



# Sustainable February Bible Study Series:

**Re-examining Your Life  
(Principles from the Life  
of Joseph)**



# Self-Assessments:

01

Evaluation

02

Vision

03

Integrity

04

Faith



# Startling Statistics:

- 78% Live paycheck to paycheck
- 57% No written plan or budget
- 50% Fearful about their finances
- 24% Demonstrate financial literacy
- 44% No emergency fund
- 43% Student loan default
- 38% Credit card debt
- 33% save zero for retirement
- 56% Save less than \$10,000

# Three Scripture References from Genesis 41



## Genesis 41:33–41

33 Now therefore let Pharaoh look out a man discreet and wise, and set him over the land of Egypt.

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34 Let Pharaoh do this, and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years.

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35 And let them gather all the food of those good years that come, and lay up corn under the hand of Pharaoh, and let them keep food in the cities.

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36 And that food shall be for store to the land against the seven years of famine, which shall be in the land of Egypt; that the land perish not through the famine.

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37 And the thing was good in the eyes of Pharaoh, and in the eyes of all his servants.

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38 And Pharaoh said unto his servants, Can we find such a one as this is, a man in whom the Spirit of God is?

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39 And Pharaoh said unto Joseph, Forasmuch as God hath shewed thee all this, there is none so discreet and wise as thou art:

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40 Thou shalt be over my house, and according unto thy word shall all my people be ruled: only in the throne will I be greater than thou.

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41 And Pharaoh said unto Joseph, See, I have set thee over all the land of Egypt.

## Genesis 41:47–49

47 And in the seven plenteous years the earth brought forth by handfuls.

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48 And he gathered up all the food of the seven years, which were in the land of Egypt, and laid up the food in the cities: the food of the field, which was round about every city, laid he up in the same.

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49 And Joseph gathered corn as the sand of the sea, very much, until he left numbering; for it was without number.

## Genesis 41:53–57

53 And the seven years of plenteousness, that was in the land of Egypt, were ended.

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54 And the seven years of dearth began to come, according as Joseph had said: and the dearth was in all lands; but in all the land of Egypt there was bread.

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55 And when all the land of Egypt was famished, the people cried to Pharaoh for bread: and Pharaoh said unto all the Egyptians, Go unto Joseph; what he saith to you, do.

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56 And the famine was over all the face of the earth: And Joseph opened all the storehouses, and sold unto the Egyptians; and the famine waxed sore in the land of Egypt.

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57 And all countries came into Egypt to Joseph for to buy corn; because that the famine was so sore in all lands.

**Principle 1:**  
**Dependence: Rely on God**

Genesis 41:38-39, And Pharaoh said unto his servants, can we find such a one as this is, a man in whom the Spirit of God is? And Pharaoh said unto Joseph, Forasmuch as God hath shewed thee all this, there is none so discreet and wise as thou art.

Proverbs 3:5-6, Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge Him, and He will make your paths straight.

“A rich man without God is just a poor man with money.”

Proverbs 27:23-24 (LB), Riches can disappear fast...so watch your business interests closely. Know the state of your flocks.

Proverbs 23:23 (LB), Get the facts at any price.

Four Things about the State of our Finances:

1. What we OWE
2. What we OWN
3. What we EARN
4. Where it GOES

**Principle 3:**  
**Saving: Prepare for the Future**

**Joseph's Strategic Plan**

**Genesis 41:33-36,**

“Now therefore, let Pharaoh select a discerning and wise man, and set him over the land of Egypt. Let Pharaoh do this, and let him appoint officers over the land, to collect one-fifth of the produce of the land of Egypt in the seven plentiful years.

And let them gather all the food of those good years that are coming, and store up grain under the authority of Pharaoh, and let them keep food in the cities. Then that food shall be as a reserve for the land for the seven years of famine which shall be in the land of Egypt, that the land may not perish during the famine.”



## How to Plan for a Crisis:

1. Plan before the crisis begin
2. Be honest and upfront
3. Learn to sacrifice
4. Set aside a reserve
5. Make resources easily accessible
6. Keep accumulating
7. Commit for the long-term

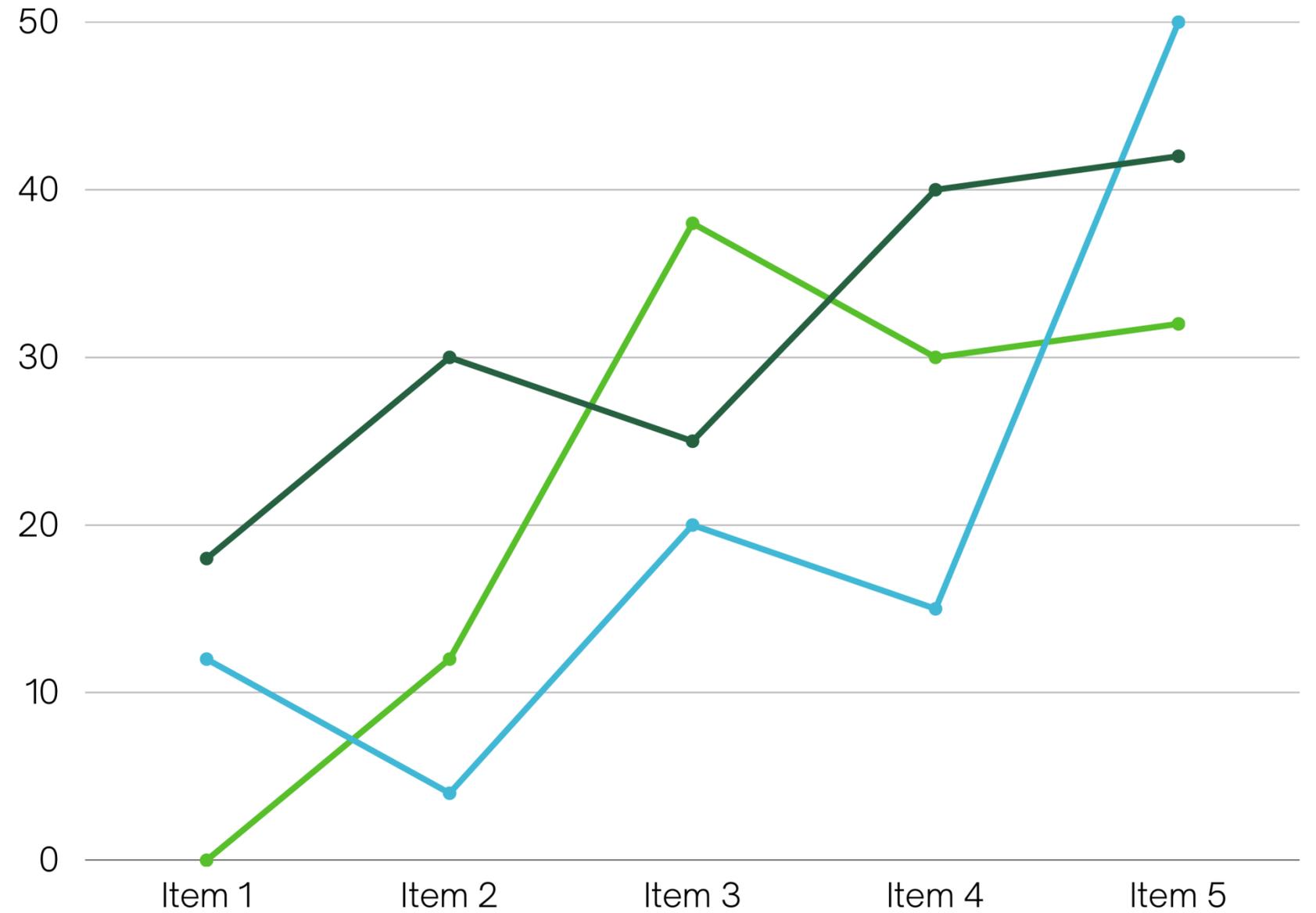


**If you always  
spend less than  
you earn,  
mathematically,  
you'll never run  
out of money.**

# Proverbs 21:20,

Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

**The primary reason  
for the lack of  
saving today is  
consumption  
without restraint.**



**Proverbs 13:11, ...but he who gathers money little by little makes  
it grow.**

**Proverbs 6:6-8, Go to the ant, you sluggard; consider its ways  
and be wise! It has no commander, no overseer or ruler, yet it  
stores its provisions in summer and gathers its food at harvest.**



**"He who buys what  
he does not need,  
steals from  
himself."  
Swedish Proverb**



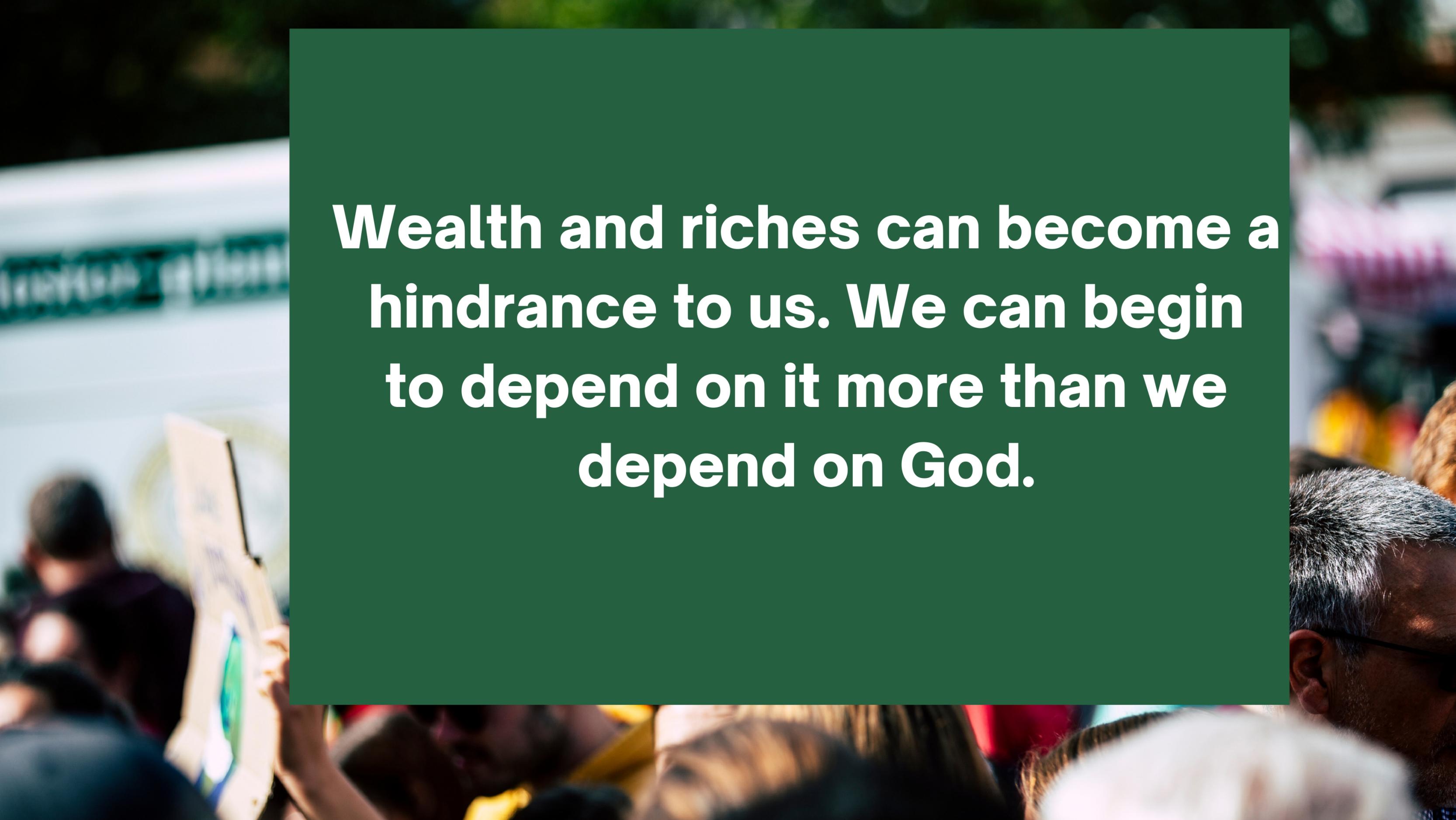
**“You don’t have to see the whole staircase, just take the first step.”**

The background image shows a vast, modern conservatory with a complex, geometric glass and steel dome. The interior is filled with a dense forest of various tropical plants and trees. In the center, a large, multi-tiered waterfall cascades down, creating a misty atmosphere. The lighting is soft and even, highlighting the textures of the plants and the structure of the dome.

# **The Dangers of Wealth and Saving Too Much**

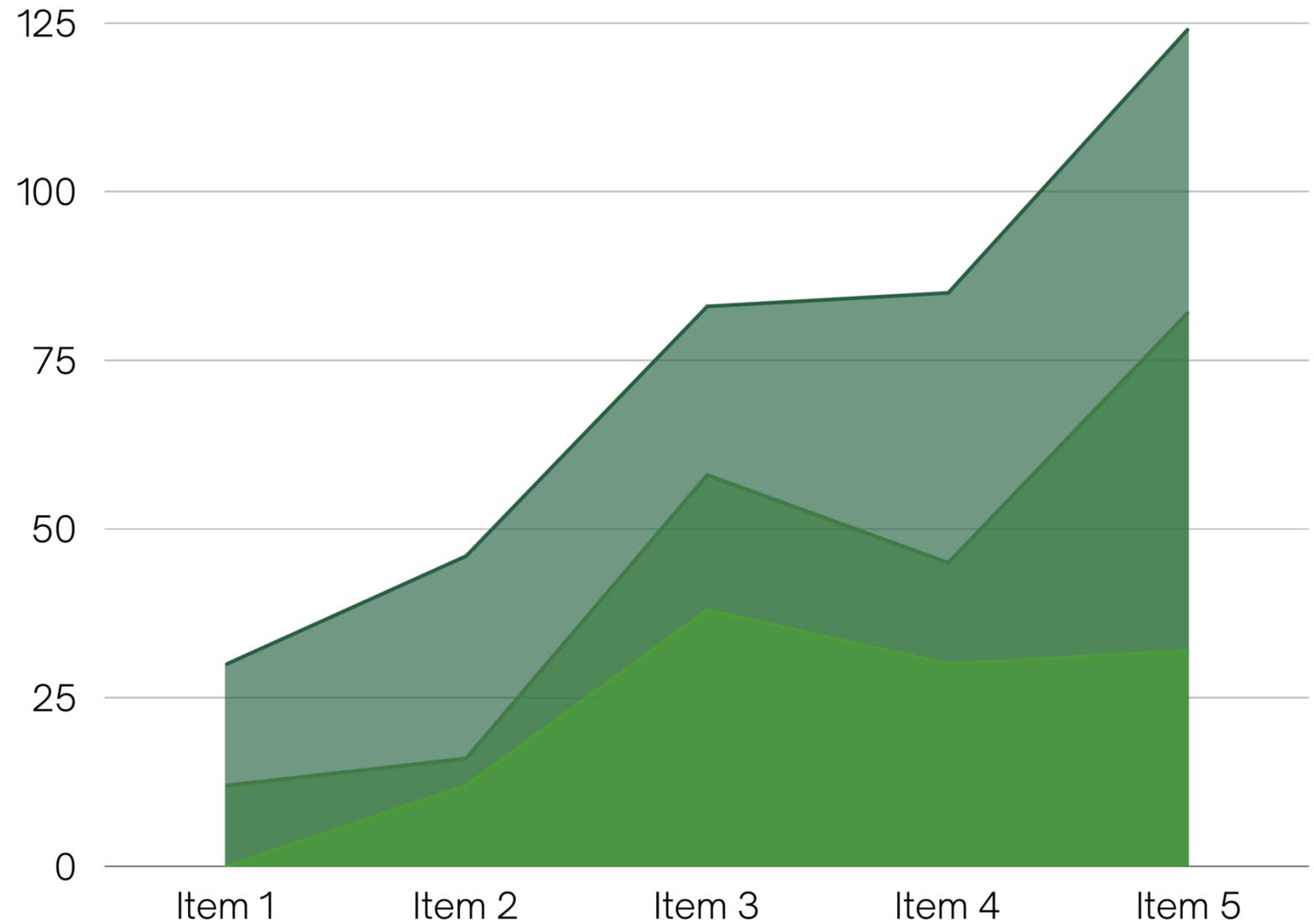
## I Timothy 6:17-19,

“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”



**Wealth and riches can become a hindrance to us. We can begin to depend on it more than we depend on God.**

**“Do not save what is left after spending but spend what is left after saving.”**



# Bible Study Follow Up Chat Questions:

## Question 1

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What was your greatest takeaway in today's lesson?

## Question 2

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List the two main money problems experts have discovered that was mentioned at the beginning of the lesson.

## Question 3

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Why did Pharaoh inform the people "Go to Joseph; whatever he says to you, do"?

## Question 4

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Knowing the facts about your financial situation is key to your preparation, discipline, and financial success. Why?

## Question 5

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Name one thing that stood out most to you in Joseph's Strategic Plan.

## Question 6

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List the dangers of wealth and saving too much.