

# Trusting Christ in the Storms of Life







Big Idea: Tough times will come in this life.  
Thoughtful biblical finance is preparing for these  
times to the extent that we can.



# Savings

Saving cash for short term, knowable / planable expenses so that we aren't require to resort to debt when expenses come



# Ideas for Savings

- Emergency Fund
  - Begin with \$1,000
  - Increase to 3-6 months living expenses



# Ideas for Savings

- Vacation Savings
- Tax Savings
- Vehicle Savings



# Ideas for Saving

- Home Savings
  - Saving toward downpayment
  - Saving toward home renovation
  - Saving toward home expenses



# Where to Save?

- Bank Account
- CDs
- Investing



# Insurance

A product that provides financial protection from losses, liability or other financial catastrophe



# 6 Financial Catastrophes

- Disability
- Death
- Illness
- Injury
- Liability
- Loss of Expensive Property



# 8 Important Types of Insurance



# Car Insurance

- Liability Coverage
- Comprehensive Coverage



# Homeowners Insurance/ Renter's Insurance



# Health Insurance



# Disability Insurance



# Life Insurance

- Term vs Whole Life
- [Term4Sale.com](#)
- [InsuringIncome.com](#)



# Umbrella Insurance



# Other Insurance Products

- Long term care insurance
- Identity theft protection
- CCW insurance



Does insurance reflect a lack  
of trust in God's provision?



*But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.*

*1 Timothy 5:8*



# Biblical Argument for Insurance

- Allows us to provide for and protect our family
- Honors the principle of reimbursing with compensation those we have wronged
- Required as a part of government submission
- Ensures that you will have something to leave to your children
- Provides a way to ensure that our debts are paid