

## 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

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## 8 Important Types of Insurance

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## Car Insurance

- Liability Coverage
- Comprehensive Coverage

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Homeowners Insurance/  
Renter's Insurance

Health Insurance

Disability Insurance



## Life Insurance

- Term vs Whole Life
- [Term4Sale.com](http://Term4Sale.com)
- [InsuringIncome.com](http://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