

Reading: Matthew 25:1-10

Topic: Breaking Out Of The
Debt Trap # 4

INTRODUCTION: Surveys and statistics of the last few _____ have revealed that the modern family of the twenty-first century have virtually no _____ in savings.

I.A MARK OF WISDOM:

A. The Ants:

1. The Word of God instructed the careless, the lazy and the unwise to learn a _____ from some of God's tiniest creatures – the ants. Prov. 6:6
2. The ants have been given an instinct by God to work and though they have no real _____ to instruct them, they are very wise about _____ for the winter during the good weather. Prov. 6:7,8

B. The Lesson:

1. There is a lesson here to be learned and that is that in the _____ times, do not spend everything that get, because a winter (hard times) may come and you need to be _____ to survive through it.
2. Those who have not been wise enough to _____ ahead often find themselves in _____ trouble when a difficult time befalls them such as an unexpected _____ or losing a _____. Prov. 6:9-11

II. THE WHY OF SAVING:

A. Joseph's Plan:

1. When Joseph was called upon to give the interpretation of Pharaoh's _____ in Egypt, God gave him the revelation of a seven year _____ that was going to come to the land. Gen. 41:29-31
2. Seven years of plenty and prosperity were time and opportunity to _____ for the coming hard time in the future, and God gave Joseph the wisdom to instruct Pharaoh to begin _____ one fifth or twenty percent of the harvest for the next seven years.
3. When the seven years of _____ came, there were enough provisions stored up for the next seven difficult years so that the people would not _____ to death. Gen. 41:33,34

B. Plan Savings:

1. Even though the future is unknown to us, we should be wise like the ants and _____ for anything that may happen to us i.e. a layoff, an illness or an emergency.
2. When we look even further down the _____, one day we will reach retirement _____ and if we haven't done some preparation and planning for it, we may end up living below the _____ line. Prov. 28:19

C. Organize & Prepare:

1. In the parable of the ten virgins, the difference between the five _____ ones and the five _____ ones was the simple fact that the five wise thought for the _____ and prepared for it, while the five foolish ones did not. Mt. 25:3,4
2. When the emergency arose – the delay of the coming of the bridegroom, the foolish had not _____ for that, and they tried to _____ from the others, but there was none to spare. Mt. 25:8,9

III. REORGANIZE AND START NOW:

A. Set Up The 10-10-80 System:

1. One of the wealthiest men of the last generation was John D. Rockefeller and when _____ by an interviewer what was the _____ of his success, he stated that it was the 10-10-80 principle:
- Ten percent to God
 - ten percent saved for himself for the future
 - eighty percent to live on.

B. Your System:

- Jesus made it clear in His teaching that what we do with our _____ speaks loudly about who we are as a person and God takes note of how we handle what He _____ us. Lk. 16:10-12
- The best time to begin a financial organization is _____, not wait until you think there will be a more convenient _____ later on.
- When you use the 10-10-80 system, you will be surprised how your financial situation will _____ and even how quickly things will happen:
 - Ten percent to God – this is not _____ to begin with – it is God’s Mal. 3:8-10
 - Ten percent to savings – this will begin to gather and _____ providing a fund for emergencies and Also provide a retirement fund for the future. (investment – RRSP)
 - Eighty percent for you to live on – to _____ your basic needs of day to day living.

CONCLUSION: Some people want to live by the philosophy of “eat, _____ and be merry for tomorrow we may die.” However, if you live to be one hundred years and you didn’t make any plans for the future, you may find yourself in a very _____ position. Prepare and make a financial _____ now.