

# Money Move\$ by Faith: *FUTURE*

## Genesis 41:33-36

1. **SHORTSIGHTEDNESS:** When we foolishly consume the blessing of surplus, it leaves us inadequately prepared for the eventuality of economic adversity (Genesis 33-36).

### *Beware and Prepare*

- **Beware of the Danger of “Now”** – Never sacrifice long-term wealth for the sake of immediate gratification.
  - **Prepare for the Eventuality of Economic Adversity** – Historically, economic prosperity and economic adversity come in cycles. Ignoring the cycle is not faithfulness, it is foolishness!
2. **STRATEGY:** In seasons of surplus, Godly wisdom says INCREASE your goals for saving (Genesis 41:33-36).

### *Do I (We) Save for Retirement?*

- **Americans and Retirement:** 60% of Americans contribute to a retirement savings account.
- **Black and Brown Americans and Retirement:** Whereas, 68% of Non-Hispanic White adults have retirement savings accounts, only 42% of people of color are contributing to retirement.
- **Millennials and Retirement:** Although Millennials are slightly outpacing the number of Baby Boomers with retirement savings accounts, 40% of Millennials have not yet begun to contribute toward their retirement.

*(over please)*



## Do I (We) Have Enough Saved for Emergencies?

- **Widespread Discomfort: 60%** of Americans are uncomfortable with their level of emergency savings.
- **The Breakdown: 31%** report being "very uncomfortable" and **29%** are "somewhat uncomfortable," revealing that the majority of the population is living without a sufficient safety net.
- **1 out of 4: 24%** of Americans report not having any emergency savings at all.

## How to Faithfully Save for the FUTURE

- ▶ **Think Like an Ant** – No matter what this season is, know that winter is coming. Meaning, save more during seasons of surplus (Proverbs 6:6-8).
  - ▶ **Be a Faithful Manager:** Faithful managers position themselves to always prosper (Matthew 25:21, 23).
3. **SAVE:** Formal savings plans are essential for us to have the necessary resources for both recessions and retirement (Genesis 33-36).

### *Two Must Do's*

- √ If you are not a saver, talk with a Certified Financial Planner (CFP) and start automated contributions to emergency and retirement savings accounts. Credit unions are great institutions for this service.
- √ Plant trees for the next generation, even ones that you will never sit under. It will give their FUTURE a huge boost (Jeremiah 29:11).

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