

BARE

WEALTH
ADVISORS
Faith.Finances.Freedom.

Saving & Investing from a Biblical Perspective™



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Date:

Name:

GOAL: To have a biblical understanding on the reasons to save & invest.

Step **1**

Read verses on back page and reflect on the above biblical wisdom provided:
What is the main theme of the savings passages?



Reflect and pray prior to answering the following questions:

Step **2**

What are the primary reasons I like to have money in savings and investments (security, financial goals, etc)?

Compare your thoughts to a few thoughts on why you think God wants you to have saving and investments.

What do you think the difference is between saving and hoarding?

Which do you consider yourself leaning towards?

What is the difference between a savings account and an investment account?

Savings account – to help cover unexpected expenses in the short term. (generally 3-6 months living expenses.)

What do you have saved?

(checking, savings, money markets, CD's)

Investments – to accomplish long term financial goals. (401K, mutual funds, real estate)

Have you started to invest?

What is holding you back from investing for long term goals?



Step **3** **Steps to take:**
What are your top 3 long term financial goals?

Goals:

1)

2)

3)

Discuss with your wealth advisor appropriate investment vehicles to help accomplish the above listed goals.

Time Frame:

1)

2)

3)

Determine how much is enough to accomplish all of your short term and long term financial goals:

A. Look at your total short term savings and set a goal to increase to 3-6 months of your monthly living expenses. _____.

B. Quantify how much you need to invest annually or in a lump sum to meet all of your long term goals listed above. _____.

If you have more than enough either now or someday in the future, what do you think God would have you do with the excess resources?

Discuss with your spouse:

Do our savings and investment plans align with what God is calling us to do?

Do we have a savings and investment plan that helps to accomplish our short term and long term financial goals?

Pray about what God would lead you to do – save more to plan for the future or begin using your resources to accomplish your answer from previous box?



Bare Wealth Advisors Financial Bible Verses

Saving/Investing

Proverbs 21:20

The wise have wealth and luxury, but fools spend whatever they get.

Luke 14:28

But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it?

Genesis 41:47-49

As predicted, for seven years the land produced bumper crops. During those years, Joseph gathered all the crops grown in Egypt and stored the grain from the surrounding fields in the cities. He piled up huge amounts of grain like sand on the seashore. Finally, he stopped keeping records because there was too much to measure.

Matthew 6:19-20

Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.

Proverbs 13:11

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Proverbs 28:19-20

A hard worker has plenty of food, but a person who chases fantasies ends up in poverty. The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble.

Proverbs 6:6-8

Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter.



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