

# Momentum Sermon Series

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## SERMON TWO - SAVINGS FOR HARVEST AND FAMINE

Text: Genesis 41

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### I. INTRODUCTION

- a. Wise people save money.
  - i. That's something no one here would really disagree with.
  - ii. We just know in the core of our being that saving money is a wise thing to do, right?
- b. We see this in Scripture.
  - i. Proverbs 21:20: "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."
  - ii. The Bible says that anyone who spends all he has is a fool.
- c. I wonder how many of us would look foolish based on that standard?
  - i. According to The Wall Street Journal, 70% of American families are living paycheck to paycheck.
  - ii. A recent Gallup poll found that 68% of Americans would be unable to cover a \$5,000 emergency without having to borrow money.
    1. Think about that. It doesn't take much of an emergency to add up to \$5,000, does it?
    2. A car repair, leaky roof, or hospital bill can get you there in a heartbeat.
    3. That means 68% of Americans are living on a razor's edge, just praying that "life" doesn't happen to them—but you know something will happen sooner or later. And when it does, these families go straight to the credit card or home equity loan to bail them out.
  - iii. We know what "foolish" looks like. We see that all around us.
    1. I, for one, contribute to the foolishness myself on occasion.
    2. Like Dave Ramsey says, "I've done stupid, and it always costs me money. In fact, I've done stupid with zeroes on the end of it."
- d. But Proverbs 21:20 talks about two groups: the wise and the foolish.
  - i. Let's not look at the foolish today.
  - ii. Instead, let's take a good look at what "the wise" looks like.
- e. A great example of this kind of wise living is found in Genesis chapter 41.
  - i. Here, we see Joseph preparing Egypt for the world's greatest famine.
  - ii. It's a long passage, but it's important that we see the scope of what's going on here.
  - iii. Read Genesis 41:15–57 OR 41:15–43, 47–49, 53–57
  - iv. In this passage, we see three things about saving:
    1. Saving money is absolutely necessary.
    2. Saving money is a decision.
    3. Saving money protects your family and those around you.

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## II. SAVING MONEY IS ABSOLUTELY NECESSARY

- a. I don't want to scare you, but I'm here to tell you something you can count on:  
Disaster is coming.
  - i. You may be sitting in the middle of a financial crisis right now.
  - ii. You may be better off financially than you've ever been in your life.
  - iii. No matter what is going on in your life right now, you need to understand a vital point: Emergencies are going to happen. No one is immune.
- b. Money Magazine reports that 78% of us will have a major negative financial event in any 10-year period of time.
  - i. Count 10 families down your row right now.
  - ii. Eight of those 10 families are going to be hit with a \$6,000–10,000 crisis within any 10-year period.
  - iii. So when you think about it, unexpected events really aren't unexpected at all, are they?
- c. Medical debt is consistently one of the leading causes of personal bankruptcy in the U.S.
  - i. When faced with a serious illness the typical American family has the added strain of financial pressure.
  - ii. That means that when you, your spouse, or your child is sick, it's not just a health crisis, it's a money crisis.

## III. WHY? WHY DON'T WE HAVE MONEY IN THE BANK TO TAKE CARE OF THESE THINGS?

What could be more important than protecting your family from this nightmare situation?

- a. How does this relate to the Genesis passage?
  - i. What was the situation?
    1. Egypt was one of the richest, most fertile areas in the world.
    2. Pharaoh, the absolute monarch of Egypt, held total control over the land and the people. His word was law.
    3. God's interaction with Pharaoh is interesting.
      - a. Pharaoh held all the power in the land, but his encounter with God left him scratching his head. He was forced to look for answers elsewhere. And where did he find them?
      - b. Think about the three players in this story. You have almighty God, a seemingly almighty human king, and ... an imprisoned slave? How could that possibly make sense?
      - c. Joseph's role in the story is a reminder that God doesn't always work the way we expect Him to. He will not only get our attention in surprising ways; He will also bring His wisdom and insight into the situation through the most unexpected, humble messenger imaginable.

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- ii. Pharaoh had a sign of things to come.
    - 1. In the passage, we see that God gave Pharaoh a clear message that trouble was coming.
    - 2. His dreams were a shot across the bow, a declaration from God that the king needed to get his country in order.
    - 3. Joseph saw this clearly, commenting that these things had been “firmly decided by God” (41:28, 32).
    - 4. When the Word tells you that something has been “firmly decided by God,” you’d better buckle up.
    - 5. Pharaoh recognized the urgency, and he took steps to manage the impending crisis.
  - b. Ecclesiastes 11:2: “Give portions to seven, yes to eight, for you do not know what disaster may come upon the land.”
    - i. That’s a note about diversification, but it makes a good point about emergencies.
    - ii. Emergencies are not a matter of if; they’re a matter of when.

#### IV. SAVING MONEY IS A DECISION

- a. Joseph didn’t just tell Pharaoh that trouble was coming, did he?
  - i. He interpreted the dreams as he was asked to do, but he went a step further.
  - ii. Joseph offered a specific plan of action.
  - iii. Read Genesis 41:33–40.
- b. When faced with the realization that Egypt would flourish for seven years and then face a famine for another seven years, Joseph’s first instinct was to save, save, save!
  - i. Joseph didn’t suggest that each individual farmer save here and there, however much he could.
  - ii. Instead, he put a number on it—one-fifth (20%) of the grain that was to be harvested during the years of plenty would be set aside. This was Egypt’s “emergency fund,” to be used only during the famine and only to supplement what each family was able to produce during the hard years.
  - iii. Joseph—the model nerd—further suggested that someone be put in charge to make sure the savings plan went as suggested.
  - iv. His plan left nothing to chance. It was written down, it had built-in accountability, and it had the full support of Pharaoh.
- c. Our personal budgets need to be intentional and well-planned, too.
  - i. You need a plan. You won’t save money by accident.
  - ii. Write it down.
    - 1. Put actual numbers down on paper, showing every dollar that will come in and every dollar that will go out. Do this every month, before the month begins.

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2. A budget is not a straitjacket. If you want some fun in your life, then fill up the “Fun” category of the budget. A budget doesn’t mean you can’t or shouldn’t enjoy your money; it just means that you are exercising control over it.
  3. Larry Burkett: “A budget is simply telling your money what to do instead of wondering where it went.”
  - iii. Savings must be a priority. You will only save money when it becomes very, very important; otherwise, something else will always seem more urgent.
  - iv. Like Dave Ramsey says, “One definition of maturity is learning to delay pleasure. Children do what feels good; adults devise a plan and follow it.”
  - d. Joseph’s saving plan teaches us three important things:
    - i. Timing matters—and the time is now!
    - ii. Decisions made in abundance will feed you in scarcity.
    - iii. Emergency savings should be kept totally separate.
      1. The storehouse was for emergency savings only.
      2. Joseph didn’t sneak in there a few times a week to make himself a sandwich.
      3. That food was saved and dedicated for a specific purpose. No one touched it until it was absolutely necessary—an emergency.

## V. SAVING MONEY PROTECTS YOUR FAMILY AND THOSE AROUND YOU

- a. Disciplined savings add up quickly.
  - i. Read Genesis 41:48–49.
  - ii. By saving only 20% of the crops during the seven years of plenty, Joseph had more grain than he knew what to do with!
    1. Think about that. They saved 20% a year for seven years and that covered 100% of their need for the next seven years.
    2. How is that possible? Because God was involved.
  - iii. The storehouse was completely full. They couldn’t even measure how much they had!
  - iv. This is the result of persistent saving.
    1. You just make it a part of your daily life.
    2. Soon, it becomes perfectly natural to put a portion of your pay aside as savings, and then it’s there when you really need it.
- b. What was the result of this enormous wealth?
  - i. Egypt/Pharaoh/Joseph became known for wise savings. Egypt became a source of hope and help for the hurting. (Genesis 41:55)
  - ii. The nation only survived this catastrophic event because of wise planning and careful saving. By being faithful during the years of plenty, Joseph was able to bless an entire nation, literally keeping them alive during the famine.

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- c. Saving money puts you in a position to help others.
    - i. Saving is not contrary to giving.
      - 1. It is not selfish to save money.
      - 2. As Larry Burkett said, “The only difference in saving and hoarding is attitude.”
        - a. If you put money aside for the purpose of taking care of your family, having cash on hand to help others, being able to provide for your family or pay for college, then that is clearly savings.
        - b. If you put money aside for the sake of being rich, having more, doing more, and having more than your neighbors, then that’s hoarding. Your motives are way off base, and that self-centered attitude isn’t pleasing to God.
      - 3. The Jewish culture celebrates the act of saving an abundance week in and week out. This is how they provide for not only their families, but for the needs of others.
        - a. In his book, *Thou Shall Prosper*, Rabbi Daniel Lapin explains the Jewish Havdalah service:
        - b. “The Havdalah service is recited over a cup of wine that runs over into the saucer beneath. This overflowing cup symbolizes the intention to produce during the week ahead not only sufficient to fill one’s own cup, but also an excess that will allow overflow for the benefit of others. In other words, I am obliged to first fill my cup and then continue pouring as it were, so that I will have sufficient to give away to others, thus helping to jump-start their own efforts.” (Lapin, 150)
    - ii. Saving empowers giving.
      - 1. How often have you wanted to help someone or give to a good cause, and yet couldn’t do it because you didn’t have the money?
      - 2. What would it be like to have the freedom to give generously and not worry about having enough money to pay the car note or the mortgage bill?
  - d. Proverbs 13:22: “A good man leaves an inheritance for his children’s children.”
    - i. It is unbiblical to spend every dime we make.
    - ii. We have a responsibility to our families—and to our future generations—to turn back the tide of debt, wastefulness, and consumerism that is leading so many families into financial ruin.
    - iii. We are called to leave an inheritance, but that doesn’t only mean a full bank account.

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1. We leave a generation-changing legacy when we take the time to teach our children God's ways of handling money.
  2. If you give your kids money with no training, they'll lose the money. If you give them training with no money, they'll make the money. But what if you gave them both?

## VI. CONCLUSION

- a. Trouble is coming. There can be little doubt that you're going to face a big financial emergency at some point in the future.
- b. Cars break down. Houses need maintenance. People get sick. These things are not really unexpected. We know something is going to happen, we just don't know what or when.
- c. I'll say it again: Wise people save money.
  - i. Zig Ziglar: "If you do the things you need to do when you need to do them, then someday you can do the things you want to do when you want to do them."
  - ii. Don't let neglect or a short-term mentality rob you of your future.
  - iii. Head off the disasters. Make a plan for your money. Protect your family and others around you. And above all, honor God with your finances.