



# The S.A.L.T. Plan

## DISCUSSION GUIDE

WEEK  
ONE

WHAT THE FUTURE MAY HOLD

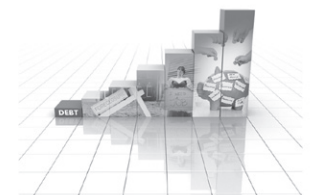
*The Four Economic Scenarios*

*“Do not boast about tomorrow, for you do not know what a day may bring forth.”*

~ Proverbs 27:1

- 1 **Discuss the biblical view of debt.** Looking at the global economy, what consequences of ignoring God’s Word on debt do you see?
- 2 **Discuss the “Economic Cycles.”** What stage of the “Economic Cycle” do you believe we are in today? How can that economic cycle be broken by an individual, family, business or nation?
- 3 **Discuss the Four Economic Scenarios.** Why is it important for believers to be aware and understand what is happening in the global economy?
- 4 Why should believers be prepared to face difficult economic situations?

THE FOUR  
ECONOMIC  
SCENARIOS



WEEK  
TWO

LESSONS FROM THE PAST

*4 Great Famines*

*“The fear of the Lord is the beginning of knowledge, but fools despise wisdom and discipline.”*

~ Proverbs 1:7

The **4** Famines

GENESIS 41

Famine:	Egypt
God's Servant:	Joseph
Attributes:	Save

1 KINGS 18

Famine:	Israel
God's Servant:	Elijah
Attributes:	Serve God

2 KINGS 6-7

Famine:	Famine/War
God's Servant:	Elisha
Attributes:	End Self-Reliance

ACTS 11

Famine:	Early Church
God's Servant:	Agabus
Attributes:	Serve Others

- 1** What key lessons have you learned from **Genesis 41 and 47**? How can we apply those lessons today?
- 2** What key lessons have you learned from **1 Kings 18**? How can we apply those lessons today?
- 3** What key lessons have you learned from **2 Kings 6-7**? How can we apply those lessons today?
- 4** What key lessons have you learned from **Acts 11**? How can we apply those lessons today?

# THE S.A.L.T. PLAN™ DISCUSSION GUIDE

## WEEK THREE

### The S.A.L.T. Plan

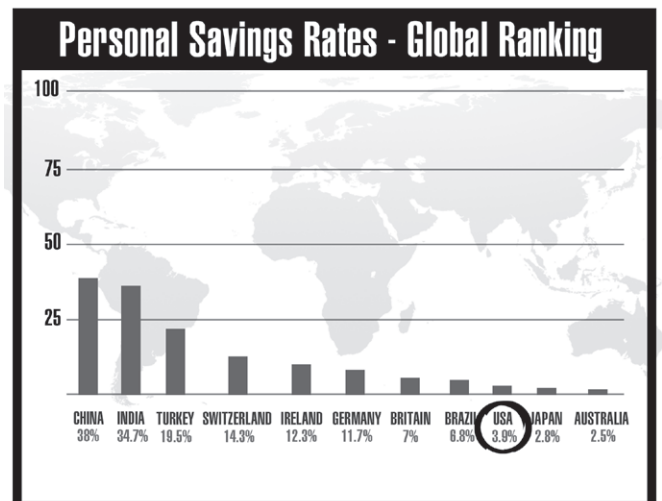
S = SAVE

*"In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."*

- Proverbs 21:20

- 1 **According to the Bible, what is the purpose for saving?** Discuss both short-term and long-term benefits of saving.
- 2 **What lessons did you learn from Joseph about saving?**
- 3 **How can we start developing a savings mindset?** What small changes in your lifestyle can you make to start saving?
- 4 **Is it possible to save when you have debt?** Discuss practical approaches to paying off debt while not ignoring savings.

- 5 **When does saving become hoarding?** Discuss the difference between the two and how you can protect yourself against hoarding.



Source: "How Household Savings Stack Up in Asia, the West, and Latin America," Bloomberg/Businessweek, June 10, 2010.  
[http://www.businessweek.com/magazine/content/10\\_25/b4183010451928.htm](http://www.businessweek.com/magazine/content/10_25/b4183010451928.htm)

WEEK  
FOUR

The S.A.L.T. Plan

A = ASSET ALLOCATION

*“Give portions to seven, yes to eight, for you do not know what disaster may come upon the land.”*

- Ecclesiastes 11:2

- 1 What's the biblical view of and purpose for investing?
- 2 What can we learn from King Solomon and his diversification method?
- 3 How does the diversification method apply to earning income? Discuss ways of adding secondary skills that could help you in the future.
- 4 How should we diversify to hedge for inflation? Deflation?
- 5 Discuss the importance of key commodities like food and water. What can you do today to be better prepared?

**Diversification of Investments**

- Different asset classes/sectors
- Allocations vary according to risk tolerance
- Seek professional advice

If you have assets now, these should be properly allocated into diversified sectors of the economy. This is a sample of diversification.





## The S.A.L.T. Plan

L = LIQUIDITY

*“The Lord had said to Abram, ‘Leave your country, your people and your father’s household and go to the land I will show you.’”*

~ Genesis 12:1

- 1** **What’s the definition of liquidity?** Why is liquidity important?
- 2** **Are there any examples of liquidity and mobility in the Bible?** Discuss Abram and how the principle of liquidity applied in his life.
- 3** **What’s the difference between the “liquidity mentality” and the “bunker mentality”?**
- 4** **Discuss ways to improve your ability to be liquid and mobile.** Do you have other ideas or practices we may not have mentioned in the book?

Here are some ways to be “liquid” – ready and responsive to a changing environment:

- Be sure you have “thrown off everything that hinders.”
- Remove your security from money and possessions and anchor your identity in your eternal citizenship.
- ***Consider your current situation in light of these questions:***
  - Would I be better off renting a home rather than owning it?
  - Would my business be better off if I rented an office or worked from home?
  - If God asked me to relocate, what would prevent me from obeying?
  - Do my investments need to be reallocated for better marketability?
  - Can I go “wherever and whenever” God may call me?
  - Do I have a passport?
  - Do I know a foreign language?

WEEK  
SIX

The S.A.L.T. Plan

T = TRUTH

*“Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.”*

~ Proverbs 11:28

**1** Why is God's Truth important for implementation of The S.A.L.T. Plan?  
What mistakes can we make if we do not know the Truth?

**2** Discuss the importance of righteousness and wisdom in light of possible economic crisis. In whom should we place our ultimate security?  
How is that demonstrated practically?

**3** How can a financial crisis of biblical proportions become the greatest opportunity for believers?

**4** What is God's plan to meet needs in the body of believers? What can our church (both as individuals and as a congregation) do today to be better prepared?

Read the Psalms and Proverbs and underline the promises to the righteous man/woman.

Here are just a few:

- a. Psalm 34:19: *“A righteous man may have many troubles, but the Lord delivers him from them all.”*
- b. Psalm 37:16: *“Better the little that the righteous have than the wealth of many wicked.”*
- c. Psalm 55:22: *“Cast your cares on the Lord and he will sustain you; he will never let the righteous fall.”*
- d. Proverbs 10:21: *“The lips of the righteous nourish many, but fools die for lack of judgment.”*
- e. Proverbs 10:25: *“When the storm has swept by, the wicked are gone, but the righteous stand firm forever.”*
- f. Proverbs 11:28: *“Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.”*

Consider the areas of The S.A.L.T. Plan that you feel are the weakest areas of your preparedness. Discuss this with the group and end with prayer for each other with these specific requests as your focus.

