

## A FAITH THAT DOESN'T NEED TO HOARD

A Faith That Works When Life Doesn't  
Rick Warren

**Hoarding: "The excessive or extreme accumulation of anything, particularly money or possessions."**

*"Remember (my brothers and sisters) that when you know the good thing you ought to do but you don't do it, then you sin. So then, you who are rich should grieve and lament because of the impending trouble that is headed your way. Your wealth is rotting and moths will eat your fine clothes. Your gold and silver will be worthless, but it will be a witness testifying against you that you . . . have HOARDED and PILED UP wealth in these last days." James 4:17 & 5:1-3*

- **GOD DOESN'T OPPOSE \_\_\_\_\_, HE OPPOSES \_\_\_\_\_**  
*"When THE LORD blesses you with riches, you have nothing to regret."  
Proverbs 10:22 (CEV)*

*"You have hoarded and piled up wealth in these last days." James 5:3*

- **MONEY IS A \_\_\_\_\_**

### WHY DO PEOPLE KEEP HOARDING MORE WEALTH?

#### 1. OUT OF \_\_\_\_\_ (Scarcity Mentality)

*"Keep your lives free from the love of money and be content with whatever you have, because God has said, 'I will NEVER leave you and I will NEVER abandon you!'" Hebrews 13:5 (NIV)*

#### 2. OUT OF \_\_\_\_\_

*"If your riches increase, don't be proud." Psalm 62:10 (TLB)*

### 3 BIBLICAL REASONS FOR SAVING

1. \_\_\_\_\_  
*"The wise man saves for the future, but the foolish man spends whatever he gets."  
Proverbs 21:20 (TLB)*

2. \_\_\_\_\_  
*"Invest what you have, because after a while you will get a return."  
Ecclesiastes 11:1 (NCV)*

### Jesus' Parable of Talents – Matthew 25:14-30

3. \_\_\_\_\_  
*"If you have been stealing from others, stop it. Make an honest living and work hard, so you will have something to give to people in need." Ephesians 4:28 (CEV)*

*"Right now you have plenty and can help others. Then at some other time they can share with you when you need it. In this way, everyone's needs will be met."  
2 Corinthians 8:14 (NLT)*

**Hoarding is selfish stockpiling.  
Saving is strategic stewardship.**

*"Your wealth is rotting and moths will eat your fine clothes. Your gold and silver will be worthless." James 5:2-3*

### WHATEVER I \_\_\_\_\_

*"Jesus said, 'Watch out! Always be on your guard against all kinds of greed. Real life is never defined or measured by how much you own.' Then Jesus told them a story: 'A rich man owned a very productive and profitable farm. He thought to himself, "What should I do with all this surplus harvest? I have no room to store it all!" Then he said to himself, "I know! I'll just tear down my barns and build myself bigger barns! Then I can keep all my grains and all my other goods myself! Then I can say to myself, 'I'm set! I've stored up more than I need for many years. I'll take life easy, eating, drinking, and enjoying myself.'" But God said to him, "You are a fool! This very night you'll die. Then who will get what you hoarded for yourself?" This is how it will be for those who pile up stuff for themselves instead of building a rich relationship with God.'" Luke 12:15-21*

*"Tell people to use their money to do good. They should be rich in good works and should give happily to those in need, always ready to share with others whatever God has given them. By doing this they are storing up real treasure for themselves in heaven – it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well." 1 Timothy 6:18-19 (TLB)*

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