

Give
Save &
Spend



COMPASS
-finances God's way

*Campus
edition*

COMPASS
-finances God's way

This week's Lesson Theme

Lesson 8: Savings: rainy days will come



This Week's Housekeeping



Mon	Tue	Wed	Th	Fri	SAT
Dishes Room Living room Game room Read Table Sweep Weed	Bath Dishes Laundry Table Sweep Read	Bathrooms Rooms Game Room Read Dishes Table Sweep Trash Weed	Bath Living Room Dishes Vacuum Table Sweep Read	Room Game Room Read Dishes Table Sweep Weed	Read Rooms Dishes Table Sweep DUST Living room VACUUM
Jonathan			Talmage		
Sweep Bath Laundry Read Empty Dishwasher			Table Bath Laundry Read Empty Dish rack		

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This week's opening question(s)



Week 8: Were you an early or a late bloomer?

This Week's Special Interview



Suzanne Short

COMPASS
FINANCES GOD'S WAY

Review Memory Verse

"If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?" (Luke 16:11)



Review Memory Verse

“You shall not steal, nor deal falsely, nor lie to one another”
(Leviticus 19:11, NASB)



Review Memory Verse

“Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honor come from you alone, and you are the Ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength” (1 Chronicles 29:11-12, TLB)



Review Memory Verse

Moreover it is required in stewards, that one be found faithful (1 Corinthians 4:2).



Review Memory Verse

“Whatever you do, do your work heartily, as for the Lord rather than for men ... it is the Lord Christ whom you serve" (Colossians 3:23-24).



Review Memory Verse

“Remember the words of the Lord Jesus, that He Himself said, ‘It is more blessed to give than to receive’” (Acts 20:35, NASB)



Review Memory Verse

"Steady plodding brings prosperity, hasty speculation brings poverty." (Proverbs 21:5 TLB)



This Week's Memory Verse

"The wise man saves for the future, but the foolish man spends whatever he gets" (Proverbs 21:20, TLB)



This Week's Financial Current Events



This Week's Discussion and Application



Consistently Save

**Steady plodding brings prosperity;
hasty speculation brings poverty.**

Proverbs



21.5 TIP



Steady plodding brings prosperity

Proverbs 21:5

72 ÷ 2% interest =

36 years

72 ÷ 4% interest =

18 years

72 ÷ 6% interest =

12 years

72 ÷ 8% interest =

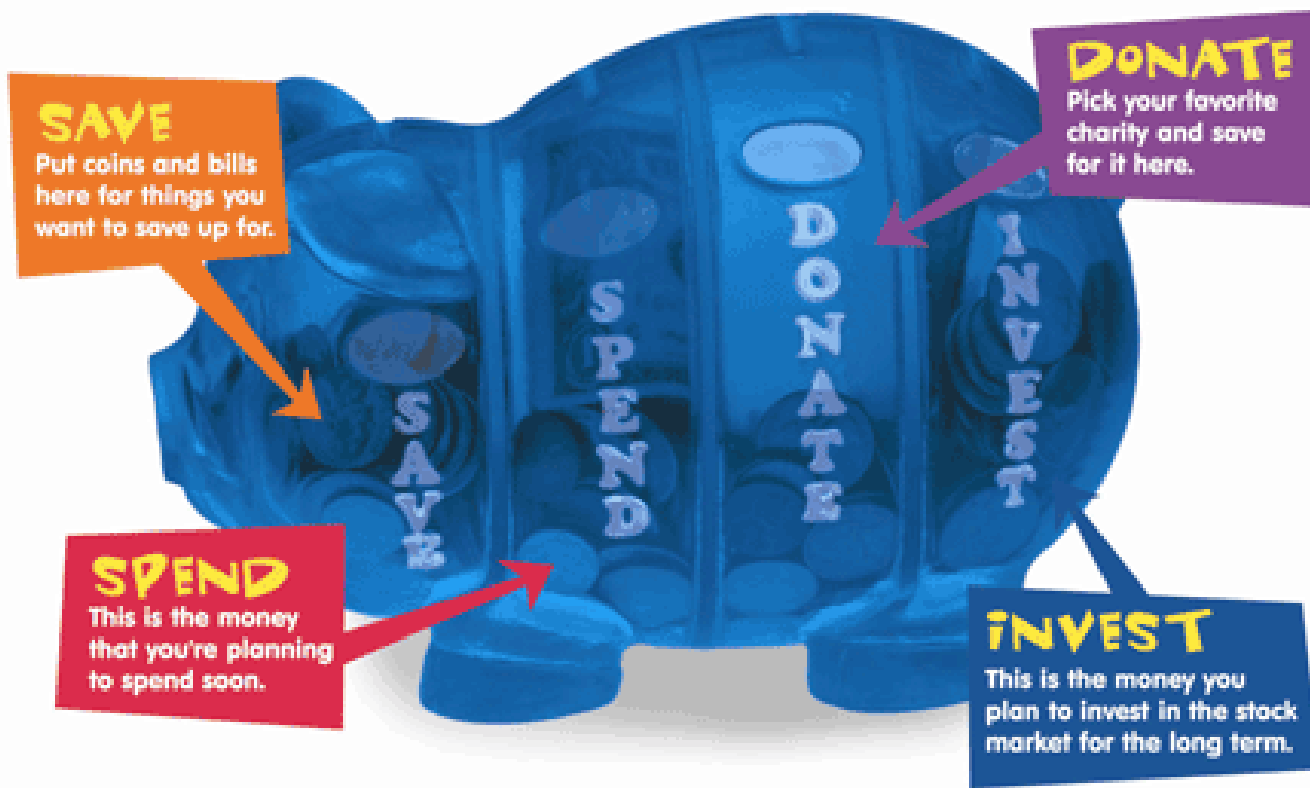
9 years

72 ÷ 12% interest =

6 years

With a 12% rate of return, your money will double in approximately 6 years.

The wise save for the future, but the foolish spend whatever they get! Proverbs 21:20



- Emma Howe of Minneapolis, left \$1 tips but bequeathed \$31 million to the poor and disadvantaged.
- Anne Schieber of New York, a former IRS auditor wore the same frayed black dress every day, but built a \$22-million fortune.
- Gladys Holm, a Chicago secretary who never made more than \$15,000 a year, accumulated \$18 million and gave it all to a children's hospital.



From Your Money Counts

Short Term Savings:

Future purchase

Replacement purchase

Emergency Fund: 3 to 6 months of income.

Long Term Savings:

Fund long term needs and goals such as retirement.

Savings

**Look at the Chart on page 98 and 99
Of Your Money Counts**

A word on investing and chance

One is 50 times more likely to be struck by lightning than to win a million dollars in the lottery.



Contrast

The World Says: Spend all you make. However, if you should save put your trust in accumulated assets.

Scripture Says: The wise man saves for the future, but the foolish man spends whatever he gets (Proverbs 21:20)

Review Small Groups

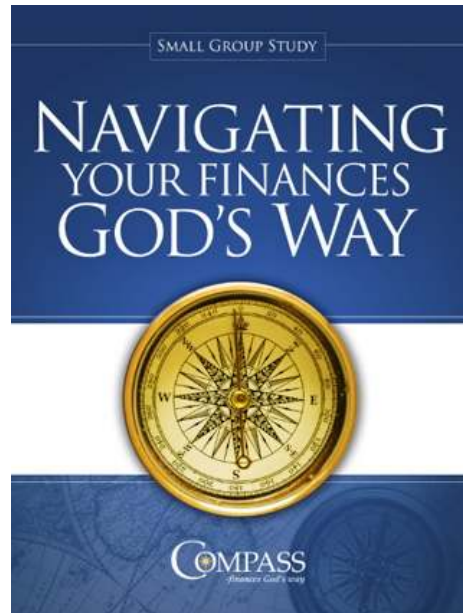
This week cover Week 8 Small Group material



Remember the number one principle for an effective small group – there is one speaker at a time and everyone else is all ears!

This Week's "at home" assignment

To be completed before class next week



Read Chapter 15 of *Your Money Counts*.

Memorize **Proverbs 21:20**

Pray for the students in your small group

Close in Prayer

