

10 Days of Devotionals, Financial Fasting and Praying

Obeying God with my Finances

For the next 10 days, you will be listening to God concerning your finances. God's desire is for you to be blessed with abundance in every area of your life. Too often Christians follow God's direction when it comes to their salvation, marriage, and raising their children but not when it comes to their finances. God is just as concerned about your finances as He is concerned about your spiritual walk with Him.

2 Cor. 9:8, tells us that God will make every favor and earthly blessing come towards you. Isn't that wonderful! God wants you to be happy and not stressed about your finances. He wants you to have money and not money to have you. You cannot serve two masters. Many people come to the church for salvation but use the world system to learn about money. When God is first in your life, you are going to seek Him when it comes to your finances. Seeking God's guidance and wisdom will lead you to the plan He has for your life. When God can trust you with money, He will allow you to have more because he knows that money will never become your god. So, for the next 10 days, we are going to listen, trust, and obey God concerning our finances.

When you hear God speak to you about your giving, trust that He is leading you according to the plan He has for you. Do not allow doubt and unbelief to stop you from obeying God's voice. God knows exactly what it is going to take to get you to your next level of finances. He will never lead you or direct you and not bless you. When He speaks to you, do not try to reason with it, try to figure it out or understand it; just obey Him. When you obey God, you will see His blessing overtake you in every area of your life. I hope you are excited, encouraged, and ready for the next 10 days. This financial fast will shift you and position you to receive from God.

A financial fast can sound extreme, but it's surprisingly doable. Armed with some prep work, and understanding of the rules, and some guidelines that you set for yourself, it's possible to go cold turkey for 10 days and see seriously amazing results. It's not a cure-all solution for out-of-control spending, but it's a step in the right direction – and one that can set you on a path toward better financial responsibility.

For 10 days use a journal to capture your feelings, fears, and frustrations about your finances. Also, take time to capture your prayers and how God spoke to you about your spending habits and empowered you to complete the fast for 10 days. Be prepared to spend time reflecting on your thoughts, praying over your notes, being inspired for action, and reviewing your progress.

After the fast is over review your journal notes to see what growth or insights you have had. Be as specific as possible when you record your thoughts and emotions.

Get an accountability partner. You may need help with encouragement during the fast. Find someone to partner with and pray with during this time. Our plan is to spend only cash on essential needs for 10 days. The reality is that one person's need is another person's want and

vice versa. People will always come up with ways “around” items on the list. We cannot come up with a list of all the “do’s and do not’s” that may violate the principle of the fast. Let the Holy Spirit guide you.

Explaining the Fast

For 10 days, you will refrain from any non-emergency or non-essential spending. An emergency (or essential item) is defined as food, hygiene, school supplies, cleaning supplies, and medicine/medical supplies only.

This includes:

- No going to the mall, retail establishments, online, or window shopping.
- No restaurant, carry-out, or delivery meals, including fast food and coffee.
- No movies or purchasing gifts or gift cards.
- No credit card or debit card use. Use cash only.

Begin proclaiming the Lord’s provision in your life. Whether you need a new job, a boost in your income, your debts paid off, or some other need met; begin proclaiming the faithfulness and trustworthiness of the Lord and His Word.

Financial Fitness Quiz 1

1. I pay my bills on time.	a. Always b. Sometimes c. Never
2. I save 10% or more of my income each month.	a. Always b. Sometimes c. Never
3. I keep three months' net income in a "rainy-day fund."	a. Always b. Sometimes c. Never
4. I plan ahead and save for large expenses.	a. Always b. Sometimes c. Never
5. I set and keep financial goals for myself on a regular basis.	a. Always b. Sometimes c. Never
6. I follow a set budget each month.	a. Always b. Sometimes c. Never
7. I shop around and compare prices before making a major purchase.	a. Always b. Sometimes c. Never
8. Regularly check my credit report.	a. Always b. Sometimes c. Never
9. I examine my checking account statements each month.	a. Always b. Sometimes c. Never
10. I look for ways to become more financially aware and educated on a regular basis.	a. Always b. Sometimes c. Never

Financial Fitness Quiz 2

For the following **questions, 1-11**, select (A) Always, (S) Sometimes, or (N) Never.

For **questions 12-15**, select (T) True or (F) False.

1	I use a budget to help manage my finances.	A	S	N
2	I pay my essential bills (rent or mortgage, utilities, etc.) on time.	A	S	N
3	I save 10% of my income on a monthly basis.	A	S	N
4	I try to keep three months of my income set aside for emergencies.	A	S	N
5	I plan ahead for large expenses such as taxes and insurance.	A	S	N
6	I balance my checking account every month.	A	S	N
7	I regularly save for retirement.	A	S	N
8	On my credit cards, I never charge more than I can easily pay back.	A	S	N
9	I pay my credit card balances off in full each month.	A	S	N
10	I track my progress on debts such as auto loans, student loans, mortgages, etc. at least one time per year.	A	S	N
11	I actively seek out consumer finance information either in the news or online.	A	S	N
12	I have specific financial goals that I am working towards achieving.	T	F	
13	I have checked all three of my credit reports within the last twelve months.	T	F	
14	I comparison shop to find the best value for auto insurance.	T	F	
15	At least one time a year I review my savings and investment accounts to determine the best options for increasing my financial return.	T	F	

Scoring

For questions 1-11 give yourself:

- 2 points for each “Always”
- 1 point for each “Sometimes”
- 0 points for each “Never”

For questions 12-15 give yourself:

- 2 points for each “True”
- 0 points for each “False”

How Did You Score?

26 to 30 points

A score of 26 to 30 points suggests that you are handling your finances very well. Keep up the good work!

21-25 points

A score of 21 to 25 points suggests that you are successful at managing some aspects of your financial life; however, you may want to investigate opportunities for increasing your savings or reducing your debts.

16-20 points

A score of 16 to 20 points suggests that while you typically manage your finances well, you are probably missing some items that can improve your current situation or protect you from future hardship. You may benefit by talking to a credit counselor and developing a step-by-step approach to managing your money.

0-15 points

A score of 0 to 15 points suggests that you need to improve your money management skills to protect yourself and your finances. Think about taking a financial education course or talking to a credit counselor to help you learn ways to successfully and effectively manage your finances.

Day 1 God is the Source

The first principle is that God is the source of everything.

Instead of looking to ourselves to solve our problems and deal with challenges we can look to God. He is our source for the solution to all the problems that we face. From Him we can find hope, encouragement, and strength whenever we need it. Who are we looking to supply our wants and needs? Most of us are accustomed to looking towards the world to meet our needs, wants, and desires. Specifically, we look to others or even ourselves to meet our physical, material, and social needs. Yet the problem is that we are all limited. Therefore, when we look to others, there will be times when they fail us, they will fail to recognize our needs, or they will lack the capacity to assist us. And even if we try to meet our needs, we too will fail due to our own human weaknesses. Thus, we will often be disappointed if we are always depending on others or ourselves. It was never the Lord's intention for us to have our needs met by the world. We need to understand that the world is limited. It also has been corrupted by sin and it lies under the power of darkness. Thus, the world is passing away (1 John 2:17), along with those who conform to its practices. But God had a different plan in mind when he created man.

2 Corinthians 9:6-8 says: "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." Whenever we need money or possessions, prayer is the answer. Look to the Lord, because he will provide it – according to His will.

Ask yourself and answer the following questions:

What are you doing to ensure that God is your source?

Why does God want to be your source?

Money Tip:

- Create a budget and stick to it!
- Create a monthly financial calendar.
- Do you have at least three months' expenses in a readily accessible account?

Financial Quote:

In God, I have put my trust. ~ Author Unknown

Prayer:

God, I thank You that You generously provide everything I need. In fact, I thank You that according to Your Word, I have more than enough so that I can share my extra with those in need. And every time this occurs, I'll remember and proclaim Your faithfulness.

Application:

Call someone and remind them that God is their source.

Scripture Reading:

Psalms 37:21, Matthew 6:24, Proverbs 22:26-27 (AMP), Romans 13:8, Proverbs 22:7

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 2 Giving

The second principle is that of giving.

Paul is telling believers at Corinth to give resources to the church, not with a bad temper but a genuine smile. Money, food, and other essentials were to be distributed by the church leadership where it was needed. Believers were told to do this to please God and serve each other. This act of generous obedience was supposed to feel good and bring joy. Pray about giving. What does the Lord say to your heart personally about generosity vs. tight-fistedness? Consider keeping a journal in which you pray for wisdom and joy. Record the ways in which God answers these prayers. What don't we owe to him? Even the poor widow gave her tiny portion and "Jesus approved her giving." You will be honored by the Lord for giving what you can.

Luke 6:38, a key verse says, "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give unto your bosom. For with the same measure that ye mete withal it shall be measured to you again." According to Deuteronomy 14:23, one purpose of tithing was to teach the people of Israel to put God first in their lives.

When we give cheerfully, we demonstrate that we love Jesus more than our money. Matthew 6:21 quotes Jesus saying, "Wherever your treasure is, there your heart will be also." The honest answer to that question might send you to your knees in repentance, but that's a good thing. Ask God for more love, more faith, and he will help you to love your Messiah more than your money. When we give cheerfully, money doesn't have a hold over us. Does money mean too much to you? Christ is calling you to choose freedom in the Spirit.

Ask yourself and answer the following questions:

What are you doing to become a cheerful giver?

Explain how your life has changed because of your giving.

What are some examples of your giving?

Money Tip:

- Do you save money from each paycheck?
- Don't make impulse purchases.
- Are you in too much debt?

- Are you happy with your interest rates (credit cards, house mortgage, etc.)?

Financial Quote:

If you have too much debt, create more income or sell some stuff. Treat the core problem, not the symptom. ~ Author Unknown

Prayer:

Lord, You know the needs I have even better than I do. I trust You with every part of my life, including my finances. I stand in faith for Your Word to come to pass that all my needs are met according to Your riches in glory by Christ Jesus. And I thank YOU for it!

Application:

Start establishing your 3-month Emergency Fund.

Scripture Reading:

3 John 1:2, Luke 6:38, 2 Corinthians 9:6-9 (AMP), 2 Corinthians 8:9 (AMP)

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 3 Greed

The third principle is that of greed.

Greed whispers in our ear that we would be happier if we had more money, more things, and more power . . . It creates discontent and a growing desire to do whatever it takes to gain position and possessions. But the Bible commands us to trust in God, not in “uncertain riches” (1 Timothy 6:17)

Greed is rightly called a deadly sin because it kills the possibility of a proper human relation to the Creator.

Greed is a spiritual disease of the heart that affects all areas of a person’s life. A person can be insatiably hungry for money but also for fame, possessions, attention, compliments, gifts, another person’s time, and more.

Greed is always self-centered and never satisfied.

In the King James Bible, the words greedily, greedy, and greediness are always used to describe the soul motivation of a person. If you discover greed in your heart, don’t despair. Greed comes naturally to humans. This can be easily seen by watching children and why we need to teach them to share. Fostering a giving and generous heart will drive greed out of our hearts by the power of the love of God. Sharing is the cure. Giving and being generous.

God knows that money is on our minds a lot. Jesus mentioned money and stewardship often to teach kingdom principles. There is a difference between mentioning money and teaching about money. God knows that greed will destroy us. If we become focused on accumulating more wealth, we become focused and driven by greed and are never content. Often, greed opens the door to other sins, and we find ourselves falling farther from God and what He has for our lives. We must be careful to protect our hearts and minds against greed and to practice contentment. Not only to live being satisfied and thankful for what God has given us but also to be generous in giving!

Ask yourself and answer the following questions:

What are you doing to keep greed out of your life?

How does greed hinder your relationship with God and people?

What are the signs of greed?

Money Tip:

- Is your monthly income greater than your monthly expenses?
- Are you paying off your debt with the avalanche or snowball method?
- Avoid debt and learn about credit.
- Check your credit score and report regularly.

Financial Quote:

Those who don't manage their money will always work for those who do. ~ Author Unknown

Prayer:

Heavenly Father, I know You care for me. I know You love me. Your Word tells me that I am more valuable to You than the birds or the wildflowers. I trust and focus on that Word and You. You know the needs that I have for basic necessities, and I trust that You are meeting those needs right now. I will continue to thank You that those needs are met and that You will provide for me and my family every day of our lives.

Application:

For the next 10 days, track your spending. Write down everything you buy and evaluate your spending.

Scripture Reading:

Proverbs 11:14, Luke 12:34, Psalms 24:1, Matthew 6:33, Matthew 23:23 (AMP)

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 4 Saving

The fourth financial principle concerns saving money-setting something aside for a rainy day.

One of the personal finance's most-repeated mantras is "pay yourself first." No matter how much you owe in student loans or credit card debt, and no matter how low your salary may seem, it's wise to find some amount – any amount – of money in your budget to sock away in an emergency fund every month.

Having money in savings to use for emergencies can keep you out of trouble financially and help you sleep better at night. Also, if you get into the habit of saving money and treating it as a non-negotiable monthly expense, soon you'll have more than just emergency money saved up: You'll have retirement money, vacation money, or even money for a down payment on a home.

One of the best ways to save money is to set a goal. Start by thinking of what you might want to save for - perhaps you're getting married, planning a vacation or saving for retirement. Then figure out how much money you'll need and how long it might take you to save it. Set a small, achievable short-term goal for something fun and big enough that you aren't likely to have the cash on hand to pay for it. Reaching smaller goals – and enjoying the fun reward you've saved for – can give you a psychological boost that makes the payoff of saving more immediate and reinforces the habit.

Proverbs 21:20 says, "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."

Ask yourself and answer the following questions:

What are you doing to change your saving habits?

How has saving been a blessing to you?

Why is saving important to you?

Money Tip:

- If you had a financial emergency, do you have the money for it?
- Keep your credit utilization rate low.
- Create a savings plan.

- Use the 10/10/80 rule.

Financial Quote:

When God blesses you financially, don't raise your standard of living. Raise your standard of giving. ~ Author Unknown

Prayer:

Lord, I stand in faith for all my debts to be paid in full so that I may owe nothing except to love others. I understand that I cannot accomplish that on my own, but I know You can make that possible. And I trust You to do it.

Application:

List 5 financial goals you want to reach this year.

Scripture Reading:

Matthew 25:21, Romans 13:8, Mark 11:22-24, Luke 14:28-30, Proverbs 3:5-6

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 5 Keep Out of Debt

The fifth principle is to keep out of unnecessary debt and thus avoid the debt trap.

Borrowing for a house or car is one thing, but taking on financial obligations one can't keep-buying beyond the ability to pay – is another. Psalm 37:21 says, “the wicked borroweth, and payeth not again.” The minute a person goes into debt, he loses a portion of his freedom. As Proverbs 22:7 says, “The rich ruleth over the poor, and the borrower is servant to the lender.”

People get out of debt all the time, but they also tend to get back into debt eventually. In 2018, a nationwide survey found that 72% of people who budget say it's helped them get out of debt in the past. But only 27% said it helped them stay debt-free. Why is that?

If a budget is designed to help you achieve financial goals, then why can't one of those goals be staying debt-free? Can a budget help you stay out of debt once you achieve stability?

The number one thing that's going to help you stay out of debt is money. You need something to use to cover all the things you'd normally use debt to cover. That means you need savings. Ideally, you want to save about 5-10% of your income in normal circumstances. But, if your goal is to stay debt-free and you just started saving, save as much as possible. If you've never had an emergency savings fund, start with a small reasonable goal. First, start with something like \$1,000. That would cover most everyday unexpected expenses that always seem to come up. And even with a limited income, on a well-balanced budget, you should be able to save up that much within a few months. This gives you a starting goal to aim for.

Ask yourself and answer the following questions:

What are you doing to get rid of your debt?

How is debt keeping you in bondage?

If you didn't have any debt, how would this change your life?

Money Tip:

- Are you paying off high-interest loans and credit cards as quickly as possible?
- Pay yourself first.

- Separate your savings.
- Cut back on expenses.

Financial Quote:

A budget is telling your money where to go instead of wondering where it went. ~ John Maxwell

Prayer:

Heavenly Father, I stand upon Philippians 4:19 which states, “My God will meet my needs according to the riches of His glory in Christ Jesus.” I thank you that I do not have to put trust in my ability to meet my needs, but I put my trust in Your ability to effectively work through me.

Application:

Do something that meets someone’s needs or some act of generosity.

Scripture Reading:

Ecclesiastes 9:10, Galatians 6:9, Colossians 3:23

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 6 Secret of Contentment

The sixth principle is being content with what one has.

Contentment is a learned behavior. God is calling us to a contentment that comes from knowing Him and delighting in his sovereign goodness and fatherly care. The temptation to be discontent is everywhere.

1 Timothy 6:6-12 But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But we have food and clothing, we will be content with that.

Contentment is an emotional state of satisfaction that can be seen as a mental state, maybe drawn from being at ease in one's situation, body, and mind. Colloquially speaking, contentment could be a state of having accepted one's situation and is a milder and more tentative form of happiness.

Contentment can help you distinguish between wants and needs. When you are content, you may not desire anything more than what you need. The abundance of the present is enough to lead a happy and healthy life. Contentment often leads to the realization that joy doesn't come from material things.

Hebrews 13:5 puts it succinctly: "Let your conversation be without covetousness; and be content with such things as ye have; for he hath said, I will never leave thee, nor forsake thee."

Ask yourself and answer the following questions:

What are you doing to be content?

What areas in your life do you need to work on being content?

Have you allowed discontentment to be a problem in your life?

Money Tip:

- Are your life, health, and property adequately insured?
- Find ways to increase your income.
- Beware of lifestyle creep.

- Take responsibility for your financial education.

Financial Quote:

A simple fact that is hard to learn is that the time to save money is when you have some. ~ Joe Moore

Prayer:

I stand upon Psalm 34:10, Heavenly Father, that declares “the lions may grow weak and hungry but those who seek the Lord shall lack no good thing.” Lord, as I seek your face, I am believing that I and my family will lack no good thing.

Application:

Request a friend or family member to join you in a 3-day “no-spending challenge.”

Scripture Reading:

James 5:12, John 6:12, Proverbs 19:17, Proverbs 21:17, Proverbs 22:9

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 7 Keep Records, Budget

The seventh principle is that of keeping records and making a budget.

God's Word says, "Buy the truth, and sell it not; also wisdom, and instruction, and understanding" (Prov. 23:23). "Through wisdom is a house built; and by understanding it is established; and by knowledge shall the chambers be filled with all precious and pleasant riches" (Prov. 24:3, 4)

Keeping records helps you organize your spending and savings – By dividing your money into categories of expenditures and savings, a budget makes you aware of which category of expenditures takes which portion of your money. That way, it is easy for you to make adjustments.

Proverbs 21:5 – the plans of the diligent lead to profit as surely as haste leads to poverty. This final rule from Proverbs sums up all the others. Budgeting, planning for retirement, saving for emergencies – they're all different ways of being diligent by planning ahead.

A budget is a plan estimating the amount of money that will come in and the amount that can be spent over a given amount of time. Successful businesses use budgets to keep track of expenditures and profits. Many families use budgets so that everyone knows how much money they can spend without slipping into financial trouble. Some budgets are strict, and recorded on paper or a computer spreadsheet. Some are only mental, as each person involved keeps a general idea of where they are financially. Either way, living on a budget means we are always aware of our financial status and have committed ourselves to live within our means. Budgeting is one way we can be good stewards of all God has given us (see Luke 12:42).

Ask yourself and answer the following questions:

Are you using a budget to track your money?

How can using a budget benefit you?

Are you revaluing your budget yearly?

Money Tip:

- Are you in control of your money?

- Invest in your skills and knowledge.
- Learn about investing options.
- Invest in assets and avoid purchasing liabilities.

Financial Quote:

Become so financially secure that you forget that it is payday. ~ Author Unknown

Prayer:

Heavenly Father, I stand upon Proverbs 13:22 which states “A good man leaves an inheritance for his children’s children, but a sinner’s wealth is stored up for the righteous.” Father, I believe in you for creative ideas and opportunities to build wealth in order to leave a legacy for my children’s children. Let this be done according to your will.

Application:

Request and review your credit report.

Scripture Reading:

Proverbs 28:22, Proverbs 28:27, Proverbs 3:9-10, Psalms 121:1-2

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 8 Don't Cosign

The eighth principle is, don't cosign.

When a person cosigns a note, he is the one who is really borrowing the money. The reason a person needs a cosigner is because the lender is unwilling to lend money to the person requesting the loan.

Proverbs 11:15, “He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure.” Someone who cosigns a loan is given many warnings from the Word of God – not to mention the bank as well. It demands great responsibility and must not be entered into lightly.

“Do not be one of those who shakes hands in a pledge, one of those who is surety [cosign] for debts.” – Proverbs 22:26

If you've ever had a situation where a friend or family member asked you to cosign a loan you know it's a tough spot to be in. On the one hand, you want to help. But the idea of being responsible for someone's debt has you a little squeamish.

Say “No” and it seems like you don't care. Say “Yes” and you are opening yourself up to financial risk.

Maybe as you think about what to do, you should have considered asking this question: “What does God have to say about it? Would He want me to cosign for this loan?” It may never have occurred to you to seek advice from the Lord.

The actual word “cosign” isn't in the Bible unless you are reading a very modern-day translation. Instead, the word used is “surety.” Surety refers to the act or promise to assume the responsibility for paying the debt of another person if that person doesn't repay the loan. So, cosign = surety . . . surety = cosign in the Bible. Get it?

Ask yourself and answer the following questions:

How can cosigning hurt your future?

What can you do to prevent yourself from cosigning on a loan?

Do you find it hard to say no when asked to cosign?

Money Tip:

- How does my credit score effect my purchases?
- Start investing today to take advantage of compound interest.
- Don't compare yourself to others, focus on your situation.
- Be frugal, don't be cheap.

Financial Quote:

A rich man without God is just a poor man with money. ~ Author Unknown

Prayer:

I stand upon Malachi 3:10-12, Heavenly Father, which states, "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. I will prevent pests from devouring your crops and the vines in your field will not drop there before it is ripe."

Lord, we thank You as we are faithful in giving our tithes and offerings that you will not only protect our finances from the evil one, but you will also cause our finances to overflow. We rebuke the devourer and trust that every dollar you have for us is ours.

Application:

Commit to living within your means.

Scripture Reading:

Proverbs 22:7, Luke 16:11, Proverbs 13:22

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 9 Work Hard

The ninth principle is that of hard work.

The Scriptures spell it out: “In all labour there is profit: but the talk of the lips tendeth only to penury [poverty]” (Prov. 14:23). “He that tilleth his land shall have plenty of bread; but he that followeth after vain persons shall have poverty enough” (Pro. 28:19).

It is important to work. “In the beginning God created” (Gen. 1:1). Even God is at work. This is a principle throughout the Bible. Many times, people in financial trouble aren’t really working hard. For example, sometimes individuals in real financial trouble are just “tooling” around too much of the time and putting 2000 miles a month on a car. The sound advice for them is to take a second job. This increases their income and decreases their expenses, and it keeps them from misusing or frittering away their time.

“You shall eat the fruit of the labor of your hands; you shall be blessed, and it shall be well with you.” The Good News: God rewards those who work hard, and that can come in a variety of ways. But if you continue to put in a solid work ethic, you deserve whatever is outcome.

There must be a balance between work, family, worship, and pleasure. But without hard work, a person’s life will become shallow and out of balance.

Consider this fascinating analogy recorded by wise King Solomon: “Go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest. How long will you slumber, O sluggard? When will you rise from your sleep? A little sleep, a little slumber, a little folding of the hands to rest – so shall your poverty come on you like a prowler, and your need like an armed man” (Proverbs 6:6-11).

There is a lesson here for us if we find ourselves tending to be lazy! Hard workers are known to those around them. They have a good reputation. Can we train ourselves to be diligent and to consistently work hard?

Ask yourself and answer the following questions:

How has being a hard worker benefited your life?

How does God view your work ethic?

Money Tip:

- What is your credit score?
- Protect your SS# from fraud.
- Do you have too many credit cards?
- Reevaluate your budget.

Financial Quote:

Those who are the happiest are those who do the most for others. ~ Booker T. Washington

Prayer:

I praise you, Oh Mighty King, I bless Your Holy Name. Thank You for providing all my needs, according to Your riches in Glory. You never fail me, even in those difficult times, when finances are low and worry invades my mind. Help me to be at Peace, Father, confident in Your blessed assurance that You will supply all my needs, out of Your rich abundance.

Application:

Make sure to do everything in the Spirit of Excellence.

Scripture Reading:

Malachai 3:8-10, Proverbs 3:11, Colossians 3:17, Luke 21:1-4, 1 Timothy 6:10-11

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Day 10 Seek Godly Counsel

The last principle is that of seeking godly counsel.

Psalm 1:1 declares, “Blessed is the man that walketh not in the counsel of the ungodly.” Proverbs 15:22 declares, “Without counsel, purposes are disappointed; but in the multitude of counselors, they are established.”

Proverbs 24:6 says that in a multitude of counselors, there is victory. I once heard it said that a smart man learns from his own mistakes, but a wise man learns from someone else’s mistakes.

What issues or decisions are you facing today? Maybe you have a challenge or issue at work or in your career, and you don’t know what to do. Let me advise you: seek out wise counsel from someone that you greatly respect. Don’t let your pride get in the way. That person may prevent you from making a major mistake. Or they may simply give you another perspective on your issue. When you seek out good and wise counsel, you’re applying the truth at work.

Our eyes are meant to read God’s Word, and our ears are meant to hear it. There is no “wise counsel” apart from God and His Word for they are one.

The wise man listens to godly advice, accepts instruction continually, and proactively seeks out wise counsel. Seek godly counsel from those seasoned saints who you know walk with the Lord.

What we do today determines what we will become tomorrow.

Psalm 90:12 – So teach us to number our days, that we may apply our hearts to wisdom.

If we do as we are commanded in this text to listen to godly advice and accept discipline, at the end of our lives we will be counted among the wise and not the fools who have rejected wise counsel and instructions.

Ask yourself and answer the following questions:

Are you seeking wise counsel concerning tough decisions?

Name 3 people whom you can seek godly counsel from.

How has getting godly counsel helped you in your life?

Money Tip:

- Before making your next purchase, ask yourself, “Do I need this item?”
- Change your mindset and become more disciplined about your money.
- Review your bottom-line numbers more often.
- Take care of your health.

Financial Quote:

Money is a tool; use it for God’s Glory. ~ Bishop Walter Turner, Jr.

Prayer:

Lord, I’ve made financial mistakes. My debts are out of control. But Lord, I know you can open a way where there seems to be no way. I pray for a financial breakthrough in my life right now! Grow my finances and bestow on me wisdom to manage Your blessing righteously. Open my eyes today to job opportunities and profitable business ventures.

Application:

View online resources dealing with money management.

Scripture Reading:

Psalms 118:25, 1 John 5:14-15, Deuteronomy 28:12, Psalm 112:1-3

Ask yourself and answer the following questions:

What have you learned from this lesson?

How are you going to apply it to your life?

Explain how God is using this to change your life.

Personal Monthly Budget

Fixed Expenses

Income	Amount
Total Income	

Housing	Amount
Rent/Mortgage	
Taxes	
Total	

Transportation	Amount
Car Payment	
Taxes	
Total	

Insurance	Amount
Home Insurance	
Car Insurance	
Health Insurance	
Life Insurance	
Total	

Loans/Credit Card	Amount
Tuition	
Student Loan	
Total	

Variable Expenses

Savings	Amount
Savings	
Retirement	
Emergency (Car/Home)	
Total	

Utilities	Amount
Water/Sewer	
Electric	
Gas	
Cable/Satellite	
Internet	
Telephone	
Cell Phone	
Total	

Household Expenses	Amount
Groceries	
Gas	
Clothing	
Personal Care	
Medical	
Eating Out	
Entertainment	
Total	

Charity	Amount
Church	
Donations	
Total	

Personal Monthly Budget

Fixed Expenses

Housing _____

Transportation _____

Insurance _____

Loans/Credit Cards _____

TOTAL _____

Income _____

– Fixed Expenses _____

= _____
(The amount left is for variables)

Variable Expenses

Savings _____

Utilities _____

Household Expenses _____

Charity _____

TOTAL _____
(This total cannot exceed the above amount)