



“Go to the Ant!”
Proverbs 6:6-11, 30:24-28

A WORD FROM MIKE...

We are engaged in a five-week series called “Momentum.” The purpose of this series of sermons is to help create a culture of stewardship at our church.

This week, our topic is *saving money* instead of spending it.

According to *The Wall Street Journal*, 70% of families in the U.S. are living paycheck to paycheck. A recent Gallup poll found that 68% of Americans would not be able to cover a \$5,000 emergency without having to borrow funds. *Money* reports that 78% of us will have a major, negative financial event in any ten-year period of time.

In light of these facts, it’s important that we “go to the ant” for instruction. And the ant says to save for the future.



KNOWING GOD

Read **Proverbs 6:6-11** and **30:24-28**. What do these two passages teach us about human nature?

In what ways do ants reveal the nature of God?

Proverbs is a book about wisdom. What is wisdom? Is it identical to intelligence? How does a person acquire wisdom?



GROWING TOGETHER

Read **Proverbs 21:5, 20**. These verses contrast the diligent person with the fool. How is it possible to have an appropriate concern about the future without living in fear of the future?

Read **Proverbs 27:12**. What do you think are some of the possible consequences of failing to save for a “rainy day”?

SERMON NOTES

Read **Proverbs 27:23-27**. What are some of the benefits of saving for the future? If you can, share a story about how your savings and investments helped you through a hard time.



SERVING OTHERS

Read **Jeremiah 29:4-7**. This is an excerpt of a letter from the prophet Jeremiah to his fellow Jews exiled in Babylon. God wanted them to settle down in Babylon and “seek the peace and prosperity of the city.” It is God’s will that we care about our community and work for its improvement. How is saving and investing money an act of good citizenship?

IN YOUR FAMILY...

- a) Take a field trip together! Go outside, find an anthill, and observe the ants. What lessons do you learn from them? What is remarkable about the way God made them? Do you see any ants carrying food or supplies back to their home?
- b) If you are not already saving money as a family, come up with a saving plan. As an idea, consider getting a piggy bank or cookie jar for the kitchen, save all your loose change, and donate it later to church or charity.