

FINANCIAL FAITH

A 40-DAY BIBLE STUDY SERIES



Quite Time Booklet. For private circulation only

**Lord I thank you for my
financial overflow is on the way!**

Financial Faith

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INTRODUCTION

As disciples living in the Indian subcontinent, we sometimes feel we are poor compared to the rest of the world. So we are constantly struggling to manage our finances and struggle to give financially. We sometimes feel that our situation compared to others in the church is not good. We feel we don't make enough or we don't have enough. We see this even affecting our faith. We struggle to stay committed to Christ because of our financial choice or struggles.

We all need some help in this area. We need to look to Gods word for answers. We need to seek good advice.

time? Do you pay back those you have borrowed from? Are you in debt? Have you mortgaged gold or other things in a pawn shop?

We need to do a check list on our financial management. We all have to evaluate our financial situation from time to time and ask these questions- How much do I make? Am I satisfied with my income? How much more should I make to make me feel that I am making enough? What are my expenses? Do I live within my means? Do I spend wisely? Do I make impulsive decisions when it come to money spending? Do I live in guilt with regards to managing my finances? Do I give to God? How much do I give? Do I help those in need? Do I provide for my family enough? Is money matters a constant reason for tensions and stress at home? Do you see yourself borrowing money all the



We all need some help in this area. We need to look to Gods word for answers. We need to seek good advice. We need to discuss with family. We need to relook at the way we manage our money. So the goal for the next 40 days would be for each of us to spend time daily with God and his word. Keep a Quiet time journal to note down things that the Holy Spirit is convicting you on. Talk to your discipling partner about things you are learning. Share with your family what each one is learning from these lessons. Share with other brothers and sisters where you are at.

Let us start with Week I, Day I.



LORD OF HEAVEN AND EARTH

“You can’t take it with you – but you can send it ahead” Randy Alcorn, The Treasure Principle

Week 1: The Lord of Heaven and Earth.

Let us be clear about this- the Lord is Lord of Heaven and Earth and so he owns everything. Yes you, your toys, your gadgets, your time, your money, your possessions, your treasures, your family, your friends ,yes everything He own.....He is the Lord!

Day 1: Lord of Heaven and Earth

Psalm 24:1-4

The earth is the Lord’s, and everything in it, the world, and all who live in it for he founded it on the seas and established it on the waters. Who may ascend the mountain of the Lord? Who may stand in his holy place? The one who has clean hands and a pure heart, who does not trust in an idol or swear by a false god.

Imagine that you had never met or heard about this “Lord.” You found out he owns everything – your land, your house, your career, your vehicle, your family – you get the point. Yet he does not treat you as a slave, but rather with respect.

How does God’s sovereignty affect your relationship with him?

How could your view of wealth or resources affect how you view God?

How does knowing that God is the owner and not you change the way you look at what you have?

Psalm 33:6-9

By the word of the Lord the heavens were made, their starry host by the breath of his mouth. He gathers the waters of the sea into jars; he puts the deep into storehouses. Let all the earth fear the Lord; let all the people of the world revere him. For he spoke, and it came to be; he commanded, and it stood firm.

Consider the vastness of God

He created the “heavens” including all of the stars

- He stores the ocean in “jars”
- He spoke the world into existence!
- How should we approach him?

Psalm 115:1-15 (look up and read in your Bible)

God the invisible (v2) “Maker of

INSTRUCTIONS: Each “week” of Bible Studies contains 7 sections that can be studied on separate days or combined as time permits. As with any Bible Study, prayer, authenticity, brutal honesty, humility, and specific decisions will empower the Holy Spirit to form Christ in you.

heaven and earth” (v15)

What do you think this means: “Heaven belongs to the Lord, but the earth he has given to mankind”?

Day 2: Lord of Heaven and Earth

Psalm 96:1-13

(v3-6) “Declare his glory among the nations”

Write down some reasons why God is “most worthy of praise, feared above all gods”

- (v7-10) What does it mean to “Ascribe to the Lord”?
- How can we give God the credit he deserves?
- (v11-13) What parts of the creation are praising God even as we are silent?

It has been said that every part of creation praises God, and man is the only one who decides whether to praise him as he was created to do. Decide today to proclaim him to the earth!

Psalm 8:1-9

(v1) What does it mean that God’s name is “majestic in all the earth”?

(v2-4) When you consider who God is, how does it make you feel about who you are?

Day 3: Lord of All

Ps 102:15

The nations will fear the name of the Lord, all the kings of the earth will revere your glory.

God’s intent has always been for all nations to acknowledge him as Lord of all

What does it mean to you to fear the name of the Lord and revere his glory?

Acts 10:34-38

In context, Peter realizes that the message of salvation is for all, Jews and Gentiles, as he shares that Jesus is Lord of All with Cornelius, the first Gentile convert. Look at a map of the nations. Consider how God wants people from every nation and tongue unified under the blood of Jesus, worshiping him, and loving one another. Pray for people from all nations to get in a right relationship with their creator.

- Pick a few countries that have significance for you and pray for the church in that country
- Pray for us, God’s people to overcome the challenges (financial, political, logistics) to help people all around the world to know Jesus.

Romans 10:12-21

(v12) “The same Lord is Lord of all and richly blesses all who call on him.” Consider how God is not prejudiced, but loves people from every nation and wants to bless them.

(v21) “All day long I have held out my hands to a disobedient and obstinate people.”

Thank God for his patience, forgiveness, and grace. Pray to understand how much he wants all men to be saved and to come to a knowledge of the truth.

Pray that you will be used by God to help him share his love with all nations, overcoming any worldliness, materialism, laziness, or selfishness.

Day 4: Lord of Me

Deuteronomy 8:6-20

(v6-9) How does your “land” (physical country) compare to what God gave the Israelites? o What do you have to

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be grateful for?

(v18) What does this mean to you “God... gives you the ability to produce wealth”?

(v19-20) How can you decide today to “never forget the Lord”?

1 Cor. 6:19-20

“You are not your own; you were bought at a price. Therefore honor God...”

What does this scripture mean to you?

2 Cor. 8:9

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.

What does it mean to you that Christ became poor?

What does it mean to you that you are now rich?

Day 5: Lord of My Wealth

Luke 16:1-15

v8 The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light.

v9 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

In context, Jesus uses the parable of the shrewd manager (steward) to illustrate how mismanagement of money led to the manager losing his job and then making some very unusual decisions to try to keep himself from losing everything. Despite the unethical nature of the manager’s actions,

Jesus found a few ways to commend him.

In the parable God is the “master” who owns everything and we are the shrewd “steward”

What meaning do you derive from verse 9?

v10-12 “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?”

In what ways have you been “trusted with much”? How does this verse challenge you to handle what God has entrusted with you today?

v13 “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Jesus could have chosen any number of idols or temptations to illustrate how the world can be our master. Why do you think he chose “money” (can be translated as “wealth”)?

If we are guilty of “loving” money, how does Jesus teach it affects our relationship with God?

14-15 The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, “You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God’s sight.”

The Pharisees were the “keepers of the law” in their day. Similar to disciples today, they expected people who called themselves religious (Jews) to live out their faith. Despite being the most committed and zealous people of their day, Jesus noted that they “loved money.”

As “committed” and “zealous” disciples of Jesus, we may fall into the same traps that the Pharisees did in their day.

What key principals from today’s scripture apply to your life?

Day 6: Challenges to Lordship

Love of money corrupts. 1 Tim 6:10 Some people abandon their faith because they love money.

This may happen gradually as the desire for “stability” then “prosperity” then “luxury” captures our hearts and minds.

How does the “desire for more” pull at your heart?

Guard your heart against greed.
Luke 12:13-21 The Rich Fool

- How does greed tempt you?
- How are you guilty of storing up treasure on earth?
- How can you invest more in “Treasure in Heaven”?
- Indulgence condemns. Luke 16:19-31 The Rich Man and Lazarus.
- How are you enjoying “luxury” now?
- How aware are you of the “poor man” around you?

Content in all circumstances. Phil 4:10-13

How can you be more content with your

circumstances?

Day 7: Reflections on Lordship

1 Tim 6:17-19

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 will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

When we read this passage we normally think this verse does not apply to me. It applies to all the rich people in the world. We think we are poor compared to them.

In the website www.globalrichlist.com you can check how wealthy or poor you are by putting in your income.

- If you are earning Rs.10,000 per month, then you are among the top 19.79% richest people in the world. In other words out of every 100 people in this world there are 80 more people poorer than you!
- If you income per month is Rs.30,000, you are among the top 3.40% richest people in the world by income.!
- If you are earning Rs.50,000 per month, then you are among the top 0.86% richest people in the world by income!!
- If you are earning Rs.1 lakh per month, then you are among the top 0.13% richest people in the world by income!!!

So compared to the rest of the world are you poor or are you rich?

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- What does God consider you as - rich or poor?

Now that you know where you stand in comparison to the rest of the world, are you rich or poor?

Now read this scripture again and see what God is telling you?

- What have I learned this week about God's lordship and sovereignty?
- What have I realized about myself?
- Do I accept the fact that I am rich? Do I accept that these are my temptations?
- Do I really believe that my wealth comes from God?
- Do I believe that I am a steward or manager of God's money?
- Do I admit that not managing God's resources (including money) well is a sin?

What is my prayer?

WEEK 2: THE STEWARDS



*“God owns everything; I’m His manager”
Randy Alcorn, The Treasure Principle*

Week 2:

We are convinced that God is the Lord of Heaven and Earth; that all things are his; that he is the Lord of me, including my wealth. This week we focus on the role God gives us as managers.

Matthew 25:21

His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

Day 8: The Trustworthy Steward

“Think of us in this way, as servants of Christ and stewards of God’s mysteries. Moreover, it is required of stewards that they be found trustworthy ... What do you have that you did not receive? And if you received it, why do you boast as if it were not a gift?” (1 Corinthians 4:1,2,7 NRSV)

- Biblical stewardship defined: handling all of God’s resources God’s ways for God’s glory.
- What does it mean to you that you are a “servant” and “steward”?
- To “entrust” is to “put into someone’s care or protection.” God entrusted us with many things.

Make a list of the things that God has entrusted you with.

o Family o Relationships o Possessions o Talents o Opportunities o Career o Other

- Entitlement can be defined as “the belief that one is inherently deserving of privileges or special treatment.” This could be illustrated by not being content with the resources God entrusts us with. How can the feeling of entitlement affect our ability to be trustworthy stewards?
- Pray to be a trustworthy steward in how you handle everything that God has entrusted you to manage without a sense of entitlement.

Day 9: The Stewardship Parable

Matt 25:14-29

describes the character of two faithful stewards and one lazy steward.

- This parable applies to us: God the master; we managers/stewards. Over 10 years we manage anywhere from 10 Lakhs to 10 Crores of rupees! What do you think of as you consider lakhs & crores passing through your account?
- Note that God entrusted different resources to each steward. How can a sense of entitlement tempt you to compare the resources God entrusted

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you with to what he entrusted others?

- How did the unfaithful, lazy steward justify his inactivity (unwillingness to manage)?
- How would you describe God (v21)? How does God reward faithful stewardship?

Memorize Matthew 25:21!

Day 10: My Steward Personality : 2 types Frugal type or Generous type. What are you?

Frugal: economical in use or expenditure; prudently saving or sparing; not wasteful

- **Prov 14:23** All hard work brings a profit but mere talk leads only to poverty.
- **Pro 21:17** Whoever loves pleasure will become poor; whoever loves wine and olive oil will never be rich.
- **Pro 21:20** The wise store up choice food and olive oil, but fools gulp theirs down
- **Prov 31:13,17** She works with eager hands; she sets about her work vigorously...
- o What do you learn from these verses about being frugal?

Generous: liberal in giving or sharing; unselfish

- Psalm 112:5 Good will come to those who are generous and lend freely
- Prov 11:25 A generous man will prosper; he who refreshes others will himself be refreshed
- Prov 31:20 She opens her arms to the poor and extends her hands to the needy
- o What do you learn from these verses about being generous?

Circle the answer that best fits you!

1. To manage my money, I
1) Budget and stick to it 2) Very conscious of money 3) focus on enjoying it 4) spend as I see fit now and not worry about tomorrow
2. When I go out to eat, I
1) Try to be frugal 2) See the price first before entering the restaurant 3) Look for what I like and order without seeing the cost 4) enjoy food & take leftovers home
3. To describe my shopping...
1) I make a shopping list and stick to it 2) I only buy when it is a necessity 3) I don't use a list, I love the experience 4) I see something I like, I buy
4. What I value the most about managing money is...
1) Saving & investing 2) See how much is stored up for a rainy day 3) Giving to my family 4) Spending to give to God and others

Looking at what you circled would you consider yourself more "Frugal" or "Generous"? [1 & 2 –Frugal type, 3 & 4 – Generous type]

- What are some of your strengths as a steward?
- What are some of your weaknesses as a steward?
- How might Satan attack your steward weaknesses?
- How can God use your strengths to serve his Kingdom?

Prov. 23:4-5

Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Day 11 : Stewardship Examples: Old Testament

As managers, we are to “use whatever gift you have received to serve others” (1 Peter 4:10). Those of us who are “frugal” stewards may feel more challenged when looking at examples of generous giving while feeling justified when looking at scriptures calling us to be better managers. The “generous” stewards may feel more challenged when looking at the scriptures that describe diligent management and feel justified when looking at scriptures lauding generosity. If we understand our stewardship personality, we can properly balance the call to be responsible managers and generous givers. Consider the following scriptures to help us be great stewards.

1. **Home:** Genesis 12:1-9 God called Abraham to give up his home and move. How does this story help you as either a frugal or generous steward approach the challenge to entrust God with where you live?
2. **Family:** Genesis 22:1-18 Abraham called to sacrifice his son. How does this story help you as either a frugal or generous steward approach the challenge to entrust God with your family?
3. **Career:** Daniel 6:1-28 Daniel’s sacrificed his career. How does this example help you as either a frugal or generous steward to approach the challenge of entrusting God with your career?
4. **Position:** 1 Kings 11 Solomon abused his authority and position, marrying many wives, amassing great wealth, taking advantage of his authority. What lessons do you learn about stewardship from

his bad example?

Reflection: How do these passages help you understand your role as a manager of God’s resources?

Day 12 : Stewardship Examples: New Testament

As we move into the New Testament, examples abound of Jesus calling us to a higher level of surrender. Jesus is Lord = Master. Our lives no longer belong to ourselves. Consider these examples and write down any reflections of how to apply these examples of stewardship in your life as either a frugal or generous steward.

1. **Career:** Matthew 4:18-22 The apostles all gave up their careers—fisherman, tax collectors, even Paul the Pharisee. We may not give up our careers, but we should give over our careers to God!
2. **Relationships:** John 15:18-25 Jesus warned that we would lose friends and that “all men would hate us.” If they speak well of us, we are not his followers. All our relationships belong to God.
3. **Possessions:** Acts 4:32-37 The believers gladly gave up their possessions to meet the needs of their spiritual family, who now had hundreds of brothers, sisters, mothers, even homes (Mark 10:29-30).
4. **Future:** James 4:13-17 James challenged believers who make plans for their future to first ask if it is God’s will, then to commit their future to him.
5. **Everything:** Luke 14:33 In the same way, those of you who do not give up everything you have cannot be my disciples.

Results:

Matt 19:29

everyone who has left houses or

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brothers or sisters or father or mother or wife or children or fields for my sake will receive a hundred times as much and will inherit eternal life.

Reflection: How do these passages help you understand your role as a manager of God's resources?

Day 13 : Stewardship Challenges

Satan knows God's plan and tempts us in many ways to "conform to the pattern of this world" rather than "being transformed by the renewing of our minds" (Rom 12:2). We must always pray to be

"aware of his schemes" (2 Co 2:1) and address our temptations head on. These scriptures help us identify some of the challenges for the frugal and the generous stewards.

1. Worry.

Matt 6:25"

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?"...

- When we are overwhelmed, our temptation will be to be anxious rather than trust. At that point we question whether God really cares, whether he has provided everything we need, whether he will take care of us in the future. Trust requires a perspective, a surrender, and a decision.
 - Pray to have a godly perspective, a disciple's surrender, and a decision to trust.
2. Priorities. Matt 6:33" But seek first his kingdom and his righteousness, and all these things will be given to you as

well."

- The frugal can be tempted to over-prioritize responsibility, the generous can over-prioritize giving. Seeking first the kingdom involves applying stewardship to balance responsibility and generosity, handling all of God's resources God's ways for God's glory.
 - Pray for a heart that prioritizes according to God's will, not our bias.
3. Diligence.

Prov 13:4

The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied. Prov 10:4 Lazy hands make a man poor, but diligent hands bring wealth.

- Although some people are naturally more hard-working and diligent than others, the truth is that all of us have areas we work hard in and other areas we let slip.
 - Jesus challenges us to "make every effort to enter through the narrow gate" rather than taking an easy road. We understand that discipleship includes a commitment to "work out our salvation" (Phil 2:12) and that our actions demonstrate our faith (James 2:14).
 - Pray to be willing to work at managing your resources and to overcome any laziness that prevents you from changing.
 - Confess any areas of damaging laziness to another disciple to clear your heart and prepare you to be a better steward of God's resources.
4. Decisions. Joshua 24:15 Joshua challenged the Israelites to "choose for yourselves this day whom you will serve..." There is no behavior change without decision.

Write down some decisions that you

make today to overcome your stewardship challenges.

Decision 1:

Decision 2:

Decision 3:

Day 14 : God's Pleasure

Eric Liddell's famous quote from Chariots of Fire was

“when I run, I feel God's pleasure.”

When we manage God's resources well, we are able to be givers, and we may feel God's pleasure. Consider the following verses and write down any reflections on God's pleasure in our giving.

1. God's Pleasure

- John 3:16 He gave his son: willingly, cheerfully, expectantly

2. Jesus' Pleasure

- Hebrews 12:2 “for the joy set before him, endured the cross”
- Luke 9:57-58 Jesus chose a lifestyle that was challenging, even by choosing to come here rather than stay in heaven.

3. Our Pleasure

- Acts 20:35 “It is more blessed to give than to receive.” Blessed = exceedingly happy
- 2 Corinthians 9:7 “God loves a cheerful giver.” Giving is our pleasure.

What do you picture when you think about God's pleasure in giving?

Addendum: Making a Cash Flow Plan (Budget)

A budget tells your money where to go rather than you wondering where it went!

- If you make Rs.20,000 plus per month for 10 years, you have more than Rs.24 lakhs going through your account!
- Make a budget. For every Rupee of income you must be assign a category for spending so that income – expenses = ZERO.
- The challenge is to balance your budget – every month!
- If you need help, talk to your leader and get a monthly budget sheet. Fill it out with every expense for the month
 - o Expenses includes: Contribution, House rent, School Fees, Water, Electricity, Gas, Petrol, Travel, Groceries, Clothing, EMI, Eating Out, Personal Care (hair, nails, etc.), Medical, Entertainment (movies, sports), Gifts, and Savings.
- None of us are good at budgeting when we start!
 - o Don't get discouraged! It typically takes three months to get “good” at budgeting
- You work too hard to earn your lakhs only to let that money be lost!
- Take help. Get an accountability partner!

WEEK 3: THE DEBT ELEPHANT



*“My heart always follows God’s money”
Randy Alcorn, The Treasure Principle*

Week 1: We recognize the Lord of Heaven and Earth

Week 2: We serve as managers/stewards of every resource God entrusted us with

Week 3: Now we must expose one of the biggest schemes of Satan: DEBT.

Rom 13:8

Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

Day 15 : God’s Provision

1. Genesis 22:14

Abraham called that place The Lord Will Provide. And to this day it is said, “On the mountain of the Lord it will be provided.”

- God called Abraham to sacrifice his son yet in Abraham’s time of greatest need God provided. \
- What situations do you feel tempted to not trust that God will provide for you?

2. Matt 6:26

Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?

- Jesus challenge: believe that just as God

provides for the birds of the air, he will provide for us

- How has God provided for you?

3. Phil 4:19

And my God will meet all your needs according to the riches of his glory in Christ Jesus.

- Paul encouraged the disciples that God would meet all their needs
- What areas do you need to pray that God will meet your needs right now?

4. 1 Tim 6:17-19

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 will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

- What does Paul believe might make the “rich” (us!) not trust God’s provision?
- Why do you think God blesses us “with everything for our enjoyment”?
- How does this command apply to you?
- Pray for a perspective on God’s provision in your life.

Day 16 : The World's Message 1

Introduction: Satan's Schemes

Exodus 22:25

If you lend money to one of my people among you who is needy, do not treat it like a business deal; charge no interest.

John 8:44

You're from your father, the Devil, and all you want to do is please him. He was a killer from the very start. He couldn't stand the truth because there wasn't a shred of truth in him. When the Liar speaks, he makes it up out of his lying nature and fills the world with lies.

Revelation 12:9

Satan, who leads the whole world astray.

We probably realize that advertising promotes consumerism. During today's devotional, pray to see how pervasive and incipient this message is and to recognize the lies being sold to us everyday.

I. YOU ARE BEING TARGETED

Debt is the most successfully marketed product in history!

- 1910: Sears catalog says, "Buying on credit is folly"; Ford banned the use of credit;
- 1950: Diner's Club - created a convenient way to pay at estaurants
- 1958: Bank of America mailed 60,000 people the "BankAmericard" - renamed "VISA" in 1976;
- 2010: Credit Card industry makes \$150 Billion in gross revenue/year!

Our grandparents considered debt a sin (Jesus prayed "forgive us our debts!")

What changed? Were they wrong? Have you started to believe that living with debt is "okay"?

2. THE FATHER OF ALL LIES!!!

As a result of this mass marketing campaign, we tend to believe a number of lies:

- LIE: Debt helps us manage our wealth. TRUTH: Debt puts you on the *wrong side of the wealth equation*. Debts increase the same way that investments increase: *compound interest*.
- LIE: Calculating the monthly payment helps me determine if I can afford to buy an item.
- TRUTH: Any salesman trying to talk about financing and monthly payments is trying to get you to not think about how much the item *actually costs* but rather LURE you into debt.
- LIE: Credit Cards that offer cash back or rewards save you money.
- TRUTH: You spend about **20% more** with a credit card than you would with cash, so unless you are getting 20% back, you are not saving any money!

What lies have you listened to?

Day 17 : The World's Message 2

Prov 18:11

The wealth of the rich is their fortified city; they imagine it a wall too high to scale.

- Reminder: you are rich. Yes, I mean you.
- Warning: you are deceived by the world.
- Danger: you put too much security in possessions.
- Crisis: you are choking yourself by

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chasing a false god. You cannot serve

God and money.

1. Keeping up with our neighbours. We have all heard the phrase. But **consider** the results of your spending habits and **decide** whether you really needed that nice of a house, that luxury of a car, that big of a TV, or those fancy clothes. These luxuries promote appearances. They increase your **standard of living**, enticing you to live **beyond your means**. Has this scheme decreased your standard of giving?

2. Latest gadgets. We all love shiny new toys. How have you been lured by the world's advertising message to buy the latest and greatest gadgets, beyond what you can really afford?

3. The Finer Things. Perhaps our weakness is for luxury. We like to eat out at nice restaurants, enjoy fine vacations, pamper ourselves with spa treatments. None of these things are sins. But did you do the work up front to make sure that you could afford the expense, or did you just make an impulse decision to spend on yourself? Perhaps you are buying the world's message: "you deserve a break today." Why do advertisers tell us to "spoil ourselves"? So we'll buy their products!

Spend some time praying about how Satan and the world is selling you a message that says you need things that are actually not "needs" but "wants" and/or "desires." **Have these things made you happy?**

Day 18 : Lending and Borrowing

Prov 22:7

The rich rule over the poor, and the borrower is slave to the lender.

- If you have debt, you are a slave. *The*

borrower is always slave to the lender.

- Don't believe this scripture? Try not paying the lender and see if they come after you and if there are consequences to non-payment of your debt!
- Who are you slave to right now? (list any company you owe money)

Prov 22:26-27

Do not be one who shakes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.

Some advice:

1. **Don't Borrow Money.** You become a slave to the lender. It will strain your relationship. Don't take personal loans or loans from private lenders who charge monthly interest (They attract you by saying only 2Rs per month - that actually means 12x2+24% per year interest - this itself is huge! Unfortunately many people take loans even for 3 or 4Rs per month! It is almost impossible to ever pay back such loans.)
2. **Don't Lend Money.** Never lend to a friend - it will strain the relationship making them "slave" to you. Jesus teaches to "lend without expecting money in return" - consider giving a gift.
3. **Never Cosign a Loan.** The bank doesn't believe that person has the financial means to repay it. Just take the loan out yourself if you must cosign.
4. **Don't Use Debt Consolidation.** Taking out a loan to repay a loan doesn't make sense. Many of these organizations con people - keep in mind they are in business to make a profit so they will take their cut of your

money.

In what ways do you need to reconsider lending and borrowing practices?

Day 19 : Do the Math - The Law of Compound Interest

Proverbs 13:11

Dishonest money dwindles away,
but he who gathers money little by
little makes it grow.

The law of **compound interest** either works against you (debt) or for you (investment). Two examples:

Debt Accumulation. 30-year old couple, John and Jane, took a loan of Rs.10,000 for celebrating their sons first birthday party. They were told the interest is just Rs.3 for every 100 rupees. They thought it is such a small interest to be paid and so took the loan. In actual the interest rate is 3% per month and they have to pay back Rs.14258 at the end of the year with interest. So the compounded interest alone is a whopping 42.58%. If you are taking the loan and you are repaying it after 2 years the amount you have to repay is Rs.20328 [more than double of what you took as loan!]. This is how credit card company and many money lenders charge for lending.

Debt Accumulation : The parents of Tina wanted to buy some gold for her wedding. So they decided to take a loan of Rs.50000 from a neighbor which will be paid in 2 years time. The neighbor said the interest rate is only Rs.1268 per month for 2 years. So they took the loan thinking it is a small amount of interest to be paid. But in actual this is just the interest if added will come to Rs.30422 for 2 years and you also have to pay Rs.50000 the principal amount you took. In the end you will end up having to pay Rs.80422 at the end of 2 years!

Wealth Generation : You invest every month in the bank Rs.500 as recurring deposit with a 8.5% annual interest, and do it for 5 years. You will receive at the end of 5 years Rs.37425! It is a small amount you put in every month but it is a wiser way of saving.

There are no effective get-rich schemes.

- Millionaires typically buy used cars and don't live in fancier houses than they can afford.
- The lottery preys on the lower class and only raises money for the state.
- **When** you are faithful in managing the few resources God entrusted you with, **then** expect more.

Reflect back on

Luke 16:10

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.

- How do you want to apply the law of compound interest in your life?

Day 20 : Owning My Debt

Psalms 37:21-26

The wicked borrow and do not repay, but the righteous give generously; those the Lord blesses will inherit the land, but those he curses will be destroyed. The Lord makes firm the steps of the

one who delights in him; though he may stumble, he will not fall, for the Lord upholds him with his

hand. I was young and now I am old, yet I have never seen the righteous forsaken or

Financial Faith

their children

begging bread. They are always generous and lend freely; their children will be a blessing.

- The wicked borrow and pay the consequences
- God takes care of the righteous - pray, get advice, and do all that you can to avoid borrowing
- When we borrow, we are telling God, “what you have given me isn’t enough”
- How does the Psalmist describe the righteous?

According to the Wikipedia article on debt, *Over-indebtedness has severe social consequences, such as financial hardship, poor physical and mental health, family stress, stigma, difficulty obtaining employment, exclusion from basic financial service, work accidents and industrial disease, a strain on social relation, absenteeism at work and lack of organizational commitment, feeling of insecurity, and relational tensions.*

- Debt affects: health, family, career, performance, relationships, and our self-perception/esteem!

Consider how debt has affected you. Share your concerns in any of these areas with someone who can help you work through your emotions. Consider getting professional help if this has led to depression, erratic behavior, desperate thoughts, or panic.

Re-read the scriptures from Day 15 (God’s Provision) and pray for a heart to completely trust God with what he has given you.

Day **21** : Make the Decision

Prov 23:4

Do not wear yourself out to get rich.
Have the wisdom to show restraint.

Prov 21:25-26

The craving of a sluggard will be the death of him, because his hands refuse to work. All day long he craves for more, but the righteous give without sparing.

- Debt makes banks rich and people poor.
- There is no effective get-rich scheme.
- The borrower is always slave to the lender. Always!
- Decide to do the homework, work on your finances, live by a budget, and get out of debt!

Rom 13:8

Let no debt remain outstanding, except the continuing debt to love one another

What are your decisions from this week’s lessons on debt?

WEEK 4:

TREASURE IN HEAVEN

“Giving is the only antidote to materialism”

Randy Alcorn, The Treasure Principle

Fighting materialism takes more than staying out of debt. The world offers us all kinds of treasure if we will simply give up heavenly treasure. As disciples, we hunted for treasure and we found God! Now we store up treasure in heaven through giving this treasure to every soul in every way... “Abundance isn’t God’s provision for me to live in luxury. It is God’s provision for me to help others” – Randy Alcorn

2 Corinthians 9:11

You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

Day **22** : Treasure Hunt

Treasure. The very word entices us to seek, to hunt for treasure. Maybe, just maybe, we will find the fortune that will solve all of our financial problems. Treasure describes something everyone seeks. It doesn’t have to be money. It could be the secret to the “good life” or the solution to life’s problems.

Jesus knew we were looking for treasure. He also knew that most would incorrectly think that wealth was the same as treasure. Webster defines treasure as: “something of great worth or value; a person esteemed as

rare or precious; or a collection of precious things.”

Read Matthew 6:19-21

Jesus includes this correction in the Sermon on the Mount – correctly interpreting “treasure” is central to understanding what it means to follow him.

Jesus corrects the notion that treasure equals wealth. Don’t be too quick to assume that you get this concept, which is not only foreign to our unspiritual minds, but is counter-cultural. The most unlikely people to correctly interpret Jesus’ teaching on wealth are the wealthy (“how hard it is for the rich to enter the kingdom of God” Mt 19:23). The best things in life aren’t things!

We can also misread this scripture to teach that “where your heart (intention) is, there your treasure will be” – because we tend to (subjectively) evaluate our intentions (assuming that they are good) rather than looking at the facts about our life as the basis for our need to change.

Jesus actually teaches a more powerful principle – where you give your heart is where it will go. You invest your effort, time, and money in either earthly or heavenly treasure; your heart follows.

Jesus provides an antidote to the materialism of treasuring earthly stuff: treasure heavenly stuff.

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What does Jesus define as storing up treasure/reward in heaven?

Acts of righteousness done in secret.

Matt 6:1

Be careful not to practice your righteousness in front of others to be seen by them. If you do, you will have no reward from your Father in heaven.

Sell your possessions and give to the poor.

Matt 19:21, Luke 12:33 and 18:22

If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me.

What do you think you can do to hunt for and store up Treasure in Heaven?

Day 23 : The Treasure Giver

John 3:16

God is the ultimate giver! Describe God as a giver.

Genesis 1:26

If we are made in his image, then we are made to be givers. How does this help you understand that to share God's treasure we must be generous givers?

What other verses remind you that God is a giver?

2 Cor 9:10-11

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will

result in thanksgiving to God.

God gives us his treasure. We share out of the overflow of the kingdom wealth God provides.

For what purpose does Paul say that God "enriched us"?

How will **our** generosity result in people giving thanks to **God**?

Day 24 : Treasure Found!

Matt 13:44

The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field.

- How do you know that this treasure seeker understood what he was looking for and what he found?
- Describe the true treasure you have found in God's kingdom.
- Consider how these verses link treasure giving our possessions!

Luke 3 John the Baptist : Share clothes/ food, don't cheat, be content with pay!

Matt 19:21 Rich Ruler : Sell your possessions and give to the poor... find treasure

Luke 19:1-10 Zacchaeus : After he gives ½ his possessions, Jesus says "salvation has come"

Acts 2/4 First Converts : Sold possessions to give to the needy... found the kingdom treasure

Acts 19:19 Ephesians : Burned 65 Lakhs worth magic scrolls... found greater treasure

Why do you think that God so closely links

giving and sacrifice with receiving treasure?

Day 25 : Old Testament Giving

Describe what these OT characters gave

Genesis 14:20 Abraham gave _____

Genesis 28:22 Jacob gave _____

Leviticus 27:30-32 Israelites were instructed to give _____

Numbers 18:26 (Neh 10:38 also) Levites gave _____

Numbers 28-29 Looking at the NIV headings, describe the sacrifices and offerings the Israelites gave _____

Deut 14:22-29 Describe three tithes the Israelites were to give:

2 Samuel 24:24

But the king replied to Araunah, "No, I insist on paying you for it. I will not sacrifice to the LORD my God burnt offerings that cost me nothing." Describe David's heart to give.

Malachi 1 Describe ways Malachi challenged the Israelites and how that can apply to us today.

- Malachi 3 How did Malachi challenge their giving?

Day 26 : New Testament Giving

Describe how these New Testament characters gave

Mark 12:41-44 The widow gave _____

Luke 7:36-50 The sinful woman gave _____

Acts 4:36-37 Barnabas _____

2 Corinthians 8:1-4 The Macedonians _____

2 Corinthians 8:9 Jesus _____

Day 27 : Abundance!

The dictionary defines abundance as "overflowing fullness"! God fills us up to overflow into generosity.

Luke 6:38

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

- How does our giving influence or limit how God gives to us?

John 10:10

The thief comes only to steal and kill and destroy. I came that they may have life, and have it abundantly. Describe the life that God intends for us.

2 Corinthians 9:8

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good

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work. Describe New Testament abundance.

1 Timothy 6:17-19 How does Paul command rich Christians to **lay up treasure for themselves**?

Day ⁸⁻⁸27 : Reward!

Matthew 6:20

But store up for yourselves treasures in heaven...

- Does God want us to seek a reward?

Hebrews 11:6

Anyone who comes to him must believe...that he rewards those who earnestly seek him. Do you believe that

- God has a reward in store for you?

John 14:1

Don't let this throw you. You trust God, don't you? Trust me. There is plenty of room for you in my Father's home. If that weren't so, would I have told you that I'm on my way to get a room ready for you? And if I'm on my way to get your room ready, I'll come back and get you so you can live where I live. And you already know the road I'm taking.

Think about Jesus "getting your room ready" – How does that inspire you?

- 4. Genesis 15:1 God is our "very great reward." What does that mean to you?

Heaven Described: What will our treasure look like?

Revelation 21:18-26

The wall was made of jasper, and the city of pure gold, as pure as glass. The foundations of the city walls were decorated with every kind of precious stone. The first foundation

was jasper, the second sapphire, the third agate, the fourth emerald, the fifth onyx, the sixth ruby, the seventh chrysolite, the eighth beryl, the ninth topaz, the tenth turquoise, the eleventh jacinth, and the twelfth amethyst. The twelve gates were twelve pearls, each gate made of a single pearl. The great street of the city was of gold, as pure as transparent glass. I did not see a temple in the city, because the Lord God Almighty and the Lamb are its temple. The city does not need the sun or the moon to shine on it, for the glory of God gives it light, and the Lamb is its lamp. The nations will walk by its light, and the kings of the earth will bring their splendor into it. On no day will its gates ever be shut, for there will be no night there. The glory and honor of the nations will be brought into it.

Describe the treasure of heaven...

Recap

- Treasure is central to Jesus' message
- God wants us to seek true treasure rather than being tricked into pursuing worldly treasure
- We were created to be like the ultimate giver
- Giving is the secret to receiving treasure in heaven and the cure for materialism
- God gives abundance... and plans a life of abundance for us through giving!
- God's reward is eternal, indescribable, something he has been getting ready for us, and something he wants us to seek and to find...
- Our treasure in heaven is...HIM!

Family Budget

Income	Yearly	Monthly
Gross Salary - Husband	Rs. 120,000	Rs. 10,000
Gross Salary - Wife	Rs. 60,000	Rs. 5,000
Other Income 1	Rs. 0	
Other Income 2	Rs. 0	
Other Income 3	Rs. 0	
Total Income	Rs. 180,000	Rs. 15,000

Expenses	Yearly	Monthly
Cable TV	Rs. 2,400	Rs. 200
Contribution Monthly - Husband	Rs. 12,000	Rs. 1,000
Contribution Monthly - Wife	Rs. 6,000	Rs. 500
Contribution Poor	Rs. 300	Rs. 25
Contribution Special	Rs. 3,000	Rs. 250
Electricity	Rs. 3,600	Rs. 300
Loans & EMI - Total	Rs. 42,000	Rs. 3,500
Gas	Rs. 3,960	Rs. 330
Groceries/Ration	Rs. 18,000	Rs. 1,500
House Helper	Rs. 0	Rs. 0
Income Tax	Rs. 0	Rs. 0
Investments - Total	Rs. 12,000	Rs. 1,000
Kid 1- School Exp	Rs. 6,000	Rs. 500
Kid 2- School Exp	Rs. 6,000	Rs. 500
Medical	Rs. 4,800	Rs. 400
Milk	Rs. 3,600	Rs. 300
Misc Expense/Savings	Rs. 540	Rs. 45
Mobile/Telephone	Rs. 2,400	Rs. 200
Monthly Travel	Rs. 9,600	Rs. 800
Native place/Emergency travel/Holiday	Rs. 6,000	Rs. 500
Paper/Magazines	Rs. 0	
Parents Support	Rs. 6,000	Rs. 500
Rent	Rs. 24,000	Rs. 2,000
Retreats & Camps	Rs. 3,000	Rs. 250
Water	Rs. 2,400	Rs. 200
Wife Allowance	Rs. 2,400	Rs. 200
Total Exp	Rs. 180,000	Rs. 15,000

Excess/Deficit Rs. 0 Rs. 0

Loans & EMI	Yearly	Monthly
EMI 1	Rs. 6,000	Rs. 500
EMI 2	Rs. 0	Rs. 0
EMI 3	Rs. 0	Rs. 0
Loans 1	Rs. 24,000	Rs. 2,000
Loans 2	Rs. 12,000	Rs. 1,000
Loans 3	Rs. 0	Rs. 0
Loans 4	Rs. 0	Rs. 0
Total	Rs. 42,000	Rs. 3,500

Investments	Yearly	Monthly
Investments 1	Rs. 6,000	Rs. 500
Investments 2	Rs. 6,000	Rs. 500
Investments 3	Rs. 0	Rs. 0
Investments 4	Rs. 0	Rs. 0
Investments 5	Rs. 0	Rs. 0
Total	Rs. 12,000	Rs. 1,000

WEEK 5: FINANCIAL PLANNING



*“Live for the line not the dot” Randy
Alcorn, The Treasure Principle*

This week’s devotionals focus on God’s vision for us: living out a financial plan that puts us in a stable financial position and results in peace. This road includes many challenges - hard work, good advisors, wise choices, and following a plan. I recommended that you work closely with a financial advisor.

Learn from the Master: Memory Verse

Prov 27:23

Be sure you know the condition of your flocks, give careful attention to your herds

In Proverbs, Solomon, the richest man to ever live, shares much of his wisdom on how to manage finances. He challenges us to ask advice, espouses hard work, expects a plan, and promises reward for sticking to your convictions!

These next devotionals are much more practical, so plan on spending whatever time you need in prayer so that you can get direction from God on carrying out the specific challenges.

Prayerfully, all of the devotionals in this series have led you to see God’s plan, his will, his sovereignty and his belief that you can be a faithful steward of what he has entrusted you with.

Day 29 : Commit First

Prov 16:3

Commit to the LORD whatever you do, and your plans will succeed.

- God assumes that you will make a plan!
- Pray over your finances and commit to God to be a faithful manager.

Prov 14:24

A wise person’s reward is wealth, but a fool’s reward is foolishness. (ERB)

Expect success (reward) - if God is for us, who can be against us?

There is a reward for sticking with a plan, even if it is painful at first - it will pay off!

- What reward are you looking for?
- What do you consider “wealth”?

Day 30 : Get Advice

Prov 15:22 Plans fail for lack of counsel, but with many advisers they succeed.

Prov 12:15 The way of a fool seems right to him, but a wise man listens to advice.

Prov 13:10 Pride only breeds quarrels, but wisdom is found in those who take advice.

- Who is your financial counselor?
- Pray and select someone to disciple you in your finances.
- Determine to learn from spiritual

men and women through discipling, reading books, and even participating in workshops to get the advice you need.

Day 31 : Work Diligently

Prov 14:23 All hard work brings a profit, but mere talk leads only to poverty.

Prov 21:5 The plans of the diligent lead to profit as surely as haste leads to poverty.

- Pray for your financial behavior (spending habits) and not just your knowledge to change.
- Work with your advisor to identify all of the financial resources you need to make your plan including any books, budgeting resources, financial papers/ records, and previous budgets and spending information.
- Commit to working your plan after it is in place. A budget without accountability will not help you manage the money that God entrusted you with.

Day 32 : Make a Plan

Luke 14:28-30

Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, "This fellow began to build and was not able to finish."

- There is a wise and a foolish way to approach your finances.
- Without a financial plan, you have a wish list, not a blueprint.
- Create or update your budget with the help your financial advisor. Balance your budget by categorizing every Rupee- this is a zero-base budget where your

income = expenses.

Day 33 : Start Saving!

Prov 13:11 Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Prov 13:22 A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous.

- Your financial plan must include saving!
- How do you get started? Have specific targets for every Rupee saved. You are not saving to hoard, get rich, or selfishly spend but to be responsible, prepared, and make your money grow.

Dave Ramsey identifies three reasons for savings:

Emergency Fund - immediately put in the Rs. 10,000 bank for "emergencies"

- Learn what is/is not an emergency!
- Build this reserve up to 3-6 months income after you kill your debt.

Future purchases - car, furniture, vacation, luxury item, or house

- Never lease or buy using debt, always save up and buy with cash.

Wealth building

- Save for retirement then save for your kid's college
- Save for vacations, mission trips, money to give to others, pay off a house, etc.

Day 34 : Snowball Your Debt

Prov 6:1-6

My son, if you have put up security for your neighbor, if you have shaken hands in pledge for a stranger, you have been trapped Free yourself,

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like a gazelle from the hand of the hunter A Gazelle is a small deer like animal that move fast, Dave Ramsey calls this “Gazelle intensity” - marketers hunt you and debt traps you, so you better run like a gazelle for your life!

Debt chokes the life out of your walk with God, your financial peace, your relationships, and your hope!

Follow a debt payment plan

- Stop buying anything you don't absolutely need - No major purchases until you are out of debt!
- Cut up your credit cards!
- Pay off your smallest balance first (gives you a sense of accomplishment) then your next smallest, etc. until all of your consumer debt is gone!
- Seek advice from your financial counselor, Dave Ramsey's materials, or another source.

Day ⁸⁸35 : Share the Wealth: Meeting the needs of the Church, Missions, and the Poor

The disciple's motivation to be faithful stewards of God's resources is so that we can “use all of God's resources God's way for God's glory!” God has a plan to bring the gospel to our communities and all nations. God also empowers us to be able to meet the needs of the poor in our communities and around the world.

I. The Church: Weekly Contribution.

1 Cor 9:14

In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.

Your contribution helps put more people in the full-time ministry; people called by God to devote all of their time to building God's kingdom!

Our weekly contribution empowers the church to provide a place to meet, funds for individual ministries (Singles, Teens, Campus, Marrieds), and specialized ministries to meet the needs in our church and around the community!

2 Cor 8:1-4

The Macedonian churches extreme poverty welled up in rich generosity.

They gave first of all to the Lord since you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—see that you also excel in this grace of giving.

Excel in giving! Put aside your contribution as your “firstfruits” - first to God.

2 Cor 9:6

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

- As God's money manager, we have the opportunity plan to be generous.
- Is there anything you want to change about your weekly contribution? Talk to your advisors.

2. Missions: Special Contribution.

Matt 28:19-20

Go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit. What does it take to make disciples of all nations?

Our special missions contribution each year in June supports church plantings - ~

We also send our ministry staff to help disciple other church leaders, stay unified with sister churches, and preach the word where it is needed most!

How can you help? “Stay and Pay or Go and Grow”

- Some will go and plant a church; others give generously to support these missionaries
- Everyone participates in world missions! Pray for God’s direction for your role!

2 Cor. 8:13-14

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality.

Why do you think God has given so much to some and so little to others? Is it not for the affluent to give to those in need? What does Paul mean by “equality” and how does that affect you?

We have the means to fund world missions - Pray for the heart to be involved in world missions! Is there anything you want to change about your missions contribution? Talk to your advisors.

3. Needy: Poor Contribution.

Deut 15:11

There will always be poor people in the land. Therefore I command you to be open handed toward poor and needy in your land.

Prov 21:13

Whoever shuts their ears to the cry of the poor will also cry out and not be answered.

Jer 22:16

He defended the cause of the poor and needy, and so all went well. Is that not what it means to know me?

Our affluence provides us with an opportunity to be “openhanded” toward those with less.

The resources God has given us help us to give, not only once a month for the “Poor Contribution” but to meet needs in our families, local house churches, neighborhoods, communities, and wherever there is need. Pray for an open heart and an open hand!

Is there anything you want to change about your poor contribution? Talk to your advisors.

Kingdom Training Level 5: Financial Faith

WEEK 6:



FINANCIAL DISCIPLESHIP

“Heaven, not earth, is my home” Randy Alcorn, The Treasure Principle

This 40-day journey explored an area of our Christian life that we rarely discuss - how we view, manage, and relate to finances. Approaching this topic with “Financial Faith” transforms our lives by saturating our convictions, our habits, and our attitude with God’s power, grace, and principles.

God never intended faith to be an intellectual exercise but rather an adventure that brings us closer to him and helps us to live like Jesus.

Discipleship is always counter-cultural and often counter-intuitive. This material world targets us with a message that markets self-indulgence, discontentment, and consumerism - all aimed at “conforming us to the pattern of this world.” Yet, these worldly principles promote ineffective and unhealthy financial habits that include poor (or no) financial planning, living beyond our means, accumulating debt, and underestimating the power of both saving and giving.

In the Bible, God conveys effective, time-tested, universal, and practical financial principles. This Kingdom Training class challenged us as disciples to reexamine our preconceptions and practices by applying

God’s biblical principles in a way that invites God into every area of our life.

Week 1: The earth is the Lord’s and everything in it

Week 2: The faithful servant of God is a prudent and diligent manager

Week 3: The borrower is slave to the lender (so get out of debt!)

Week 4: We have been made rich so that we can be generous - like God himself!

Week 5: God expects us to have a financial plan that is God’s plan, not ours

Week 6: Financial Discipleship applies these principles to our lives

In this final week of Financial Faith Bible studies, we apply these biblical principles to our personal discipleship, our family, our career, our dreams, and our decisions.

Day 36 : My Financial Discipleship

Memory Verse: Luke 9:24

For whoever wants to save their life will lose it, but whoever loses their life for me will save it.

Save or Lose? We’re tempted to save our

“way of life” but Jesus calls us to give it all to God.

In the Light. Satan loves darkness; God is Light! Decide to shine God’s light on your finances.

Advice. Discipleship is caught from another disciple. Decide to grow by seeking advice.

Spiritual Thinking. The world has programmed our thinking. Pray to be open to change.

Practical Application

1. Self-Control.

Prov 25:28 Like a city whose walls are broken through is a person who lacks self-control.

What is one area that I can grow in my self-control in the area of financial discipleship?

2. Contentment.

Proverbs 30:7-9 “Two things I ask of you, Lord; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ Or I may become poor and steal, and so dishonor the name of my God.

The world markets the message of discontentment: you can’t be happy until How can financial discipleship bring you contentment?

3. Example.

1 Thes 4:11-12 Make it your ambition to lead a quiet life, to mind your own business and to

work with your hands, just as we told you, so that your daily life may win the respect of

outsiders and so that you will not be dependent on anybody.

Describe how your example of financial responsibility will win respect.

4. Integrity.

Romans 13:1-8 (v7) Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.

Our integrity is our discipleship. Remember this whenever Satan tempts us to compromise. **God’s ways:** v7 Pay what is right to pay, not what you can get away with. v8 Get out of debt!

Day **37** : My Family (for singles, consider your spiritual and physical family)

I. Provide for Your Family.

1 Tim 5:4-8 (v8):

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.

Take care of immediate family: parents, grandparents, spouse, children, brothers, and sisters.

Is there any pressure you are feeling in this area that you need to pray about or seek advice?

2. The Proverbs 31 Woman.

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Proverbs 31:15-27 How can you imitate her example?

[15] She gets up while it is still night; she provides food for her family and portions for her female servants.

[16] She considers a field and buys it; out of her earnings she plants a vineyard.

[20] She opens her arms to the poor and extends her hands to the needy.

[25] She is clothed with strength and dignity; she can laugh at the days to come.

[27] She watches over the affairs of her household and does not eat the bread of idleness.

For me this means

3. Financial Legacy.

Proverbs 13:22

A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous.

Dream a little: What legacy would you like to pass down to the next generation?

Day⁹⁰**38** : My Job (for students, that is schoolwork)

1. Created to Work.

Genesis 2:15 The LORD God took the man and put him in the Garden of Eden to work it and take care of it.

2. Satisfaction in our Work.

Eccl. 3:22 So I saw that there is nothing better for a man than to enjoy his work, because that is his lot. For who can bring him to see what will happen after him?

3. Don’t Overwork!

Prov 23:4-7 (4-5) Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

4. No Excuse for Idleness.

2 Thes 3:10 For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.”

5. Wholehearted work for our true Master.

Col 3:23-24 Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

6. Integrity.

Eph 4:28 He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

7. No Compromise.

Acts 5:29 Peter and the other apostles replied: “We must obey God rather than men!”

Pray, Dream, and Grow (about your work/career)

1. God wants us to have a clean slate and clear conscience. Pray about and confess any work- related compromise that Satan is using against you (includes cheating in school).
2. What is your dream job that would apply your God-given talents and be satisfying?
3. Find a spiritually-minded mentor and discuss how you can use your career for God.
4. Write yourself a glowing, inspiring performance evaluation from your true boss, Jesus. Live it!
5. Pray that God will help you apply all of your ambition and influence at work in a way that glorifies him.
6. Is there any way you feel like you could apply your God-given talents more to the Kingdom?

Day **39** : My Dreams

Proverbs 28:11

The rich are wise in their own eyes; one who is poor and discerning sees how deluded they are.

Consider the following thoughts from the book: Living With Less: The Upside of Downsizing

Your Life by Mark Tabb

“Life is not designed to be fulfilling.” To find

meaning, you have to turn to God. If you fill up your life with time/stuff it will not fill you. God’s plan: your home is heaven; we are made in His image.

The road God challenges us to walk starts by choosing less of me. Charles Spurgeon said, “carve your name on hearts, not marble.” If we are to have a lasting impact, we must imitate Christ:

1. Value the valuables
2. Imitate God’s integrity
3. Passion - invest heart
4. Proximity - spend time

John the Baptist realized, “He must become greater; I must become less.” John 3:30

James preached, “your life is a but a mist.” (James 4:13-17)

Our challenge is to align our lives with God’s will to make it count.

10 practical ways to live a “Simpler” life:

1. Live below your means, not beyond
2. Buy things for their usefulness rather than their status
3. Don’t believe the hype—media/ advertisement
4. Don’t accumulate—give things away
5. Spend wisely. Your money = God’s possessions
6. Leave Room for Extravagance
7. Invest resources in people, not stuff. Think: what will draw you closer to people?
8. Invest in your local church
9. Enjoy what you have as a gift from God (James 1:17, Eccl. 3:13)
10. Avoid being a legalistic

Reflection: What are some ways you can apply this in your life?

Financial Faith

Day ⁸⁸40 : My Decisions

Proverbs 3:9 Honor the Lord with your wealth, with the firstfruits of all your crops

James 1:27 Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.

TEN FINANCIAL DISCIPLESHIP DECISIONS

- 1. Honor God with Your Wealth** - Proverbs 3:9
Will I obey the scriptures and give sacrificially—at least a tithe?

My Weekly Contribution will be Rs. _____/week which is ___% of my income.
For mature Christians: I will increase my contribution to Rs. _____
- 2. Guard Your Heart** - Proverbs 4:23
What heart sins have I identified in regard to my finances - greed, laziness, not getting advice, careless spending, not taking responsibility, etc.?
- 3. Become a Living Sacrifice** - Romans 12:1-2
How can I live more sacrificially to advance God's Kingdom?
- 4. Give and it will be Given to You** - Luke 6:38
How can I give by faith and how would God react?
- 5. Develop a Spirit of Self Discipline** -

2 Timothy 1:7

Will I prepare a budget that I am ready to live by?

- 6. Get Advice** - Proverbs 12:15
Who is my financial advisor? When am I going to meet with them again?
 - 7. Free Yourself of Debt** - Romans 13:8; Proverbs 6:1-5; Proverbs 22:7
What is my plan to eliminate debt from my life?
 - 8. Accept Responsibility and Repent** - Luke 19:8
What would it look like if I made a radical change in how I manage my finances?
 - 9. Be a Light to the World** - Matt 5:14
What am I going to do at work to make my life an upward call to everyone around me?
How can I make my finances an example to other disciples so I can lead in this area?
 - 10. Dream to Impact** - James 1:27
What is something you can do with your finances to make an eternal impact on people?
Have you considered adopting a child or supporting a child's education?
Could you support a missionary in another city or country?
Do you have the means to help fund a mission team?
Would you consider selling your possessions and helping to plant a new church in another city?
- Proverbs 11:25**
A generous person will prosper; whoever refreshes others will be

refreshed.