

THE PLACE OF EXCHANGE WORSHIP CENTER

LENT A SEASON OF PREPARATION

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40 Day Financial Fast

Feb 14-March 28

40 Days of Financial Fasting & Preparation

LENT

40 Day Financial Fast



LENT

A SEASON OF
PREPARATION

Feb 14-22

Create a budget. Identify areas of financial waste and spending. Create a savings plan. Go to website for financial resources and guides.

Feb 23-April 28

Implement budget. Avoid unnecessary spending (entertainment, online shopping, food take-out/dinning, etc.) Implement savings plan. Go to website to download journal & guide (weekly financial biblical and practical principles, etc)

Join Morning Devotion every Thursday
6am EST. Facebook & YouTube @
ProgressivelyBecomingStudios

SAVINGS TIPS & FINANCIAL PLANNING TECHNIQUES

DAY 1: Create or review 2024 savings goals

DAY 2: Categorize debts and create a plan to pay them off

DAY 3: Automate bill payments

DAY 4: Pay credit card bills on time, if not early

DAY 5: Create a savings plan for your yearly gift giving

DAY 6: Set an annual date to check your credit report

DAY 7: Incorporate “no spend” days or weeks into your calendar

DAY 8: Calculate your savings so far

DAY 9: Meal plan and be sure to include leftovers in your planning

DAY 10: Create a grocery budget and stick to it

DAY 11: Wash clothes at lower temperatures to reduce costs

DAY 12: Turn off lights when not in use and switch to energy saving bulbs

DAY 13: Unplug appliances and other electricity draining items not in use

DAY 14: Try repairing broken items before replacing them

DAY 15: Talk to utility providers about cost reducing options

DAY 16: Calculate your savings so far

DAY 17: Don't make any purchases if you don't need the item, even if on sale

DAY 18: Use coupons and cashback rewards

DAY 19: Pack your lunch

DAY 20: Borrow or rent instead of buying (movies, books, etc...)

DAY 21: Buy pantry items and household supplies in bulk

DAY 22: Rideshare or carpool

DAY 23: Replace soda, juice, and alcohol with water

DAY 24: Calculate your savings so far

DAY 25: Review subscriptions and cancel those not in use or no longer needed

DAY 26: Evaluate and reduce cable and streaming video plans

DAY 27: Take your snacks to work and/or keep a snack bag in your car

DAY 28: Incorporate the word “NO” into conversations that involve spending money

DAY 29: Buy generic or store brand products

DAY 30: Frequent stores that offer rewards

DAY 31: Make your home energy efficient (window & door sealing, etc...)

DAY 32: Calculate your savings so far

DAY 33: Create a separate and inaccessible savings account

DAY 34: Do a monthly savings challenge

DAY 35: Negotiate for a lower phone bill

DAY 36: Take any bonuses, refunds, and rewards you receive and put it in an emergency fund account

DAY 37: Shop your closet

DAY 38: Prepare a month's worth of freezer meals

DAY 39: Create a money jar and put in all the money you have at the end of each day

DAY 40: Calculate your total savings

**40^{day} FINANCIAL
FAST**

DAY 1: CHEERFUL GIVER

By Wilnetta Sweeting

2 Corinthians 9:6-8 KJV: But this I say, He which soweth sparingly shall reap also sparingly and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity; for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.

As we begin our 40-day financial fast, let us look to Isaiah 58:6 which states: Is not this the fast that I have chosen? To lose the bands of wickedness to undo the heavy burdens, and to let the oppressed go free, and that ye break every yoke?

On this 40-day financial fast, I pray the Holy Spirit will teach me to be a good steward of money. I also pray the Holy Spirit shows me what I need and not what I want. I ask for guidance to fill the empty spaces in my heart with God's love and the Presence of Jesus, rather than with excess spending or eating. I pray to create a budget and stay on it, and to break any strongholds that money has assumed in my heart.

As I pray for guidance, I also ask the Holy Spirit to work on me as being a cheerful giver. Verse 7 of today's scripture says we should give cheerfully, without grudging, and it implies giving with a gracious attitude. So, we see that our attitude in giving plays a vital role as being obedient to God. Therefore, we are to give because God says but also because we are willing and happy to do so. But, some people may say "Why should I be happy in giving? I like my stuff, my money, and buying things for myself and family. If I give, then I will have less, right?"

Fortunately, that is not how it works in God's kingdom, it is more blessed to give than receive. God Blesses you when you give, so you can Bless others. When we give, we receive more than what was lost. We should be cheerful givers because we know that God will reward and bless us accordingly. The more we give, the more He blesses, and according to 2 Corinthians 9:8; the more abundance we have to do the mission of God on the Earth.

I may give to the church and the poor, my time, money, talents, or material goods, and it might feel like a loss. But in all actuality, it is a gain for me. We must remember - God is using our generosity to teach us how the Kingdom works so we can reign with him (2 Timothy 2:12) which gives us more reason to be a cheerful giver.

40^{day} FINANCIAL
FAST

DAY 2: WISDOM OVER MONEY

By Thomas T. and Elizabeth J. Johnson
Ecclesiastes 7:12

NKJV: For wisdom is a defense as money is a defense, But the excellence of knowledge is that wisdom gives life to those who have it.

NIV: Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: Wisdom preserves those who have it.

NLT: Wisdom and money can get you almost anything, but only wisdom can save your life. In 1973, an R&B group penned a very popular song that has been remade many times and showcased in movies like New Jack City called "For the Love of Money" by the O'Jays. In this song, it talks about how the love of money would cause people to do things, do bad things with it and to just get it. The song also urges people to not let money change you and to not let money fool you. To keep the love of money at bay, we must have wisdom to understand its place in our lives.

Investopedia defines money as any item or medium of exchange that is accepted by people for the payment of goods and services, as well as the repayment of loans. In other words, money is a thing that assists us in getting other things that we feel we need or want.

Cambridge defines wisdom as the ability to make good judgements based on what you have learned from your experience, or the knowledge and understanding that gives you this ability. Wisdom is a quality within us that we do not need to purchase.

As we dissect this scripture in Ecclesiastes, both money and wisdom can get us almost anything we desire, but wisdom, or the ability to make good judgements, on what money is and how we obtain, use, and save it, will keep us. King Solomon learned the hard way that money can't buy everything. It can't buy love, peace, joy, and happiness to name a few. It took wisdom to recall what his father King David passed on to him that everything comes from God.

Therefore, as we reflect on this scripture, let us focus on being wise and focus on God who is the Giver of all that we could ever ask or think. Let us have wisdom to be good stewards and use good judgment on the blessings that God gives us. We do not need to be foolish and do things that are unacceptable to obtain what we need or desire. All we need to do is give of our time, talent, and treasure and God will do the rest. Now that is Wisdom, that is the Love of God.

DAY 3: INVESTMENT DIVERSIFICATION

By Takiyah Bryant

Ecclesiastes 11: 2 NLT: “Divide your investments among many places, for you do not know what risks might lie ahead.”

When it comes to saving and investing, there are many different viewpoints out there. But what does the Bible say? The Bible says that we should do everything for the glory of God. When it comes to our finances, we want to make sure that we are making decisions that not only bless God, but also guard what God has given us. Investing should be no different. Ecclesiastes 11:2 says “Divide your investments among many places, for you do not know what risks might lie ahead.” When we diversify our income streams, we reduce our exposure to risks. If we were to allocate all our assets into only one resource, a single catastrophe could take everything we have worked so hard for. On the flip side, if we spread our resources across too many vessels, we may be unable to see the impact when our investments are performing well and see very little return. Proper diversification will allow us to benefit from strong returns that might otherwise be too risky on their own; and it also provides us protection against market downturns. Like the old idiom says, “Don’t put your eggs all in one basket.”

Prayer

Heavenly Father, we thank You for being such a generous provider. Everything that we have belongs to You, so allow us to use it for Your glory. We pray for wisdom and discernment in our financial decisions and pray that You will guide us as we manage our resources. Help us to use all that we have to aid in the uplifting of Your Kingdom. In Jesus’ name we pray. Amen.

DAY 4: NON-MONETARY TREASURES

By Cathy Peeples

Proverbs 16:16 NIV: How much better to get wisdom than gold, to get insight rather than silver!

How often do you pray and ask God for wisdom or insight? If you were like me, I would mostly ask for monetary wealth. As God is a loving and giving God, He always provided what I needed. He still does. However, He knows exactly what we need and when we need it. He tells us that in Philippians 4:19 (NIV) where it says, "God shall supply every need of yours according to His riches in glory in Christ Jesus."

I have always had a praying family. My grandmother's name was Mary, my grandfather's name was Joseph. They named their children from the Bible. My father's name was Paul, my uncles were James, and John and my aunts were Ruth, and Rebecca. That should tell you a lot. I learned to pray at an early age, and I went to church almost every time the church doors opened.

As I matured, I learned what wisdom and insight was. Our family was not poor, but we were not far from it. I spent many summers with my grandmother who lived in the "country." She always talked to me about God, His grace, and His mercy. I finally understood what it meant by "God will provide every need."

I also understood why Solomon (of all the things he could have asked for) asked God for wisdom. When I became a director of a large communications company, with more than three thousand employees, I spent a lot of time praying, not for monetary gifts but for insight and wisdom in knowing what to say, when to say it, and how to say it. God granted me the desires of my heart and I had a successful career. Even today my greatest gift is when people I worked with come to me, and tell me how well they are doing, or what they learned while under my leadership. I thank God for all that I was able to provide to His people and I still pray and ask for continued insight and wisdom in all that I do.

Wisdom is truly better than gold, and insight is better than silver. If I had it to do all over again, I would do the exact same thing, however; this time I would hope to learn it a lot sooner!

DAY 5: THE POWER OF “NEVERTHELESS”

By Triyoko Boatwright

Luke 5:5 (NKJV): But Simon answered and said to Him, “Master, we have toiled all night and caught nothing; nevertheless, at Your word I will let down the net.”

In the English vocabulary, a word can change the entire context of a sentence, conversation or even the outcome of a situation. The same is so of a word in the Bible. Let’s take the word, nevertheless. This word is defined by Webster’s dictionary simply as “in spite of.” In Old Testament Hebrew the word means “a ceasing, an end, a finality.” However, in the New Testament Greek, “nevertheless” means “to mark a transition to something new.”

In Numbers 13:23-33, twelve spies were sent to accomplish a mission. However, for ten of the spies the power of “nevertheless” changed the positive that we saw into a negative we can’t. They agreed there was plenty of promise in the land but “in spite of” all that, “nevertheless” became a ceasing, an end, a finality because it stopped what God wanted to do for Israel. Because of their lack of faith “nevertheless” changed from a positive to a negative.

Simon Peter used the power of “nevertheless” to change a negative to a positive. Jesus was in Simon Peter’s boat and told him to launch out into the deep and let down your nets for a catch. Not wanting to try again, Simon responds “we’ve already tried”, but nevertheless, if you say so, we will try again. It was Peter’s obedience in the Greek form, nevertheless, “to mark a transition to something new”, that was rewarded with a great catch.

Even when we are called to launch into the deep, to serve out of the ordinary, to give unexpectedly or to go scared, trust God’s promise and trust His protection. Because when we do, the power of the nevertheless has the ability to change everything. Just as Peter, in obedience, we too can use the power of nevertheless to change negatives into positives and be rewarded with a great catch.

DAY 6: THE PRUDENT AND THE SIMPLETON

By Kayla Johnson

Proverbs 22:3 NLT: A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.

“How Do You Handle Risk?”

Our lives are full of decisions and risks. We take risks when we accept new opportunities. Daily, we take risks just navigating life. Do I go left? Do I go right? Yes? No? If we can be honest we take risks with following God as we exercise our faith. However, the question is how do we steward over the risk we face?

The author of Proverbs (often identified as Solomon) provides practical knowledge and wisdom for navigating life. Chapter 22 opens with the author instructing the reader to consider favor over riches. The author proceeds to let us know the commonality between those who are rich and poor, and that is, “the LORD is the maker of them all”. When we compare the Prudent and the Simpleton the difference between the two is their judgment and their decisions.

The prudent is characterized as being wise and understanding. The prudent teaches us the importance of seeking wisdom from God in managing our finances, but also teaches us to understand our decision-making process. The prudent person examines the consequences of their decision and seeks God’s counsel in how to proceed. When faced with risks, they are careful in how they make decisions to align with God’s will.

The simpleton on the other hand teaches us how our decisions can cause us to suffer. When we make decisions regarding our finances from selfish motives we do not consider the consequences which can lead to not only our own suffering, but the suffering of others. The simpleton allows their emotions and lack of judgment to influence their decisions. Often making impulsive and irrational decisions the simpleton shows how not seeking God’s counsel and being attentive to God’s voice can cause one to suffer.

The question for us to answer is am I like the prudent or the simpleton? How am I honoring God with my finances? Do I consider how my current decisions will affect my future? Have I evaluated my decision-making process not only regarding my finances but in my daily life?

Prayer

God, the one who is the maker of us all, we come to you with humble hearts saying thank you for your grace, love, and mercy. In those moments when we act like the simpleton, thank you for your forgiveness and redirection. We ask for your wisdom to be poured out on us. Show us how to be disciplined and good stewards over the resources you give us. Teach us your ways so that we may honor you with our decisions, our finances, and our lives. In Jesus Name, Amen.

DAY 7: WHAT GOD REVEALS

By LaShana Bradwell

Habakkuk 2:2-3 GNT: The Lord gave me this answer: Write down clearly on tablets what I reveal to you, so that it can be read at a glance. Put it in writing, because it is not yet time for it to come true. But the time is coming quickly, and what I show will come true. It may seem slow in coming but wait for it; it will certainly take place, and it will not be delayed.

At the beginning of the year for the past few years, you would find me searching through magazines looking for those perfect pictures to build my vision board. My vision boards would be a work of art. Pictures would be precisely cut and aligned and quotes that “spoke” to me would be strategically placed. However, after the vision board was complete, I would be filled with a feeling of emptiness... as if something was missing. I did not understand it. I had my vision and my goals, and the board was cute, so why did I feel empty instead of motivated?

I went searching for understanding and clarity in Habakkuk 2:2-3, the scripture quoted most often in the vision board community. This time however, I did not read my usual version (“Write the vision and make it plain on tablets, that he may run who reads it.” NKJV), but instead read the Good News Bible version, (“The Lord gave me this answer: Write down clearly on tablets what I reveal to you, so that it can be read at a glance.”). I finally understood; I was leaving out God. I was setting goals for my life, NOT asking God to reveal the plans He has for me.

Whether you have questions about your goals, concerns about your financial situation, or thoughts about the next steps you should take, remember to go to God first. Ask God to reveal to you His plans and then write them down in plain language so that they can be read and understood at a glance.

Prayer

Father, I thank You for clarity and understanding. It is not my will, but Thy will be done. Reveal to me what Your plans are for my life so that I may write them down and make them plain for all to see.

DAY 8: LEAVING A FINANCIAL LEGACY

By Russell and Rena' Gambrell Sr

Proverbs 13:22 NLT: Good people leave an inheritance to their grandchildren, but the sinners wealth passes to the godly.

Growing up in the 60s/70s as African Americans, the conversations about leaving an inheritance was never a topic of discussion at any time. However, the first clause of Proverbs 13:22 encourages believers to leave an inheritance for their grandchildren. God does not force believers to do it but God expects believers to do it because God loves a cheerful giver (2 Corinthians 9:7). Now note the second clause of Proverbs 13: 22. If you are selfish with your wealth, God will give it to the righteous as stated in Job 27:16 (NLT), "Evil people may have piles of money and may store away mounds of clothing, but the righteous will wear that clothing and the innocent will divide that money."

When Russell's father transitioned in 2014, we discovered that he had taken out small life insurance policies for several of his children. This could be considered leaving a financial inheritance. However, those policies were used to pay for 70% of his funeral costs leaving the family to cover the remaining 30% out of pocket.

From that emotional experience we decided that we will not leave our children or grandchildren with that kind of financial burden. We started looking at our current finances and all the material assets that God has blessed us with to develop a financial plan to leave our children and grandchildren in a better financial situation. First, we started analyzing our spending habits, paying off debt, and opening savings account for our grandchildren. Secondly, we updated our will to ensure we divide our estate equally between our children and grandchildren.

Leaving a financial legacy is an act of love, a final way of expressing your love and appreciation to your family. It requires intentionality to provide a confidence of financial security to your heirs during your lifetime and actual financial support when you pass away. As we move through the Lenten period, we challenge you to reflect on what we say after every service: "Because I've been blessed, I'm going to be a blessing." Therefore, set aside money or tangible items of value to leave for future generations in your family to continue the blessings of God.

DAY 9: TEMPTATION / TEST

by Vince and Terri Lockhart

1 Corinthians 10:13 NLT: The temptations in your life are no different from what others experience. And God is faithful. He will not allow the temptation to be more than you can stand. When you are tempted, he will show you a way out so that you can endure.

Many of us hear the word "Temptation" and we begin to freeze and have negative thoughts. But, when we hear the word "Test" we don't seem to flinch much. These reactions are common to most people. In reality, both temptations and tests are beholden to the same notation; decisions associated with outcomes.

Why might that be? Is it because we believe that Satan is the author of temptation and he alone wants to see us fail or might it simply be our understanding of the definition? As for the connection with the reference text, are our beliefs formed only by our intellect? Has such shaping led us to view a test as an exercise of knowledge and not something spiritual?

In visiting 1 Corinthians 10:13 we see a foreshadowing of the word "Temptation" where God's word states:

13 The temptations in your life are no different from what others experience. And God is faithful. He will not allow the temptation to be more than you can stand. When you are tempted, he will show you a way out so that you can endure.

Temptation can come in many forms such as mental, spiritual, physical, and financial. It inevitably impacts many aspects of our lives. We often find ourselves occupied with trying to determine the origin of the temptation. Understanding where temptation comes from is important, so we can recognize and remove ourselves from it. However, nothing is more important than recognizing that the Holy Spirit dwells within us and that God is the author and finisher of our faith. It is He we must call on to provide strength, grace and mercy to rebuke Satan and to every worldly test.

God's promises are true and He only calls us to trust Him, and to believe in the truths by obeying His written word. Reflect on this truth, and know that God is a part of your journey and that He alone is omnipresent and omnipotent!

So, you might ask how you apply the understanding of tests/temptations to your walk and journey. We have chosen to lean into the covering of the Holy Spirit and not our intellectual, educational, physical or emotional capacity when faced with decisions, challenges, and even temptations. We should ask for God's strength to allow the elevation of the Holy Spirit to reign in its rightful place; and become our "Personal Accountability Partner".

As believers, our decisions are filtered through a prism governed by the Holy Spirit; with very simple measurements. We seek guidance by the Holy Spirit to give clear delineation: Yes - No, Do - Don't, Should - Shouldn't, Wrong - Right, Would - Wouldn't. Being open to seek and hear, one will find that the Spirit speaks volumes; even when we are tested or tempted. Remember, Jesus gave us the Holy Spirit to be our comforter and to dwell in us until His return or we take our last breath.

We pray that as you read these simple penned words, you'll reflect on your walk with the Trinity and incorporate a fresh healthy walk in which you invite the Holy Spirit's presence daily; as you sojourn this side of heaven. Know that the Spirit is an advocate for us and His presence aligns with the will of God for our lives. Let Him be a part of your New Year as you acknowledge temptation and tests as part of the journey; but know that when calling on the Holy Spirit we go forward through these tests with a protector, a helper and a restorer. We are not alone.

DAY 10: WHAT SHALL I RENDER?

By Clarence & Vanessa Stanley

Mark 12:41-44 NLT: Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins. Jesus called his disciples to him and said, "I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on."

This passage of scripture narrates what Jesus observed as the church-goers of that day giving their offerings in the temple collection boxes. Jesus observed several donations given, but only commented on one. It was a donation given by a widow. Like church-goers today, I imagine some who attended the temple were well-dressed and appeared prosperous, while there were some who had financial struggles. Regardless of their socio-economic status, I imagine each of them asked the question; "What Shall I Render?"

During biblical times, the poorest of the poor would have been widows. In a patriarchal world, a widow would have had very few resources to make money in order to survive. We are not told this widow's name but what was noted was her heart and willingness to give. She gave two widow's mites. Some translations say two pennies or two copper coins. Even though we know specifically what she gave, do we really comprehend what those two coins meant to her? The widow's contribution to the temple's treasury represented all that she had with no guarantee that she had the means to earn it back.

Have you asked yourself; "What shall I render?" Are you willing to respond, "all that I have?" When you look at what God has done for you, how he has blessed you, kept you, protected you, guided you, delivered you, and offered you the free gift of salvation and eternal life, what are you willing to give? This same question was raised in Psalm 116 and in a hymn entitled, "What Shall I Render?" written by Charles Wesley. How powerful it would be if each of us, in unity, prayed and allowed God to guide our hearts as to what we should render in 2024!

Let us pray. Dear God, thank you for all of your tender mercies and blessings. Help me, Holy Spirit, to never forget that You are my source. Help me to recognize that my giving is a testimony of my love, trust, and obedience towards You. In Jesus name, Amen.

40^{day} FINANCIAL
FAST

DAY 11: THE SOURCE OF OUR SUCCESS

By Rochele Thomas

Deuteronomy 8:18 NIV: But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.

God brought the Israelites out of slavery in Egypt, and He promised to deliver them to a good land flowing with milk and honey. And while they wandered in the wilderness for forty years, their faith was tested. Yet it was God who sustained their health and provisions for the journey. When they were hungry, He provided manna. So, when it was eventually time to enter Canaan, the promised land, they would finally see the full extent of God's promise revealed.

As we journey through this life filled with ups, downs, successes, failures, trials and tribulations we find ourselves much like the Israelites. We know that God has a plan for our lives. We may not know where we will ultimately end up, but we trust in the Father to protect, provide and sustain us along the way. Even when we look back at past trials, we must recognize that it was God who brought us through each one. And much like Moses reminds the Israelites, we must also remember to remain humble. We don't journey alone and it's not by our might that we find success. For it is God who provides. He alone is the source of our success and for that we should give him all the praise.

Prayer

Father God, we thank You for Your favor over our lives. For it is Your grace and mercy renewed each day that has brought us this far. May we keep our eyes and hearts set upon You. Giving You all the glory, honor, and praise. Amen.

DAY 12: STEWARDSHIP BLUEPRINT

By Gia Hunter

Proverbs 31:13-18 AMP: She looks for wool and flax and works with willing hands in delight. She is like the merchant ships [abounding with treasure]; she brings her [household's] food from far away. She rises also while it is still night and gives food to her household and assigns tasks to her maids. She considers a field before she buys or accepts it [expanding her business prudently]; with her profits she plants fruitful vines in her vineyard. She equips herself with strength [spiritual, mental, and physical fitness for her God-given task] and makes her arms strong. She sees that her gain is good; her lamp does not go out, but it burns continually through the night [she is prepared for whatever lies ahead].

Chapter 31 of Proverbs is generally known as the Proverbs 31 woman. It's sometimes portrayed as the epitome and standard for women. To me, it's intimidating. Apparently she does all these things with grace, compassion, and wisdom. No mention of being tired, frustrated, irritable, etc...traits I tend to exhibit from time to time (well, maybe I exhibit them daily).

However, we all need inspiration, right? And this woman definitely fits the bill. Financially speaking, she works hard, is entrepreneurial but also prudent, has savings, multiple streams of income and practices self-care. Sounds like a winner to me. Regardless of your gender, there are lessons we can glean from her work ethic in order to steward well our time, talent, treasure, and temple.

Time

- "She rises also while it is still night" - Rise and shine! Time is the great equalizer. We all have 24 hours in a day and yes, rest is absolutely essential. Consider ways to plan and maximize your time for efficiency and impact
- "Assigns tasks to her maids" - Delegate to elevate. We can't do it all nor should we. Delegating is a leadership attribute that allows you to train, build and empower others. Things shouldn't come crashing down in your absence.

Talent:

- "Works with willing hands in delight" - there's something about enjoying our work. We are excited, motivated and we tend to go above and beyond. Evaluate your work and career choices today - do you enjoy what you do? If not, what moves do you need to prayerfully consider?
- "She considers a field before she buys or accepts it" - expand prudently. Not every opportunity is a door opened by God. Prayerfully consider new opportunities and use discernment.

Treasure:

- "She is like the merchant ships [abounding with treasure]" - in addition to accumulating monetary savings consider non-monetary treasures like wisdom and knowledge.
- "With her profits she plants..." - there is exponential power when we reinvest profits due in part to compounded interest but also when we reinvest back into our business, families and communities. Yes we should enjoy the fruits of our labor. But don't miss out on the opportunity to reinvest.

Temple:

- "She equips herself with strength" - health is wealth. Health is spiritual, mental, emotional as well as physical. It all matters and there is wisdom in prioritizing your health.
- "Makes her arms strong" - taking up our cross to follow Jesus (Luke 9:23) is not for the weak. Carrying our load and shouldering responsibility demands strength and resiliency.

God's Word truly is a lamp for our feet and a light for our path! I pray we memorize and meditate on this passage and use it as a blueprint for stewarding the resources God has given us.

40^{day} FINANCIAL
FAST

DAY 13: COUNTING THE COST

By Oscar and Quanda Jessie

Luke 14: 28-30 NLT: But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. They would say, 'There's the person who started that building and couldn't afford to finish it!'

In this passage, Jesus speaks about counting the cost before embarking on a significant endeavor. The analogy is that of someone intending to build a tower that first sits down to calculate whether they have the resources to complete the construction.

This passage holds valuable insights into our daily lives. It encourages us to approach our decisions with careful consideration and foresight. Just as a developer needs to evaluate the resources required for a successful construction project, we should assess the implications and commitments of our choices.

The metaphor of building a tower suggests that we all have personal and spiritual projects in our lives. These could be relationships, career goals, financial endeavors, or even personal development. Counting the cost involves recognizing the sacrifices, efforts, and potential challenges that may arise on our journey.

In our fast-paced world, it's easy to get caught up in the excitement of new ventures without fully understanding what they entail. Luke 14:28-30 advises us to pause, reflect, and weigh the consequences of our decisions. This isn't about hesitation or fear but rather about making informed choices.

The mockery mentioned in the passage underscores the importance of follow-through. Just as an unfinished tower invites ridicule, abandoning our pursuits midway can lead to disappointment and criticism. The message is clear: thorough planning and commitment are crucial for success.

Applying this scripture to our lives involves a mindset of responsibility and accountability. Whether in personal relationships or professional endeavors, counting the cost ensures that we approach life with intentionality. It's a call to be mindful of our choices, understanding that every decision comes with a price.

Prayer

Let us pray, Lord help us to be deliberate in our actions, remind us that thoughtful consideration and planning contribute to fulfilling our endeavors, Amen.

DAY 14: LENDERS NOT BORROWERS

by Mary-Anne Carter

Deuteronomy 28:12 CSB: The LORD will open for you his abundant storehouse, the sky, to give your land rain in its season and to bless all the work of your hands. You will lend to many nations, but you will not borrow.

Today borrowing is what we do in life to navigate acquiring homes, cars, education, vacations, and, if we're honest with ourselves, stuff we really don't need. We pay interest over time to banks and other lending institutions and as we pay off one balance, we may incur more debt repeating the cycle again.

But, imagine if we were the lender! Who would you lend to and why? How much would you give? What impact could we have for the Kingdom if we were the lender? As we reflect on this scripture, we know that God will open the storehouse of heaven for us and that our abundance comes from above and that our blessings are not limited to earthly circumstances. We also know it is wise to reevaluate our spending habits and strive to live within our means and avoid unnecessary debt.

As we consider the significance of God blessing the work of our hands, we can align our work and endeavors with God's will to experience his favor in our financial activities. This can move us to financial freedom, independence, and put us in a position to lend and to adopt a generous and giving mindset.

I pray that this scripture will open our hearts to become lenders in a world that often sees us as borrowers.

DAY 15: WITHHOLDING NOTHING

By Triyoko Boatwright

1 John 3:16-17 (NLT): We know what real love is because Christ gave up his life for us. And so, we also ought to give up our lives for our Christian brothers and sisters. But if anyone has enough money to live well and sees a brother or sister in need and refuses to help – how can God’s love be in that person?

Love is an action that often gets confused with a feeling. Love produces selfless, sacrificial giving. Love never gives up; it cares more for others than for self. Love doesn’t want what love doesn’t have. Love does not insist on its own rights or its own way. Love is not self-seeking. Love is kind.

The greatest act of love is giving oneself for others. We observed this type of love in that of our Lord and Savior Jesus the Christ when He laid down His life for us (John 3:16). First, when He laid down His life, it was voluntary and a willing action. Second, He did it to save us, it was vicarious. He sacrificed in our place. So, what are the implications for us? I’m glad you asked. We should also lay down our lives for our brothers and sisters (1 John 3:16). At TAB, we end each of our services with, “because I’m blessed, I’m going to be a blessing.” But how clearly do your actions mimic that? When you see or know of a brother or sister (biologically or in-Christ), in need of help, as you’ve been blessed and CAN help, do you? Are you generous as you should be with your money, possession, and time?

When we see a fellow believer in need, remember that you ARE blessed to be a blessing. Love expresses itself by providing for others. Dr. Tony Evans shared that meeting the need of a fellow Believer – whether financial, physical, or emotional – is the most practical demonstration of love and the most telling symptom of fellowship with God.

DAY 16: TREASURES OF YOUR HEART

By Pamela Jackson

Matthew 6:21 ESV: For where your treasure is, there your heart will be also.

“Location, Location, Location.” This phrase is often used in the context of real estate to emphasize the importance of a property’s location. It suggests that the value and desirability of a property are heavily influenced by its location such as proximity to amenities, schools, transportation, and other factors. This verse from Jesus’ Sermon on the Mount tells us the importance of our heart’s (location) desire, how we as citizens of His kingdom should live and the impact of where our allegiance falls.

Materialism may be God’s greatest rival competing for our attention on a daily basis. A barrage of prompts via advertising and social media would have us believe that the accumulation of cash, cars, clothes and latest tech gadgets is necessary for living the “best life”. The more things we have the more they seem to have us. Such pursuits have no lasting value in the spiritual realm and lead to competition for the allegiance of our hearts.

Matthew 6:21 teaches us the difference between earthly and heavenly treasure. The term “treasure” refers to anything we value above all else, focuses our attention and motivates us to action. The theme of the verse encourages us to prioritize treasure that reflects kingdom values. It emphasizes the values of the kingdom such as love, humility, mercy, forgiveness, care/concern of the less fortunate, peacemaking, and righteousness, etc. This in turn should prompt us to consider where we invest our time, talent and treasure.

The passage also teaches that as kingdom citizens we have undergone a transformation of our hearts. It clearly tells us the heart is where kingdom values reside. If we flip the verse around it implies that your heart follows your treasure. It encourages us to consider where we invest our time, energy and resources because it reflects the true priorities of our heart. Whatever we focus on dictates our actions. For some it’s power, money, fame, etc. If one places one’s treasure in heaven that is where one’s heart will be. This is an implicit warning, which is made clear later in the chapter, that if one’s treasure is on earth, one’s heart and attention will also be on earthly matters, to the exclusion of God. However, when we focus on God’s priorities, our actions will reflect different priorities and our reward in heaven will last forever. For example, a generous heart, reflected in financial choices, indicates a desire to contribute positively to the well- being of others.

The relationship between heart desires, material possessions and allegiance are intertwined. The verse teaches about the transformative nature of discipleship, the values of God’s kingdom and the need for authenticity in one’s relationship with God, and devotion to Him.

Take a look at your heart (location). Does it reflect the desirability that God wants us to focus on that directs our actions?

DAY 17: MONEY AND POWER

By LaShana Bradwell

Acts 8:18-21 (NLT): When Simon saw that the Spirit was given when the apostles laid their hands on people, he offered them money to buy this power. “Let me have this power too,” he exclaimed, “so that when I lay my hands on people, they will receive the Holy Spirit.” But Peter replied, “May your money be destroyed with you for thinking God’s gift can be bought! You can have no part in this, for your heart is not right with God.”

I want. I’m entitled to it. Give it to me. I’m rich, so I deserve it. Simon believed that having money means you can buy what others have been gifted. You cannot run to the store and swipe your debit or credit card and walk out with a gift from God. Money and power have a way of making those with them selfish and full of importance.

Simon learned that money and power cannot buy salvation or the Holy Spirit. His heart and motivations were not right with God. Ask yourself why you are praying for something. Are your prayers for something that will glorify YOU or will it glorify GOD? Check your heart and your motivations. If God has blessed you with wealth and/or power, consider using those gifts for the glorification of God rather than the glorification of self.

Prayer

Father, I am grateful for what You have blessed me with. I will use those gifts for the glory of You and not for the glory of self.

DAY 18: FINDING CONTENTMENT

By Claudette Johnson

Philippians 4:11-12 (NIV): “I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation whether well fed or hungry, whether living in plenty or in want.”

In a world where money can elicit power, greed, buy things we want, and where desires and needs are often blurred, it can be challenging to find contentment. Paul, in his letter to the Philippians, shares the secret of true contentment – that contentment goes beyond material possessions and financial status, but it is a state of the heart and mind.

Our contentment in Christ transcends circumstances. Whether you find yourself with surplus or facing scarcity, the source of our contentment should remain unchanged, that we seek joy in the constancy of God’s love and provision.

The secret Paul gives us is a reliance on Christ. In Christ, we find strength and perspective to navigate the challenges of financial fasting. As we deny certain luxuries during this financial fast let’s turn our focus to the eternal treasures found in a relationship with Christ. Let our contentment be rooted in the unshakeable foundation of God’s promises.

As we journey during this season of financial fasting, I pray Christ grants us the wisdom to learn true contentment, to find joy in HIS presence, regardless of our financial circumstances. May this financial fast lead you to a deeper understanding of the true contentment in Jesus.

DAY 19: OVERCOMING FOOLISH SPENDING

By Heather Denson

Proverbs 21:20 NCV: Wise people's houses are full of the best foods and olive oil, but fools waste everything they have.

Reflecting on Proverbs 21:20, I'm reminded of the profound connection between biblical wisdom and the principles outlined in "Rich Dad Poor Dad" by Robert Kiyosaki. Both sources emphasize that true wealth isn't solely measured by possessions but rather by our mindset—an understanding echoed in the Bible.

As Christians, we're called to be responsible stewards of God's blessings. Despite biblical guidance on wise financial management, our human tendencies often lead to imprudent spending, influenced by impulsivity, emotions, and societal pressures.

Proverbs 21:20 becomes a guide to overcome such tendencies, distinguishing the behavior of the wise from that of fools. Wise individuals are portrayed as thoughtful planners, intentionally managing resources for the future. In contrast, fools are depicted as wasteful, lacking self-control and foresight.

To align with biblical wisdom and curb foolish spending, we can apply key principles:

- **Cultivate Contentment** (Phil 4:11-12): Seek contentment, reducing the desire for unnecessary spending.
- **Be Faithful Stewards** (1 Cor 4:2): View money as a God-entrusted resource, managing it wisely and avoiding impulsive spending.
- **Financial Planning** (Proverbs 21:5): Develop thoughtful financial plans, avoiding hasty decisions.
- **Avoiding Debt** (Proverbs 22:7): Exercise caution regarding debt to maintain financial freedom.
- **Seek God's Guidance** (Proverbs 3:5-6): Pray for wisdom and discernment in financial decisions, trusting in the Lord's guidance.
- **Generosity** (Proverbs 11:24-25): Embrace a spirit of generosity, shifting focus away from self-centered spending.
- **Fruit of the Spirit** (Gal 5:22-23): Develop self-control to resist impulsive and foolish spending.
- **Consider Consequences** (Luke 14:28-30): Think about the consequences and costs before making financial decisions.

Incorporating these biblical principles into our financial mindset helps align our decisions with God's principles of stewardship and wisdom. This transformation involves adopting a refreshed perspective, seeking contentment, and committing to improved stewardship. Through prayer and adherence to these principles, we can overcome imprudent spending, embody Christ's love, and become blessings to others.

These principles serve as my personal compass, motivating me to align financial decisions with God's wisdom, fostering contentment, stewardship, and purposeful decision-making. I sincerely pray that they bring as much blessing to you as they have to me.

Prayer

Heavenly Father, guide us in transforming our mindset to overcome foolish spending. Grant us the wisdom to find contentment in our financial circumstances. Teach us to be faithful stewards of the blessings You have entrusted to us. May we no longer be a burden, and may our spending be guided by wisdom. Show us the path to saving and preparing for the future so that we can reflect the love of Christ and be a blessing to others. In Jesus' name, we pray. Amen.

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DAY 20: HEAVENLY THINGS

By Kristal S.I. Holmes

Colossians 3:2 KJV: Set your affection on things above, not on things on the earth.

We all want the “American Dream” and spend so much of our time, resources, and money to live out the popular sought out, “dream”; but what does that really mean? When you think of the “American Dream”, you more than likely imagine a nice house or car, extravagant clothes and food, and keeping up with “The Jones’s” or your favorite social media influencer. The problem with this is that sometimes our dreams are all attached to “things”. Things that cost money and create an obsession with overworking ourselves to get them: a temporary “win”. This could bring us stress, anxiety, and depression – the complete opposite of what we are really intending to have. There is nothing wrong with wanting nice things but do the things that we want align with God’s will for our lives?

In Colossians 3:2 the Bible tells us to, “Set your affection on things above, not on things on the earth (KJV)”. We should set our hearts and minds on heavenly things, or things that God desires for us, from a heavenly perspective. The pieces of our lives that bring fruit to our spirits like love, joy, peace, patience, kindness, gentleness, and self-control (Galatians 5:22-26). Focusing on heavenly things allows us to live a more sustainable life in Christ, and not so much on temporary worldly desires. A famous quote by Dr. Wayne Dyer says, “When you change the way you look at things, the things you look at change.” As you sit down and create your prayer and vision boards for the new year, meditate and pray on heavenly things that will stand the test of time. Stop scrolling for a minute, log off of social media, and focus your hearts and minds on things above, then watch God blow your mind with exceedingly and abundantly more than you can EVER imagine!

DAY 21: GOD AS MY SUPPLIER

By Michael Woods

Philippians 4:19 NKJV: And my God shall supply all your need according to His riches in glory by Christ Jesus

At the feed store where I bought grain pellets for my horse, there was a large oak barrel filled to the top, with smoked peanuts. Every time I came in, the barrel was full. I often wondered if I was the only one gathering peanuts out of the barrel. So, I brought the subject up to Charles, the owner: Why is it that every time I come in, the barrel is always full of peanuts? Is anyone else, besides me, buying peanuts? His response:” everyday people get peanuts out of the barrel – you’re not the only one. And every day I refill the barrel”.

Paul encourages the Philippians to stand fast in the Lord; assist those who labor in the ministry; be gentle towards all men; and be anxious for nothing. He testified that the God he serves (my God) shall supply their need according to His riches. Paul explains that when they give, even out of lack, God is faithful to supply their need in return.

God’s supply is like the oak barrel full of peanuts at the feed store – it is always full because it is replenished daily. Whatever our daily essentials and requirements are, God cares that they are met and will supply them to us when we are in lack. For the Philippians, in this moment, their needs were peace, gentleness, release from anxiousness, and in some instances, finances. What are your needs? What do you need to be replenished in your life? Joy? Is it peace? Or mental and emotional stability? Is it understanding or insight? Is it the restoration of finances or family? Whatever the need is, God will supply because He loves us and cares about us. When we stand fast in the Lord, we are able to draw from the barrel that is always full of supplies for our needs.

Prayer

God, help me to know when I experience lack, I can always trust You to supply my needs according to Your riches in glory. Amen.

DAY 22: SERVANT TO DEBT

By James and Mary Sabb

Proverbs 22:7 NKJV: The rich rule over the poor, and the borrower is a servant to the lender.

It is knowing what you can handle.

Does this mean we should never borrow? No, but it warns us never to take on a loan without carefully examining our ability to repay it back. A loan we can handle is enabling; a loan we can't handle is enslaving. The borrower must realize that until the loan is repaid, he or she is a servant to the individual or institution that made it.

I can recall while growing up as a small child in the downtown Augusta area, my mother would, at times, shop at the Community Grocery Store named Tommie's Market. On many occasions, when she ran out of items while preparing dinner, she would have me or one of my siblings run around the corner to Mr. Tommie's. The Store Owner knew our names and who our mother was. He kept a notebook behind his cash register; once we picked up the items we were sent to get from the store, Mr. Tommie would write them down in the notebook along with the price of the items. At times, I would visit Mr. Tommie a few days out of the month, and he would repeat the same thing by writing down the item and price. Believe me when I say I can't tell you when or if my mother ever cleared her debt with Mr. Tommie. I just knew that if we needed anything, it was no problem going to the community store. We were now servants of that grocery store. What if Mr. Tommie had just stopped letting his community customers credit and needed all his money immediately? Could we have paid for it?

Keep in mind some lenders know that some borrowers cannot repay their debts and would still loan to them anyway. Don't be a servant of debt to any individual or institution; not being able to repay any loan or debt affects your credit score in the long run and will cause that cycle of servant to lender to start all over.

DAY 23: DON'T BE A FOOL

by Cathy Peeples

Proverbs 14:24 NIV: The wealth of the wise is their crown, but the folly of fools yields folly.

So, from the biblical standpoint, what does that scripture really mean?

First, what is wealth? Wealth includes adequate physical possessions to live and flourish as a human being created in the image of God.

Second, who is a wise person? A wise person fears the Lord and shuns evil. They have knowledge and are careful with their words.

Third, what is a crown? A crown represents those who persevere under trials.

Fourth, what is folly? Folly is to hold the pursuit of truth in contempt by choosing to make our own path.

Lastly, who is a fool? A fool is someone who refuses to listen to wisdom or learn from discipline.

Now, I can put the definitions together and determine what it says for me. "The possessions of a person who fears the Lord represents those who persevere under trials, BUT the person who fails to follow God and His direction, and does not fear or respect Him, fails to gain wisdom, or learn once they have been disciplined.

When God gives us direction and purpose, we don't always understand the reason. A Christian woman told me when I first went into management that I should put away so much money and the company would match my contribution up to \$1,000. Since I was not used to making as much money as I was getting as a manager, I listened to her and started putting money away before I received my first management paycheck. She told me, "If you don't see it, you won't miss it." I had always prayed and asked God to bless my finances and He did. However, I did not know how well I was truly blessed until after I retired and needed money for my son when he was ill.

As I was praying about my finances and sharing with God how He said He would care for all my needs, He immediately reminded me of the savings I had started more than 30 years ago. The next morning, I called my financial planner to discuss, and she was surprised that I did not remember a conversation we had about me retiring. She said she shared with me that I would be fine to retire as I had a pension as well as the financial account which had well over \$100,000 just sitting there. Plus, all taxes had already been paid. Imagine my surprise! I thanked God for His grace and for setting me up financially without me even knowing that is what He was doing.

God knows exactly what He is doing and what we need. We may not know, but we must believe and TRUST Him. I pray that you go to God in your quiet space and ask Him to show you the way to be prosperous and reliant on Him. Fear Him and be kind in your words and deeds. Know that you will have trials and tribulations, but not to worry, for God has overcome the world, and you will persevere with His help. Ask Him to order your steps and then follow His path, not yours. Lastly, ask Him for wisdom and guidance and always learn from your mistakes.

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DAY 24: THE BLESSINGS OF TITHING

By Clifford and Jacqueline McGhee

Malachi 3:10 NIV: Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. In Malachi 3:10, God invites believers to test Him in the act of tithing, promising abundant blessings in return. Tithing, the act of giving one's income, is not merely a financial obligation but an expression of trust and obedience. The verse encourages believers to bring their tithes to the storehouse, symbolizing the place of worship or the faith community. The act of faith, God declares, triggers a divine response. The promise of open floodgates and overflowing blessings is an assurance of God's provision in every aspect of life. It transcends mere financial gain, encompassing health, relationships, and spiritual well-being.

Proverbs 3:9-10 promises this about tithing: Honor the Lord by giving him the first part of all your income, and he will fill your barns with wheat and barley and overflow your wine vats with the finest wines". At one point in our lives, our family fought what we viewed as the necessity of giving the tithe. We chose (at best) to give sparingly back to God, forgetting that everything we have comes from God's gracious hand. It was simple: make ends meet, keep some for us, and grudgingly, sparingly, and out of necessity, give to God. Making ends meet never seemed to materialize until our hearts changed. Now, after more than 30 years, just as we sow bountifully, we reap bountifully. When done with a sincere heart, tithing becomes a channel through which God's grace and generosity manifest.

Prayer

Heavenly Father, as we embark on this journey of faithful tithing, open our hearts to the transformative power of Your blessings. Pour out Your grace upon every aspect of our lives: finances, relationships, and spiritual well-being. May we experience the joy of giving and receiving Your abundant provision. We lift this prayer for all those who receive this devotional message. May it resonate in their hearts, sparking a desire for a closer walk with You and commitment to live as cheerful givers. In the name of Jesus, we pray. Amen.

DAY 25: THE CHOICE BETWEEN TWO MASTERS

By Triyoko Boatwright

Matthew 6:24 NLT: No one can serve two masters. For you will hate one and love the other or be devoted to one and despise the other. You cannot serve both God and money.

No one can serve two masters. It is simply impossible. If one thinks that he/she can successfully achieve this task, they are simply deceiving themselves. It. Cannot. Be. Done.

Imagine a servant who has two different masters. At times the servant may be able to meet the requests of both masters. But inevitably the desires of one master will conflict with those of the other. What, then, is the servant to do? To which master is the servant most loyal? Which master's request takes priority? Practically speaking, you cannot serve two masters. So, what does that mean for our relationship with God?

Our hearts cannot be with God and at the same time consumed with amassing material wealth or earthly success. When we choose to serve any master other than God, especially the idea that we can live our lives without God if we have enough money, we deprive ourselves of what we were created to be. We are meant to be God's children through Jesus Christ (Gal. 3:26; 1 John 3:1; John 1:12), and made to do great things as God's masterpiece, His work of art (Eph. 2:10). No amount of money causes us to be more than or greater than we already are in God. Our allegiance is to God, not to wealth. A servant with a divided heart is no servant at all. There is room for only one master, and the only one with the right to our allegiance is God.

Matthew 5-7 is called the Sermon on the Mount. In it, Jesus proclaimed His attitude toward the law. He shared how position, authority and money are not important in His Kingdom. Sandwiched in the middle of the sermon, was key teaching on how we should live. Jesus highlights (1) the importance of our relationship with God, and (2) that money and earthly things can be an obstacle to serving God.

If the world is our master, then God is not. If God is our master, then we are not driven by the cares of the world. Only God satisfies us: "As for me, I shall behold your face in righteousness; when I awake, I shall be satisfied with your likeness" (Psalm 17:15).

We cannot serve two masters because, as Jesus pointed out, we end up hating one and loving the other.

DAY 26: THE IMPORTANCE OF SAVING

by Leon and Melisa Borders

Genesis 41: 35 - 36 NLT: Have them gather all the food produced in the good years that are just ahead and bring it to Pharaoh's storehouses. Store it away, and guard it so there will be food in the cities. That way there will be enough to eat when the seven years of famine come to the land of Egypt. Otherwise, this famine will destroy the land.

In the ever-changing landscape of financial uncertainty, one of the key essentials to maintaining financial stability is to diligently store away money for the future. As we navigate through the complexities of today's world, it is crucial to prioritize saving and investing to safeguard our financial well-being. In times of economic turbulence, having a financial safety net becomes even more vital. If we set aside a portion of our income regularly, we can create a cushion that will provide us with peace of mind during unforeseen circumstances, such as job loss, medical emergencies, national disasters, or another unexpected pandemic.

Building an adequate emergency fund is the foundation of any sound financial plan. Moreover, saving for the future extends beyond immediate needs. It encompasses long-term financial goals such as retirement and education funds for ourselves and our families. By starting early and consistently allocating funds towards these goals, we can harness the power of compounding interest and ensure a more comfortable future.

To be successful in our saving endeavors, it is essential to adopt good financial habits. This includes creating a budget, monitoring expenses, and identifying areas that we can adjust to increase our saving potential. By distinguishing between wants and needs, and making rational choices, we can channel our resources towards our long-term financial stability and/or freedom.

Prayer

Lord, I acknowledge you as the owner of all things created in Heaven and on earth. You are Jehovah Jireh, my provider and I thank you for every resource that you have bestowed upon me. I ask that you give me wisdom in all that I do. Allow me to practice good stewardship over the assets you have entrusted with me so that my financial savings/management can be utilized not only for my benefit but also for the upbuilding of your Kingdom. In Jesus' name I pray, Amen.

DAY 27: THE PAIN AND PEACE OF DISCIPLINE

By LaShana Bradwell

Hebrews 12:11 (NLT):“No discipline is enjoyable while it is happening-it’s painful!. But afterwards, there will be a peaceful harvest of right living for those who are trained in this way.”

Raise your hand if you like being disciplined. As Hebrew 12:11 states, discipline is not enjoyable and is in fact painful. However, once the pain has subsided (and it will), the lessons learned bring about a peace that is like no other. We learn what to do and what not to do. Throughout my youth, I was footloose and fancy free with my finances. I did not have a care in the world as I swiped my credit cards with no thought on how to pay the bills when they arrived. I had a steady income and paying the minimum (or not at all) on my bills was okay with me. However, as my income decreased upon retiring, the bills seemed to grow larger and larger. I did not understand what I had done wrong and why I was being “punished”.

Responding to discipline can go in 1 of 2 directions. If we follow direction number 1, we can respond to the discipline with resignation, self-pity, or resentment and anger towards God. If we follow direction number 2, we can respond to the discipline with gratitude towards the One who loves us enough to correct us when we are wrong. God disciplining me for my fruitless living was painful as I was forced to give up those things that I thought were important to me. Instead of ranting and raving at God for being “so unfair”, I accepted His discipline as a sign of His love and asked Him for guidance on how to live a more fruitful life. The peace that I now have cannot be fully put into words. God’s discipline hurts, “but afterwards, there is a peaceful harvest of right living...”

Prayer

Father, I thank you for disciplining me. The pain was worth the peace.

DAY 28: BLESSED TO BE A BLESSING

By Nerissa Carr

Acts 20: 33-35 CSB: I have not coveted anyone's silver or gold or clothing. You yourselves know that I worked with my own hands to support myself and those who are with me. In every way I've shown you that it is necessary to help the weak by laboring like this and to remember the words of the Lord Jesus because he said, "It is more blessed to give than to receive."

What good would it be to have a million dollars and never spend a dime? A pile of money is useless if it is not released through investment, spending or giving. The money is there to use in exchange for the things you need and want. Money is just one of the blessings we have been given. We have been given many blessings like health, physical talents, spiritual gifts, family, and friends. In fact, every good and perfect gift comes from God (James 1:17). God has not given us these gifts just for us to pile them up, hoard them and gaze on them. They are to be released, so that we can help others.

When we give, we are acting like our Father. He gave His Son so that we could be blessed with salvation. Now that we have salvation, we bless others with love, forgiveness, quality time, and money. 1 John 3:17 NIV says "If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?" Jesus endured the cross because of the joy set before Him. He knew that His obedience to God would be worth it. Whatever blessing we give others out of obedience to God will be worth it. Jesus said it was more blessed to give than to receive, and we know He doesn't lie.

Prayer

Father, thank you for the many blessings You have given me. Show me how to use those blessings to help others. I know You are able to make grace overflow in my life so that I will never lack. I want to be a blessing because You have blessed me. Thank you for being a generous God! Amen.

DAY 29: LESSONS FROM THE ANT

By Savannah Praymous

Proverbs 6:6-11 NLT: Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter. But you, lazybones, how long will you sleep? When will you wake up? A little extra sleep, a little more slumber, a little folding of the hands to rest—then poverty will pounce on you like a bandit; scarcity will attack you like an armed robber.

What lessons can we learn from the ant? Such a small insect, but the qualities they exude are huge! Ants are not intimidated by the size of their workload; value teamwork; very organized; and save for “rainy” days; but overall, they get the job done consistently! The ant knows that there will come a time when gathering will not be possible so it works hard when it can.

Ants are good teachers when it comes to avoiding laziness and lack of discipline. The ant is not lazy, and it does not wait for someone to tell it what to do. All summer, the ant stores up food for the winter because winter comes like clockwork, same time every year. Ants know where to search for resources and adapt themselves to their surroundings. Life will take us to many places and not every place will be within our comfort zone so we must learn to adapt.

We must:

1. Be wise in how we utilize money and resources (setting aside money and resources for “lean” or limited times)
2. Be self-driven
3. Work hard

Ant lessons:

1. Never give up; don't stay idle; look for different options
2. Don't be scared of hard work
3. Capitalize on every opportunity
4. Be a good planner (plan ahead; store in seasons of plenty to have during “lean” times)
5. Be persistent and precise (ants find ways around obstacles)
6. Be disciplined (ants have a time to rest and a time to work)
7. Think big (ants will carry things much bigger than their bodies)
8. Serve others (ants live beyond themselves and think of their fellow ants)
9. Develop a “can do” disposition (don't let size, lack, or location be limiting factors; don't make excuses; be a self-starter)

This scripture urges us to consider the ant! This small, almost minute creature...the ant. The ant has no captain or someone overseeing it. All summer, the ant stores up food; then gathers and uses the food when needed. Proverbs chastises the lazy person saying that if you don't learn from the ant, there is a strong possibility that you will experience lack, limitations, and will not be prepared for “lean” times. Learn from the ant!

DAY 30: DEBT AND LOVE

By Gia Hunter

Romans 13:8 NIV Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law

Most of us are well acquainted with debt. The mortgages, car notes, student loans, credit cards, etc are all examples of debt - those obligations we pay over time usually with interest. Debt is finite, there's a date when you start making payments and there's a date when you stop. It's used to buy things, build businesses, finance homes and cars. It can help fund the necessary items of life.

But too much of a good thing...listen. It can wreak havoc on your life. Let's be honest...we can lack self-discipline and throw tantrums at the idea of delayed gratification. We.want.it.now. So we borrow from banks, credit unions and other lending institutions. We subject ourselves to credit checks and income scrutiny and risk being rejected if we're not deemed "credit worthy". And before we know it, we're in too deep with too much debt. Debt can be stressful. It feels like mounting pressure, debilitating anxiety and crushing stress. I know first hand the paycheck to paycheck survival hustle, the student loan balance dread, and the insufficient funds notice from the bank. It's a horrible way to live...or, rather, exist. Debt is a cruel master.

What's the better way? Live debt free as much as possible and focus on love. The greatest commandment is to love God with all our heart, soul, mind and to love our neighbor as ourselves (Matthew 22:37-40). That's a lot of loving. And love isn't easy - it's patient, kind, not envious, nor boastful. It's not arrogant, nor rude, nor self-seeking, it's not irritable and doesn't keep a record of wrongs. It rejoices in truth and bears, believes, hopes and endures all things. Finally, love never ends nor does it fail (1 Corinthians 13:4-8).

While debt has a paid off date when the obligation is fulfilled and the loan repaid, love is never ending. Accumulation of debt can keep us focused on ourselves and our bills instead of loving God and loving our neighbor. Release yourself from the bondage of debt and be free to love God with all your heart, soul and mind.

DAY 31: GET RICH QUICK SCHEMES

By Stacey Williams

Proverbs: 13:11 NLT: Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.

When it comes to “get-rich-quick schemes”, you first have to look at the root intention, which is the love of money or love of what money can buy (1 Tim 6:10). The issue is not the money, but our relationship with money. Ecclesiastes 10:19 informs us that money “answers all things”, meaning yes it can answer bills, needs, wants and the like, but we can’t let it be the catalyst for our downfall. Apostle Joshua Giles explains that while “money is vital, it should be considered the lowest form of currency”. It is meant to get us from point A to point B, to be used as a resource, a defense, and provide options during a crisis. When we realize that money is just a tool we won’t be so easily deceived or led by it.

In fact, as a tool, we have the authority to wield, direct and give money purpose.

Ultimately, success is not measured by what we have or what money has given us the opportunity to buy. It is measured by how well we have walked in God’s purpose for our lives and how well we have stewarded what He has given us.

Saving and investing may be a slower road to building wealth, but it is a more reliable route. Consider investing your time and money in a worthy cause. You don’t need money, it needs you - to wield it, to direct it, to give it purpose. This is the reason quick money does not last and has no substance, it has no purpose, no direction, no depth. Having a reason for money is different than designating a purpose for it. For example, a reason may be to get rich or be famous, but a purpose goes beyond the present. Purpose has time working with it and gives money an intended direction and fulfillment. An example of purpose is investing to be financially stable for your children’s college, or building generational wealth, or maybe even community real estate development. I encourage us to not focus on how much money we can accumulate, but how much we can get accomplished for the Kingdom and our family.

DAY 32: FOCUSING ON GOD'S HOUSE

By Melissa Johnson

Haggai 1:4-6 (NIV)

"Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?" Now this is what the Lord Almighty says: "Give careful thought to your ways. You have planted much but harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes but are not warm. You earn wages, only to put them in a purse with holes in it."

Imagine the date is December 31 and you make plans to tackle a major (must complete) task in the upcoming year! The plans are solid, the energy is high, and your family depends on you to complete this task. Well, around May, your focus shifts because priorities change, or life just happens, and this task gets pushed down the list. In some ways, this task gets totally forgotten and at the end of the year it is still on the list to accomplish in the **NEXT YEAR**.

When Haggai encountered the people in Jerusalem (Haggai 1:4), they literally were in a similar state. God had given them the commandment to rebuild the temple and they had started but their focus had shifted. I can only imagine every day they walked by the temple ruins and mentally checked their list thinking – they would get back to it. Their focus had shifted, or life circumstances made them see this task as something that could wait. I mean, the temple had been in its current state for decades and once the timing was right – they would 'get to it'. The actual message delivered to Haggai from God – was the people felt the "timing" was not right for rebuilding of God's house, but they found the time (cycles) to focus on their own homes.

Haggai was able to shine a spotlight on their efforts and the lack of progress they were making within their homes (their priorities). No matter how much time they put into accomplishing their personal desires – it was not yielding a bountiful harvest (Haggai 1:5-6). The "timing" for their harvest was off because they were focused on their desires rather than focused on accomplishing God's will. God had sent them back to use their talents to rebuild His temple and their focus was throwing off God's plan!

How often have we accepted an assignment from God and decided the "timing" wasn't right or allowed a distraction to shift our focus? How often have we acknowledged God's will and become discouraged because of the tasks or progress? Better yet, how many times have we paid every bill but the one we owe God? God honors our sacrifice, even our financial sacrifice. We may think that we cannot afford to give our first fruits – tithes – to God, but the real question is, can we afford not to give? When we put God first and trust Him with everything, we must remember this includes our finances. Our financial obligation is prioritizing giving and allowing God's timing to yield blessings.

As we look at things that have shifted our focus, think about the lack of harvest because we are not fulfilling our assignments. We continue to work on them, feeling more time will yield the expected fruit. The truth is that – only following God's will and His assignments will produce the fruit we are hoping for. This is not to say He will not give us the desires of our hearts, but we must yield to His timing.

We must trust His timing and His process! Our trust includes His directive to bring your tithe into the house. When we give first, we believe Him to honor our sacrifice and trust Him to bless the rest!

Remember He will not give us an assignment that He has not already ordered our steps and ordained our path! We must trust Him – and know that life circumstances will not prevent His will from being achieved. Now is the time to refocus – and align your way with God's will – do your part in rebuilding the "temple"! Just as Haggai reminded the people of Jerusalem, this is a reminder to refocus on the Lord's house – the place where fellowship and relationships occur and are strengthened – the place where we meet God! As we focus on the things of God – He will meet our needs and the bountiful harvest will occur for all!

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DAY 33: THE FRUIT OF TRUSTING IN THE LORD

By Celena Smith

Jeremiah 17:7-8 NLT: But blessed are those who trust in the LORD and have made the LORD their hope and confidence. They are like trees planted along a riverbank, with roots that reach deep into the water. Such trees are not bothered by the heat or worried by long months of drought. Their leaves stay green, and they never stop producing fruit.

What a wonderful thing it is to never have to worry about anything. Each of us has been invited to be bother- and worry-free, just like these trees, so long as we allow our roots to reach deep into the living water that is Jesus Christ. As we become deeply entwined with Him, we become unmovable, not just in stature but in faith.

Trust is an action that requires action. We trust in the Lord by being obedient to Him, by believing that His decrees are for our best and adhering to them. Trust through obedience is what makes hope and confidence possible.

We have nothing to fear when our roots are in Him because we can rest assured that He will make perfect all things concerning us (Ps 138:8). We can stand and weather anything because we know that our God will sustain us and carry us through (2 Corinthians 12:9). Just like those trees, we can know that every work He has set for us will come to pass (Philippians 1:6) because we trust in Him.

If you have not reached this level of security, begin trusting in the Lord. Take action to trust and perhaps start with your finances. There are no limits on hope or sustaining power when you are rooted in Christ. What a wonderful thing it is to never have to worry about anything.

DAY 34: THE BLESSING OF THE LORD

by Loretha Gilchrist-Agyare

Proverbs 10:22 KJV: The blessing of the LORD brings wealth, without painful toil for it.

There are many scriptures in the Bible validating this notion of the blessings of the Lord adding wealth. For instance, in 2 Chronicles 1, King Solomon asked God only for wisdom. God said to Solomon, "Since this is your heart's desire and you have not asked for wealth, possessions or honor, nor for the death of your enemies, and since you have not asked for a long life but for wisdom and knowledge to govern my people over whom I have made you king. Therefore, wisdom and knowledge will be given you. And I will also give you wealth, possessions and honor, such as no king who was before you ever had and none after you will have." Solomon was a king who grew more in Christ with his obedience as evidenced by his heart's desire to ask for wisdom. In return, the Lord added wealth and many other blessings. It was the Blessing of the Lord.

Another example occurs in the book of Matthew 6:33: "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you". The blessing of the LORD brings wealth when we first seek His Kingdom. It was the Blessing of the Lord.

Let us fix our eyes upon the Lord and walk in His ways, His will, and His purpose for all our lives. As we are disciplined to His ways, His will, and His purpose, we will automatically receive God's blessing in our lives. We don't need to seek after things. Because of our obedience God blesses us with His very blessing that makes us rich, in all areas of our lives.
Every day we wake up is truly a blessing indeed!

DAY 35: GENEROSITY LEADS TO ABUNDANCE

By Triyoko Boatwright

Proverbs 11:24 (Message): The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller.

Like casting the seed across the field yields an abundance of corn, God blesses generosity by increasing what we have. He replenishes our supply through our acts of giving. We become richer by being generous. While the world tells us to hold on to as much as possible, God blesses those who give freely of their possessions, time, and energy.

It's interesting how Jesus uses the picture of measuring grain in a basket in Luke 6:38 to illustrate what we put out is what comes back. "Give and it will be given to you...for with the same measure that you use, it will be measured back to you." If we are critical rather than compassionate, we will also receive criticism. If we treat others generously, graciously, and compassionately, these qualities will come back to us in full measure. The key is to give others the very thing ("it") that you want God to give you. God's principle of reciprocity is activated when we minister to the needs of others with the result that He raises up people to minister in return to us in that same area of need.

Kingdom-minded believers give generously in their time, prayer, finances, and service. People of this mindset realize these things are not their own and that everything they have is "on loan from heaven" so they may bless others. They understand in doing so, God will reward such generosity done in His name with overflowing spiritual and physical blessings. When we hold on to things and store it for ourselves, we miss the point of God's provision and the joy that comes through generosity. Through faith-filled generosity, God rewards us by providing more.

DAY 36: THANKFULNESS IN ALL THINGS: A PROMISE OF RESTORATION

By Tykia Key

1 Thessalonians 5:18 (NLT): Be thankful in all circumstances, for this is God's will for you who belong to Christ Jesus.

Song: Grateful by Hezekiah Walker

Consideration & Reflection:

Consider how having a grateful heart can change how you see things and strengthen your faith. Also, reflect on God's promise to restore and how your belief in Jesus connects you to the enduring hope of God's faithful love.

Devotional:

In the ebb and flow of life, we encounter the command: "Be thankful in all circumstances." Despite challenges, this command holds a promise of God's enduring love. Psalm 136 echoes, "His faithful love endures forever," weaving through God's promises, connecting us to an unwavering assurance.

Jeremiah 30:17 reinforces this connection: "I will restore the prosperity... says the LORD." A pledge of restoration signifies God's redemptive power, promising revival in adversity. Gratitude then isn't a response to favorable conditions; it's faith in God's promises. When we thank God amid challenges, we declare His sovereignty and trust in His plan.

As believers, collective thankfulness wields immense power. Our shared belief in Jesus aligns us with the promise of restoration. It's a deep understanding that, regardless of circumstances, we're cradled in God's love.

Today, embrace gratitude not passively but actively, trusting in God's enduring love. As you do, align your heart with His promises, confident that the One who began a good work will complete it.

Consider connecting this to your finances. It's a deliberate act of trust, an active expression of gratitude even when resources seem limited. As we fast from financial anxieties, we align with God's promise of provision and His enduring love.

Prayer

Heavenly Father, in all circumstances, I choose to be thankful. Your faithful love endures forever, and I trust in your promise of restoration. Strengthen my faith and help me express gratitude not only in moments of joy but also in times of trial. In Jesus' name, I pray. Amen.

DAY 37: OUR GOD WHO IS ABLE

By Marketha Bennett

Ephesians 3:20 KJV: Now unto him that is able to do exceeding abundantly above all that we ask or think, according to the power that worketh in us.

Your client comes in and shows you a one-of-a-kind outfit, and they bring it to you because they've seen your work and believe that you can make it happen. In the past you would have second guessed yourself but after years of experience and practice you have the skillset, so that nothing will deter you from trying even the most difficult design. As a skilled seamstress you have learned the three things that all have to work in your favor: a deadline, measurements, and materials. You can finish by the deadline but if your measurements are off then the product you present is no good. You can have the right measurements and enough materials but if you are slow to complete the product you'll miss the deadline and upset your client. The one thing that is always on your terms is the power to always have more than enough materials.

Just like the seamstress, God is in control of all the materials you may need in life. You have got to become comfortable with knowing that God may not use your measurements and He won't stick to the deadlines you try to set. He can and will do things for you based on the faith you display towards His ability. If you are only believing in that unexpected check that gets you out of that one bind, well yes, He can do that. But I dare you to have the faith that anticipates favor during the job interview that will provide a steady income to free you from every financial hindrance.

We serve a BIG GOD and we should live our daily lives with BIG FAITH leaving little to no room for doubt of what God can do for us, in us, and through us. Ephesians 3:20 says, "Now unto him that is able to do exceeding abundantly above all that we ask or think, according to the power that worketh in us". At the end of the day, do you have the humility to go beyond thinking what you want from God and ask without your own agenda? Simply ask God in faith and watch Him move.

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DAY 38: IN GOD WE TRUST

By Teresa Jones

1 Timothy 6:17-19 (NIV): Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they lay up treasures for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

When I was a little girl, there was one thing I was certain of; I wanted to be rich! One of my favorite cartoons was Richie Rich. He had a dog named Dollar. Raised in a humble Christian home tithing, and giving were principles that were stressed early on in my development. The expectation was that if you gave, God would bless you. I held on to those words with expectancy in my heart. At the age of twenty-six, I came into a better understanding of Biblical economics as my faith walk continued. As I continue to grow in grace, I am still yearning more than ever to put into practice the concepts of seed, time, and harvest.

One morning a little while back, I woke up hearing these words in my spirit: "Do it from the heart with other people in mind." I knew then that I had to let go of a little bit more of me and put more trust in Him. Our Father has truly blessed us to be a blessing. In our pericope, Paul was instructing Timothy to warn the wealthy believers that their hope and trust must rely solely in God and not the riches they had accumulated. God is our source. Accumulating wealth has its place because it allows us to be a blessing to our families, others, and ourselves. However, it cannot be our sole focus. We must be mindful to put all our trust in God. The sacred text reminds us that the Creator gives us life more abundantly!

DAY 39: THE RICHNESS OF WISDOM

By Rosharna Stewart

2 Chronicles 1:11-12 CSB: God said to Solomon, “Since this was in your heart, and you have not requested riches, wealth, or glory, or for the life of those who hate you, and you have not even requested long life, but you have requested for yourself wisdom and knowledge that you may judge my people over whom I have made you king, wisdom and knowledge are given to you. I will also give you riches, wealth, and glory, unlike what was given to the kings who were before you, or will be given to those after you.”

Have you ever had someone ask you what you want? Tell me anything you want and I'll give it to you? How many of us would ask for more money, a new car/house, have greater influence, love, etc.?

This scripture depicts the heart of King Solomon. When God asked him this question his response was wisdom to serve God's people. King Solomon understood that leadership is being inclusive of others, servanthood, and not so much of selfish gain. As we reflect in our own lives, we are leaders in our everyday walk. How can we effectively serve others so God receives the glory? Receiving godly wisdom can transform our lives in a major way. Wisdom allows us to see things from a different perspective and think about the consequences or secondary effects of our actions. Godly wisdom can carry you in, through, and from various circumstances in life. This is one gift that only God can give to us!

Let us continuously ask God to create in us a clean heart so like King Solomon God can see the purity inside of us.

Prayer

Lord as we continue to fast for financial peace we ask for your godly wisdom! Help us Lord to become lenders and not borrowers. But more importantly to honor you with our first fruit. Lord, we ask for wisdom beyond our finances, but in every area in our life. Lead us, guide us and show us ways to build our spiritual houses on the rock (a foundation built on you), in Jesus Name. Amen!

Self-Reflection Questions: How can you intentionally use godly wisdom concerning your finances? What area(s) do you know you need to improve in? How can you use godly wisdom to make sound judgements?

DAY 40: THE CHEERFUL GIVER

Dwayne & Nadine Williams

2 Corinthians 9:6-8 (ERV): Remember this: The one who plants few seeds will have a small harvest. But the one who plants a lot will have a big harvest. Each one of you should give what you have decided in your heart to give. You should not give if it makes you unhappy or if you feel forced to give. God loves those who are happy to give. And God can give you more blessings than you need, and you will always have plenty of everything. You will have enough to give to every good work.

GIVING IS PLANTING SEEDS

As we studied this scripture, we were reminded of growing up in the country on the farm. There were times when we came home and there would be fruits or vegetables left on the porch. There were people who had an abundance of harvest and because of how they had been blessed, they shared with others with cheerful hearts. We also recall that the giving didn't stop at the porches of our parents' houses but they took what was given to them and shared with others. Now that we look back on time, it seems as though the food multiplied. Is this not the same principle that Paul teaches in 2 Corinthians 9: 6-8?

We are reminded that when we sow the seeds of generosity, we reap bountiful rewards in accordance with God's plans for our lives. This holds true in the natural and spiritual world; larger harvests typically require larger planting. Those who sow less seed can expect to have less grain; those who plant more seed will have a more bountiful harvest.

Sowing financially out of a pure heart leads to benefits; it gives us an opportunity for spiritual growth and God promised us that we will have what we need with an overflow. Giving with a righteous attitude is a Christlike act of grace and faith. God does not want our giving to be done out of obligation. Our giving should be driven by a willing and cheerful heart. We, as believers, should see giving as an opportunity to share God's love. When we give generously and with a pure heart, God increases our ability to give even more.

Prayer

God help me to be a cheerful, generous, and courageous giver. The world needs my help and I need your spiritual rewards.