

# LOVE-DRIVEN STEWARDSHIP

## Emergency Fund Well Done

### Step Four



A Personal or Small Group Guide for the

*Stewardship*  
WELL DONE  
JOURNEY

For many Christians, the idea of setting aside funds for emergencies or retirement creates inner conflict. Why? The Bible says a great deal about finances. Much of its wisdom warns us to beware of loving money (Matthew 6:24) and hoarding our resources (Luke 12:18). This dilemma leaves many people of faith in places of risk, not saving for emergencies. But is that the way God would have us live? Is it God's will for all His children to live paycheck-to-paycheck, being one financial misstep away from poverty or even homelessness? No.

Consider the words of Jesus:

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” (Matthew 6:19-21)

1. Have you believed that “storing up” in any form could be considered sinful? Why or why not?

The two primary considerations here are found in these words: *treasure* and *heart*. Jesus always places our hearts at the center of the conversation. When our heart is right, then everything else follows. Just as Jesus tells us to “...seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6:33), seeking the kingdom is our heart's priority. Everything else comes into order behind it.

2. Discuss how loving God first and foremost, sincerely and genuinely, becomes the agent of change for our view and stewardship of our resources?

Observing our treasure paints a portrait of our heart. In step one of the *Stewardship Well Done Journey*, we discussed Priorities. For Christians, the things that matter most to us in life are rooted in godly values and views. Our priorities, then, become centered on what matters most to us, but not selfishly. Because Christ is in us, our priorities take the shape of what matters most to Him and us – jointly in a kind of holy harmony.

Emergency funds are matters of the heart. Do you love your family? Of course! Wise saving means that you can continue to provide for yourself and your family in the event of an



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emergency. Godly saving is heart-based, not wealth-based. When you live out of a heart of love – both yours and the Lord’s – applying it to planning your emergency fund, you will discover love-driven stewardship.

3. Do you have an emergency fund in place? If not, why?

Let’s observe Luke 12:13-21, having reframed the conversation about saving within the context of our hearts.

Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” Jesus replied, “Man, who appointed me a judge or an arbiter between you?” Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’” “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I’ll say to myself, ‘You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.’” “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ “This is how it will be with whoever stores up things for themselves but is not rich toward God.” (Luke 12:13-21)

4. Have you ever considered that this conversation, leading to the parable, begins with someone who desires to spend their family’s emergency fund?
5. Which is worse in your view, to squander an inheritance or to store up an inheritance? Why?
6. What is Jesus’ warning to the person who wants Him to recover his part of his family’s inheritance? Jesus warns against what sin?

Jesus looks into the heart of the person, not the financial issue. He doesn’t say the inheritance is evil; He says greed is evil.

7. What is the difference between greed and wise, love-driven saving?

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8. What could the man with the abundance of crops done differently to care for his family and others? How might love change and transform the man to make a huge difference in that story?
9. Suppose you don't have an emergency fund in place but would like to. Would you be willing to engage with a professional who understands these funds as love-driven tools for wise stewardship?

The professionals at FMF Financial Services understand love-driven stewardship and are ready to help you save for life's unexpected emergencies in ways that are rooted in faith and wisdom.

Close in a time of prayer around these themes:

1. Lord, give me an increasingly generous heart.
2. Lord, help me understand love-driven stewardship.
3. Cleanse me from any ways in which I want to spend my children's inheritance.
4. "Search me, God, and know my heart; test me and know my anxious thoughts. See if there is any offensive way in me, and lead me in the way everlasting." (Psalms 139:23-24)

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