debt

We've talked about making wise decisions to avoid unnecessary debt in the future. But what if the debt is already here? What if the bills are piling up and you feel like you're drowning? What if the problem isn't theoretical, it's painfully personal?! You might be thinking: *“I've already messed up. I'm already in too deep. What now?”* Let's start with a simple answer: *Do what you can to pay it back.* The Apostle Paul writes in Romans 13:7–8, **“Pay to all what is owed to them... Owe no one anything, except to love each other.”** That doesn't mean you must be debt-free before God will love you, or that carrying a mortgage is sinful. But it does mean that as Christians, we honor Christ by honoring our financial obligations. When we carry debt, we should carry it with integrity. Paying what we owe (on time and in full) as we're able, it's a matter of Christian witness and personal responsibility.

Psalm 37:21 reinforces this, **“The wicked borrows but does not pay back, but the righteous is generous and gives.”** Debt is not always sin. But refusing to deal with it (or pretending it doesn't matter) is. That said, it's not always simple. Some of you are in very difficult situations. You may be carrying debt that feels overwhelming, and it may not be your fault. Maybe a spouse left the marriage and took the savings. Maybe a failed business venture left you with loans. Maybe a medical emergency or job loss snowballed into credit card use and survival-mode borrowing. Debt can come from all sorts of places, including places of pain and brokenness.

If that's your story, let me encourage you: You are not alone, and God has not abandoned you. His mercy meets you in this, too. Still, for most of us, if we're honest, we didn't fall into debt by accident. We

walked into it slowly, over time, through a series of unwise, and sometimes sinful, decisions. Maybe we wanted more than we could afford. Maybe we were unwilling to wait. Maybe we bought into the lie that a bigger lifestyle meant a better life. Maybe we simply weren't paying attention.

The first step toward freedom is honest reflection. Ask yourself: *How did I get here? Was it greed, trying to find joy in things instead of in Christ? Was it impatience, unwilling to wait on God's timing? Was it pride, trying to keep up appearances or gain approval through possessions? Where did I stop trusting God and start trusting credit instead?*

Once you've identified the root issues, the next step is repentance. Not just remorse, but real, heart-level change. 1 John 1:9 promises, **"If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness."** We can't change the past, but we can surrender it to the Lord and walk forward in faith. That's repentance. Jesus affirms this in Matthew 5:25–26, where He urges us to settle matters quickly with our accuser before the situation worsens. His point is broader than finances, but the principle still applies: Deal with your debt responsibly. Be humble. Be proactive. Work with your creditors, don't hide from them. Honesty and humility go a long way. Even non-Christian lenders often respond graciously to someone who genuinely wants to make things right.

And don't do it alone. Seek godly counsel from someone who will speak the truth in love and walk with you. Maybe that means a pastor, a wise friend, or a Christian financial advisor. Proverbs 12:15 says, **"The way of a fool is right in his own eyes, but a wise man listens to advice."** There's also a practical element to repentance: *Make changes so the cycle doesn't repeat.* If you got into trouble through credit card use, stop using them until a better pattern is built. If your spending habits are impulsive, set up guardrails. Invite someone to keep you accountable. Pray regularly about your financial decisions. Learning discipline may be hard, but the freedom it brings is worth it. Hebrews 12:11 says, **"For the moment all discipline seems painful rather than pleasant, but later it yields the peaceful fruit of righteousness to those who have been trained by it."**

Finally, remember: we are all debtors, not just financially, but spiritually. The greatest debt we've ever carried wasn't to a bank, but to God. Our sins left us owing what we could never repay. But Jesus didn't wait for us to catch up, He paid our debt in full. Colossians 2:14 says, **"[God] canceled the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross."** You and I have been freed from our deepest debt (the one we owed for our sin) through the life, death, and resurrection of Christ. That should shape how we think about every other kind of debt. It humbles us, yes. But it also gives us hope. If God was willing to cancel your eternal debt, He will certainly walk with you through your financial one. So what should you do if you're in too much debt?

- Don't panic.
- Don't ignore it.
- Don't pretend it will just go away.
- Instead: face it, own it, pray through it, and trust God as you pay it back. He will not forsake you.

Comments or Questions?

III. SAVINGS: ENABLING THE FUTURE

Let's suppose you've made it through all these lessons. You've taken them seriously. You've become generous in your giving, you've curbed your spending to align with a modest lifestyle, and you're faithfully working to pay down any debt you owe. Those are all great marks of biblical stewardship. But now let's say there's one area still left unaddressed, you're not saving for the future. What does that

mean? Does that mean you're being reckless or foolish with your money? Or does it mean you're living with radical faith, trusting God for tomorrow and refusing to **"store up treasures on earth"**? (Matthew 6:19). That's what we want to explore as we consider what the Bible has to say about saving. Is saving for the future a lack of trust in God, or could it actually be a *form* of trust in God's appointed means?

We said earlier that debt is getting something now by paying for it later. In that sense, savings is the exact opposite: it's getting something later by paying for it now. Saving is essentially delayed gratification. And let's be honest, most of us don't naturally enjoy saving money. It doesn't feel urgent. It doesn't feel exciting. It certainly doesn't feel rewarding in the short term. To a child, the best piggy bank is a broken one. The idea of putting money away and *not* spending it just doesn't appeal to our flesh. But it might help to ask: *What does God think about saving money?*

A. Prudence in Planning

The first thing we need to see is this: Scripture commends wise planning for the future. The Bible never pits faith against prudence. In fact, godly planning is *part* of living by faith. Consider Proverbs 6:6–8, **"Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest."** The ant doesn't wait until she's hungry to start working, she plans ahead. She prepares in a season of abundance to provide for a season of scarcity. That's biblical wisdom. Similarly, Proverbs 21:5 reminds us that, **"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty."** God honors careful foresight. Those who plan diligently tend to experience provision, while those who rush headlong into decisions often find themselves in financial need. And consider this picture from Proverbs 21:20, **"Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it."** The wise person doesn't consume everything he has. He stores some up. The fool, on the other hand, lives paycheck to paycheck, consuming everything he gets.

Joseph, the son of Jacob, gives us one of the clearest examples of Spirit-empowered, godly saving. In Genesis 41, after interpreting Pharaoh's dream, Joseph advises that Egypt set aside a portion of its grain during seven years of abundance to prepare for seven years of famine. He's not scolded for doing so, he's praised. In fact, God *blessed* this strategy. His saving didn't mean he lacked faith in God's provision, it *was* God's provision. (Genesis 41:34–36)

The point is this: saving is not a rejection of trust in God. It's a practical way to embrace the means God has given us to care for ourselves and others. Sometimes people wait around for God to rescue them, but they ignore the ordinary means He has placed right in front of them. Like the old parable of the man in a flood who refuses help from a boat and a helicopter, insisting "God will save me," we can miss God's provision when we ignore the wisdom He's already revealed.

B. Saving Guards Against the Unexpected

One of the main reasons to save is that life is unpredictable. Emergencies happen. Job loss. Medical bills. A car breaks down. These are part of life in a fallen world (Genesis 3:17–19). And if we're not prepared, we're forced to scramble, or worse, to borrow. Saving creates margin. It's like building a wall around your finances, protecting yourself from going into debt every time something unexpected happens. Proverbs 27:12 says, **"The prudent sees danger and hides himself, but the simple go on and suffer for it."** That's wisdom. Saving is a way to "see danger" and prepare accordingly. It's not fear-based living, it's wise stewardship. When you save, you're protecting your future self, your family, and even your testimony.

Paul puts it bluntly in 1 Thessalonians 4:11–12, **“Aspire to live quietly, and to mind your own affairs, and to work with your hands...so that you may walk properly before outsiders and be dependent on no one.”** God does not desire for us to be a financial burden to others. Instead, He calls us to live quietly and responsibly, in such a way that we can bless others when they’re in need (Ephesians 4:28). When you save wisely, you’re more free to give generously. Saving today can position you to be a blessing tomorrow.

C. Saving for Expected Needs

But we don’t just save for emergencies. There are many large, foreseeable expenses we can and should prepare for. Things like a down payment on a house, the birth of a child, university tuition, home repairs, or retirement. These are not surprises, they’re part of life. And when we prepare for them, we reflect a heart of stewardship. 2 Corinthians 12:14 says, **“For children are not obligated to save up for their parents, but parents for their children.”** Parents should be thinking ahead, not just about their own needs, but also how they can prepare to provide for their kids. We also read in Proverbs 13:22, **“A good man leaves an inheritance to his children's children...”** It’s not wrong to think generationally. In fact, it’s wise. God commends those who think beyond their own lifetime, preparing not just for retirement but to leave behind a legacy of provision.

Every dollar we save should be saved *on purpose*. We don’t save money to hoard it. We don’t save to protect ourselves from God. We save so that we can honor God with future expenses. That’s what makes saving an act of worship. It’s not merely financial wisdom, it’s an expression of gospel-shaped living. Whatever you’re saving for (emergencies, education, retirement, giving opportunities) ask yourself: *Is this savings ultimately pointing back to God’s glory?*

D. Hazards of Hoarding

It’s both wise and biblical to plan ahead, to set money aside, and to be prepared for future needs. But like so many good things, saving can be twisted into something destructive. That’s the danger with money, it always comes with spiritual risk. There are two sides to every coin, and saving is no exception. Just as it’s possible to glorify God through careful financial planning, it’s also possible to dishonor Him by hoarding.

Jesus addressed this very issue in a parable recorded in [Luke 12:13–21](#). A man had a remarkable harvest, an unexpected abundance. Instead of thanking God or asking how he might use this wealth to serve others, he made a selfish plan: **“I will tear down my barns and build larger ones, and there I will store all my grain and my goods”** (v. 18). His conclusion? **“Relax, eat, drink, be merry.”** But God called him a fool. That very night, his life was required of him, and everything he had hoarded was left behind (v. 20). Jesus closes with this sobering warning, **“So is the one who lays up treasure for himself and is not rich toward God.”** (Luke 12:21)

That’s the essence of hoarding, selfish accumulation without reference to God. It’s saving money with no mission, no gospel-shaped purpose, no eternal horizon. Hoarding is not just unwise. It’s sinful. It reveals a heart that trusts in wealth rather than in the Giver of wealth. We must distinguish between purposeful saving and aimless stockpiling. Saving *for a reason* (to care for others, to provide for our family, to weather an emergency) is good and biblical. But saving *just to save*, or saving so we can live in comfort and independence from God, crosses a dangerous line. Proverbs warns, **“The people curse him who holds back grain, but a blessing is on the head of him who sells it.”** (Proverbs 11:26)

In other words, hoarding hurts others. It withholds resources that could be used to meet needs, support ministry, or bless our neighbor. But hoarding doesn’t just harm *others*, it damages *us* too. Ecclesiastes

5:13 paints a sobering picture, **“There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt.”** The hoarder may think he’s protecting himself, but the very wealth he treasures becomes a source of anxiety, pride, or false security. James offers perhaps the most chilling rebuke of all, **“Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted...You have laid up treasure in the last days.”** (James 5:1–3) **“You have lived on the earth in luxury and in self-indulgence.”** (v. 5) God will judge hoarding, because at its core, it’s not just mismanagement, it’s idolatry. Paul doesn’t mince words in Colossians 3:5, **“Put to death therefore what is earthly in you...covetousness, which is idolatry.”** When we hoard wealth, we’re not just being cautious, we’re worshiping something other than God. We’re declaring with our actions: *I trust in my money more than I trust in my Lord.* But Scripture is clear, **“Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.”** (Proverbs 11:28)

Hoarding is a quiet rebellion. It slowly trains the heart to find security in numbers instead of the Sovereign God who owns the cattle on a thousand hills (Psalm 50:10). As Greg Gilbert once put it, *“Spiritual shipwreck doesn’t just happen in a moment—it’s the result of a slow and quiet drifting away out to sea.”* That’s what hoarding does. It numbs us. It dulls our affections for Christ. The more we accumulate for selfish reasons, the more we shift our hope away from the Rock and toward sinking sand. And here’s the sobering reality: from the outside, the hoarder and the faithful saver may look identical. They might save the same amount. They might have the same financial goals. But underneath the surface, their motivations couldn’t be more different. One saves with open hands, trusting God to use every dollar for His glory. The other clutches tightly to his wealth, hoping it will grant him peace and security.

The difference isn’t in the bank balance, it’s in the heart. One is driven by worship. The other, by fear or pride. Let’s be vigilant to examine our own hearts. Let’s not just ask *what* we’re saving, but *why*. Because when it comes to money, the Lord sees far beyond the numbers. He weighs the motives of our hearts (Proverbs 16:2).

E. Treasures in Trusting

Within the categories of giving, spending, debt, and savings, it’s common to wrestle with questions like, *Which one comes first? Should I give to the church or pay off my debt? Should I save for retirement or pay off my mortgage? Should I set money aside for my child’s education or help a struggling neighbor now?* These are not always simple questions, and Scripture doesn’t offer a neat formula. Different seasons of life require different financial decisions, and wise counsel often helps. That said, there *is* a general pattern we see in Scripture: prioritize giving, and leave saving for last. Giving is an act of worship and trust. Saving, though wise, is a luxury not always available to everyone. Proverbs 3:9–10 says, **“Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.”** Notice the order, *firstfruits* go to the Lord. Giving is the first expression of faith. Saving is not dismissed, but it’s meant to follow, not lead.

If you *are* in a position to save, a natural question arises: *How much?* What’s the percentage? Is it 5%? 10%? A portion of every paycheck? It would be really convenient to have a chapter-and-verse answer to settle our anxious thoughts, wouldn’t it? But God, in His wisdom, hasn’t given us that kind of financial equation. Why? Because He’s far more concerned with our *trust* than with our *percentages*.

If we had a formula, we’d be tempted to lean on the math instead of the Master. We’d follow the system rather than seek the Savior. And that’s exactly what God *doesn’t* want. Instead, He invites us into a relationship of dependence, where decisions about what to save, what to spend, and what to give away are made through prayer, faith, and gospel-saturated wisdom. This tension (between holding and releasing,

planning and trusting) is actually good for our souls. It humbles us. It forces us to come before the Lord and say, “*Father, I don’t know the future, but You do. Help me to steward well today in light of eternity.*”

1. Daily Manna: Trust in Practice

A beautiful example of this tension is found in Exodus 16, when Israel was wandering in the wilderness. God provided manna from heaven (bread on the ground each morning) but with one condition, “**Gather of it, each one of you, as much as he can eat...but let no one leave any of it over till the morning.**” (Exodus 16:16, 19) Some Israelites tried to hoard it anyway. What happened? It turned foul and bred worms (v. 20). God was teaching His people to *trust Him for daily provision*. He didn’t want them relying on their stockpile, He wanted them relying on *Him*. Why? Because the real bread wasn’t manna, it was Christ. Jesus said, “**I am the bread of life; whoever comes to me shall not hunger, and whoever believes in me shall never thirst.**” (John 6:35) Even now, God still leads His people in this same rhythm of daily dependence. Yes, saving is wise, but it should never eclipse trust. We are not to rely on a nest egg, but on a Risen King.

2. Faithful Saving vs. Fearful Saving

So let’s revisit the question: *How much should I save?* The answer is: it depends. There is no universal number, but there is a universal principle, save with the goal of glorifying God. That means your motives matter more than your math. Are you saving in fear, trying to control an uncertain future? Or are you saving in faith, preparing wisely as an act of stewardship and generosity? Remember, God searches the heart (Jeremiah 17:10). It’s entirely possible for two people to save the same amount of money, one in obedience, the other in idolatry.

There is a massive difference between how the world saves and how a Christian saves. The world saves in fear of scarcity. They cling tightly to wealth, because it’s all they have. Their identity and security are tethered to their bank account or investment portfolio. That’s why when the markets crash, or a house burns down, or a job is lost, their fear skyrockets. They’ve built their life on sand. But the Christian builds on the Rock. We may feel loss, but we don’t lose *hope*. We’re not immune to setbacks, but we’re anchored in Someone greater. Jesus reminds us, “**Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all.**” (Matthew 6:31–32) Then He gives us the alternative, “**But seek first the kingdom of God and his righteousness, and all these things will be added to you.**” (v. 33) That’s the heartbeat of faithful saving, seeking God first and trusting Him with the outcome.

3. When You Can Save—and When You Can’t

If God has blessed you with the ability to save, give thanks! Use it not just to plan for the future, but to bless others in the present. Paul reminds us that, “**As for the rich in this present age...they are to do good, to be rich in good works, to be generous and ready to share.**” (1 Timothy 6:17–18) Savings should fuel gospel-shaped generosity. But maybe you’re in a season where saving just isn’t possible. You’re living month to month. You’re stretched thin. If that’s you, don’t be discouraged, you’re not falling short. You’re actually in the perfect place to practice trust. God’s strength is made perfect in our weakness (2 Corinthians 12:9). And Jesus’ promise is still true, “**Your Father knows that you need them all.**” (Matt. 6:32) There’s no shame in leaning on Him. That’s exactly where He wants you.

4. Our Security Is in the Shepherd

Let's not forget who our God is. He's not a distant accountant checking our numbers. He's our *Father* who is compassionate, faithful, and near. He's the sovereign King who orchestrates all things for the good of His people (Romans 8:28). He's our Provider, our Shield, our Stronghold, and our Sustainer. He's the same God who cared for Ruth in her poverty, who fed Elijah by the brook, who multiplied the oil for the widow in 2 Kings 4. He's the God who brought Israel through famine, who protected Joseph in Egypt, who appointed Esther "**for such a time as this**" (Esther 4:14), and who taught Paul to be content in plenty or in want (Philippians 4:11–12). If He did not spare His own Son but gave Him up for us all, "**how will He not also with Him graciously give us all things?**" (Romans 8:32)

IV. Conclusion: Treasures in Heaven

Only God knows the future, but He's told us everything we need to know to be faithful today. He's called us to live wisely, to work diligently, to plan humbly, to give generously, and to save with hearts of trust. Let's not hoard wealth on earth that will one day decay, but instead store up treasure in heaven, "**where neither moth nor rust destroys and where thieves do not break in and steal**" (Matthew 6:20). The world says, "Save so you can relax and enjoy your kingdom." But Jesus says, "**Seek My kingdom, and I will give you what you need.**" So whether you save much or little, make it your aim to be *faithful*. That's success in God's economy. Christ has paid our greatest debt. Let's use what He's given us to bring glory to His name, and store up treasures where they'll never be lost.

Father in Heaven,

You are our Provider, our Shepherd, and our Rock. Everything we have comes from You, and everything we need is found in You. We thank You for the gift of daily bread, for providing what we need in each moment and teaching us to trust You rather than ourselves.

Lord, You know our hearts. You see our fears, our doubts, our financial anxieties. You know how easily we are tempted to cling to wealth for comfort or control. Forgive us when we hoard instead of trust, when we seek security in savings instead of seeking You. Help us, by Your Spirit, to hold loosely to the things of this world and to cling tightly to Christ.

Teach us to give generously, spend wisely, live humbly, and save faithfully, not out of fear, but out of worship. Let our financial decisions be shaped not by worldly wisdom, but by Your Word. Let every dollar in our hands be a tool for Your glory and a testimony of our trust in You.

For those of us who have much, make us generous. For those who have little, make us faithful. And for all of us, fix our eyes on the eternal treasures of heaven. Help us to seek first Your kingdom and Your righteousness, knowing that You will supply every need according to Your riches in Christ Jesus.

Thank You for being our Father, our portion, and our peace. We commit all our plans and all our provision to You, trusting that You will lead us step by step.

In Jesus' name,
Amen.