



YOUR FINANCIAL
GROWTH

31 DAY
DEVOTIONAL

from Crown Financial Ministries

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31-DAY DEVOTIONAL

Provided by Crown Financial Ministries

As a nonprofit ministry, Crown's passion is teaching people how to make money, manage money, and fulfill God's purpose.

We are excited about your choice to spend time with God and learn His principles for financial success.

Get ready for a life-changing journey.



CROWN FINANCIAL MINISTRIES

True Financial Freedom

CROWN.ORG

DAY 1

THE JOURNEY BEGINS

“I pray also that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in the saints.”

Ephesians 1:18

Caution! Reconstruction Zone

Are you ready for change?

The way most people handle money is in sharp contrast to God’s financial principles. In Isaiah 55:8, God says it this way, *“For my thoughts are not your thoughts, neither are your ways my ways.”*

Since God has chosen to be invisible to us, many people fail to realize how closely He is involved with our finances. Although invisible, He is real, and how we view Him determines how we live.

The Bible refers to God by more than 250 names. The name that best describes His involvement in our finances is “Lord” (think Final Authority).

What You Can Anticipate

In your journey of learning and applying God’s financial principles, you are likely to experience a closer relationship with Him. You are also likely to experience a reduction in debt, an increase in saving and giving, and growing contentment, hope, and confidence about your financial future.

God’s ways are best, and His Word is powerful! Let the journey begin!

Prayer Focus

Lord, please fill me with desire to know and follow you, allowing my misconceptions to be overpowered by the light of your truth.

DAY 2

THE TRUST FACTOR

“Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight.”

Proverbs 3:5-6

Whom Do You Trust?

Scripture provides an accurate picture of who God is as well as what He wants for you and from you. This requires you to make a decision. Do you trust Him? Really?

It may sound simple, but it’s not easy. It is probably the single most important question you will ever ask yourself. You had to answer it at one level when you chose to become a follower of Christ. Now you discover that you will continue to answer it at ever-increasing levels the rest of your life.

In many of our daily decisions God is asking, “Do you trust me? Where are your limits?”

Most of us subconsciously draw lines that say *I trust you this far, but not way out in the dark where I can’t see.*

Think about it: how many choices do you have? You can trust:

- The deceptions of the enemy
- Your own judgment
- The crowd
- The wisdom of the Creator

Be like Joshua, who declared his trust when he immortalized the words, *“But as for me and my household, we will serve the Lord.”*

Prayer Focus

Lord, please increase my trust in you and my reliance on you.

DAY 3

GOD IS WORTHY

“Who are you...that you forget the LORD your maker, who stretched out the heavens and laid the foundations of the earth?”

Isaiah 51:12-13

How do you envision God? Far greater than a mere superhuman, He is worthy of our trust.

He is Lord of the universe. *“Lift your eyes and look to the heavens: Who created all these? He who brings out the starry host one by one, and calls them each by name. Because of his great power and mighty strength, not one of them is missing”* (Isaiah 40:26).

He is Lord of the nations. God established the nations. *“He made every nation of men...and he determined the times set for them and the exact places where they should live”* (Acts 17:26).

He is Lord of the individual. *“All the days ordained for me were written in your book before one of them came to be”* (Psalm 139:16).

God hung the stars in space, fashioned the earth’s towering mountains and mighty oceans, and determined the destiny of nations. Jeremiah observed, *“Nothing is too hard for you”* (Jeremiah 32:17). Yet God knows when a sparrow falls to the ground.

Our human minds are incapable of comprehending the magnitude of God, but our vision of who He is should be constantly improving. Nothing is more crucial to our trust.

Prayer Focus

Lord, help me to stop creating you in my own image. Please increase my vision of who you really are so I can trust you more and worship you more fully.

DAY 4

GOD’S JOB

“...Everything in the heavens and earth is yours...and you are the Ruler of all mankind.”

1 Chronicles 29:11-12 (TLB)

Could you be trying to carry God’s load? That’s a recipe for frustration!

The Bible reveals a division of responsibilities in the handling of our money. Simply put, God has a role, and we have a role. He retains the heaviest responsibilities while giving us ones that are appropriate to our design.

1. God is the owner. Many verses confirm this truth and provide the basis for us to relinquish ownership of all our possessions to Him.

2. God is in control—even of difficult events. *“I am the LORD...I form light and create darkness, I bring prosperity and create disaster; I, the LORD, do all these things”* (Isaiah 45:6-7).

God lovingly uses difficult circumstances to accomplish His intentions, develop our character, and discipline His children.

You can be at peace knowing that your loving heavenly Father is in control of every situation you will ever face. He will use every one of them for a good purpose.

3. God is the provider. Although God requires us to work (more on that later), He promises to provide our needs.

Prayer Focus

Lord, thank you for carrying the weight of these huge responsibilities. Help me to consciously release them to your care.

DAY 5

I'M IN MANAGEMENT?

“To one he gave five talents of money; to another two talents; and to another one talent, each according to his ability.”

Matthew 25:15

Management Training 101

Did you know you were a manager? Of God's stuff? Although He carries the heaviest responsibilities of ownership, control and provision, He has left plenty for us to do.

Our responsibility is summed up this way: *“It is required in stewards that one be found faithful”* (1 Corinthians 4:2, NKJV). Being faithful requires knowing what we are supposed to do. Fortunately, God has provided plenty of instruction because of His great love for us. Our faithfulness begins with studying His Owner's Manual—the Bible—to learn what our management should look like.

Going Off the Tracks

As we discover areas in which we have not been faithful, whether through ignorance, disbelief or rebellion, we need to remember that part of being faithful means returning. Our loving Father, as shown in the parable of the lost son (Luke 15:11-31) longs for our return. In fact, He has planned for it. That is why He assures us, *“If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness”* (1 John 1:9).

Don't become discouraged. Simply return to faithful management.

Prayer Focus

Lord, teach me to manage faithfully.

DAY 6

AND FIRST PLACE GOES TO...

“... You cannot serve both God and Money.”

Matthew 6:24

Time to Choose

Some choices are hard, tempting us to delay them indefinitely if possible. We rest a foot on both sides of a line we largely ignore, arguing that it's fuzzy.

Jesus told us to put God first in our life, to love Him with all our heart, soul, mind and strength (Mark 12:30). But He knew our tendency to rationalize, to manipulate God's law until it conforms to our desires. Peering into our heart and seeing our true priorities, He used scalpel precision to pinpoint His greatest competitor for our devotion.

Who—Me in Love with Money?

Money, unsundered, is often a ticket to power and pride, values for which Satan rebelled. Jesus makes the choice very clear: it is impossible for us to serve money—even in a small way—and still serve God.

The Crusaders of the 12th Century hired mercenaries to fight for them. Because it was a religious war, the mercenaries were first baptized. As they went under the water, they would hold their swords up *out of the water* as a statement that they—not Jesus—would be in control of their weapons.

Unfortunately, many people today hold their wallet or purse *out of the water*. In their desire for control, they think they can straddle the line, but Jesus knows exactly who—or what—comes first.

Prayer Focus

Lord, help me to see anything that competes with You in my priorities and surrender it to Your direction.

DAY 7

PRICELESS BREAD

"I have learned to be content whatever the circumstances."

Philippians 4:11

The best things in life, including contentment, cannot be bought.

Contentment requires freedom from both fear and greed. Recognizing God as the provider of our needs frees us from fear. Recognizing Him as the owner of everything frees us from greed.

As our provider, God is totally predictable in His faithfulness to provide and totally unpredictable in His creative methods.

When World War II drew to a close, many malnourished, fearful orphans were placed in camps where, despite excellent care, they still slept poorly.

An understanding doctor began giving each child a piece of bread at bedtime—not to eat, just to hold. Any hungry children could get more to eat, but when they were finished, they would still have this piece of bread just to hold.

The children began to sleep peacefully, knowing they would have food to eat the next day.

God has given us His guarantee—our "piece of bread." *"And my God will meet all your needs according to his glorious riches"* (Philippians 4:19).

As we cling to His promise of provision, recognizing His ownership and control, we can relax and be content *"whatever the circumstances."*

Prayer Focus

Lord, help me to learn the art of contentment as I increase my trust in Your ownership, control and provision.

DAY 8

DEBT AND SLAVERY

"Let no debt remain...except the continuing debt to love one another..."

Romans 13:8

The Bible doesn't prohibit debt, but it strongly discourages it.

Proverbs 22:7 states one reason: *"Just as the rich rule the poor, so the borrower is servant to the lender"* (TLB).

Proud Slave

The Apostle Paul took pride in being a slave—a slave of Christ and a voluntary slave of those to whom he ministered (Romans 1:1; 1 Corinthians 9:19; 2 Corinthians 4:5). But he urged followers of Christ to resist becoming slaves of men in any other context: *"If you can gain your freedom, do so... You were bought at a price; do not become slaves of men"* (1 Corinthians 7:21-23).

By definition, we cannot be slaves to more than one master. Any such attempt results in divided loyalties and degraded service. When you understand the purpose of your life—to love God with all your heart, soul, mind and strength, and your neighbor as yourself—you see the context within which Paul says, *"Let no debt remain outstanding, except the continuing debt to love one another."*

Can't I Have a Mortgage?

Of course you can; the Bible doesn't prohibit borrowing. But don't become burdened by debt that restricts your service to the Owner. Since God has given His only Son to buy us back from sin, He wants us to be free to serve Him—not lenders—without restriction.

Prayer Focus

Help me to be content in Your provision so I can avoid debt and freely live the law of love as Your exclusive slave.

DAY 9

DEBT AND PRESUMPTION

“Why, you do not even know what will happen tomorrow. What is your life?”

James 4:14

What is Presumption?

It is counting on an outcome that is uncertain or unknowable—as in tomorrow or the future.

When we go into debt, we assume that we will earn enough in the future to repay it. We count on our jobs to continue or our businesses or investments to be profitable.

God’s Caution

James 4:13-16 warns us against such presumption, calling it arrogance. Verse 15 states, *“Instead, you ought to say, ‘If it is the Lord’s will, we will live and do this or that.’”* Although this passage doesn’t prohibit debt, consider its facts.

Fact 1. We don’t know the future. **Fact 2.** God’s will is paramount.

Prudence, rather than presumption, leads us to debt limitations supported by Proverbs 22:26-27: *“Do not be a man who strikes 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.”*

Prudent Debt Limitations:

1. Borrow only for assets that can appreciate in value or produce an income.
2. Don’t owe more against an asset than its liquidation value.
3. Don’t let debt payments strain your budget.

So, What about My Mortgage?

Most mortgages meet these limitations. Avoid any that don’t.

Prayer Focus

Help me to avoid presumption and to be prudent in debt as I strive to put Your will above every other consideration.

DAY 10

ESCAPE THE DEBT TRAP

“Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.”

Proverbs 6:5

Passionate Plea

The first paragraph of Proverbs 6 closes with Solomon’s graphic plea to escape “from the snare of the fowler.” He specifically refers to cosigning for a neighbor or entering into an agreement with a stranger—forms of debt that are impulse decisions followed by regret.

Escape the Debt Trap

1. **Pray.** Ask for wisdom and strength to do your part as God does His.
2. **Create a Spending Plan.** It’s not restrictive; it’s efficient and freeing.
3. **List everything you own and owe.** Reality is your ally. Sell anything you don’t need.
4. **Retire debt quickly by using the snowball method:** Add as much as you can to the payment of your smallest debt. When paid off, add its payment to your next smallest debt so that each payoff results in larger payments on the next in line. Continue until the last debt is zero.
5. **Consider earning additional income** for debt repayment—not more stuff!
6. **Consider selling your house, car(s), etc.**—a radical lifestyle change may be required to get rid of large debt.
7. **Don’t give up!**

Temptations and Traps

No one goes into debt expecting to get trapped. 1 Timothy 6:9-10 shows the process of deception that ends in unanticipated pain. Don’t fall for it. Have a plan and learn contentment.

Prayer Focus

Lord, please deliver me from Satan’s deceptions. Help me to follow Your guidance to get out of debt.

DAY 11

BANK OF WISDOM

“For the word of God is living and active. Sharper than any double-edged sword...it judges the thoughts and attitudes of the heart.”

Hebrews 4:12

The Ultimate Authority

Have the results of past decisions taught you the folly of simply doing what comes naturally or following the path of least resistance?

As we learn to improve our decision-making process by getting the best advice possible, we sometimes get caught in a tug of war between conflicting opinions. We'd like to know who has the superior wisdom, the ultimate authority.

Turn up the Light!

“I gain understanding from your precepts; therefore I hate every wrong path. Your word is a lamp to my feet and a light for my path” (Psalm 119:104-105). There's nothing like a stronger light to reveal hidden flaws and turn us away from a poor choice.

Jesus—revealed as the Word, the Creator and the light (John 1:1-5)—said: *“I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of life”* (John 8:12).

The First and Last Word

Search the Scriptures, our bank of wisdom, for the guidance you need. When the Bible speaks directly to an issue, it's the last word.

Prayer Focus

Lord, give me the wisdom to seek counsel and to make Your Word my first choice. Help me learn to interpret and apply it—not only to hear but to do.

DAY 12

COUNSEL OF GODLY PEOPLE

“The way of a fool is right in his own eyes, but a wise man is he who listens to counsel.”

Proverbs 12:15, NAS

Wisdom of the Body

Although God's written Word applies to every issue of life, sometimes discernment is required to make the connection—discernment that exceeds our knowledge and experience. This is why God chose to equip His Body with diverse gifts and abilities. *“To one there is given through the Spirit the message of wisdom, to another the message of knowledge by means of the same Spirit”* (1 Corinthians 12:8).

Doesn't this describe the quality of counsel you would like? *“The mouth of the righteous man utters wisdom, and his tongue speaks what is just. The law of his God is in his heart; his feet do not slip”* (Psalm 37:30-31).

Priority Sources

1. **Spouse:** you may be surprised at the wisdom God grants your partner!
2. **Parents:** regardless of what they know about a given subject, they know you well enough to offer insight.
3. **Experts:** Seek the best and most experienced.
4. **Trusted group:** Develop a select group of trusted advisors—e.g., an accountability group.

Don't Be a Lone Ranger

“For lack of guidance a nation falls, but many advisers make victory sure” (Proverbs 11:14).

Prayer Focus

Lord, as I lean on You rather than my own understanding, help me rely on Your body for the guidance You have gifted it to provide.

DAY 13

COUNSEL OF THE LORD

“You will keep in perfect peace him whose mind is steadfast, because he trusts in you.”

Isaiah 26:3

Wonderful Counselor

Consider these names given to Jesus: *“Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace”* (Isaiah 9:6).

God desires to interact personally with us. *“I will instruct you and teach you in the way you should go; I will counsel you and watch over you”* (Psalm 32:8).

During the process of analyzing the facts, searching the Bible, and obtaining the counsel of godly people, we need to seek direction from the Lord. Many Scriptures encourage us to wait on Him. *“Wait for the LORD; be strong and take heart and wait for the LORD”* (Psalm 27:14). Notice the encouragement to “be strong”; sometimes it takes more courage and strength to wait on the Lord than to act immediately.

Whenever you feel hurried or pressured or confused concerning a decision, go to a quiet place that will allow you to listen for God’s still, small voice. The world around you screams “Hurry!” but our loving heavenly Father’s advice is worth waiting for.

Read the account of Jesus instructing the disciples in John 21:3-11, and then join David as one who says, *“I will praise the LORD, who counsels me; even at night my heart instructs me”* (Psalm 16:7).

Prayer Focus

Lord, as I strive to please You in every decision, help me learn to wait on Your direction and peace. Make me sensitive to Your Spirit’s voice so I can discern it from others or even my own.

DAY 14

SPENDING PLAN SAVVY

“The plans of the diligent lead to profit as surely as haste leads to poverty.”

Proverbs 21:5

God Requires a Spending Plan?

Well, not exactly. We have no record of Jesus instructing the disciples in the use of a budget. But we know they used money, contributed to the poor, paid taxes and had a traitorous treasurer. We also know Jesus taught about the foolishness of beginning a project without knowing the cost and being sure of the resources to complete it (Luke 14:28-33).

And His emphasis of faithful management in the parable of the talents (Matthew 25:14-30) required investing and specific accounting.

Failure to Plan = Plan for Failure

A Spending Plan enables us to thoughtfully tell our money where we want it to go rather than regretfully wonder where it went. Well-considered decisions in the planning stage create a template that makes subsequent decisions almost automatic—no more “Should I or shouldn’t I?” sweating over every purchase. The Plan knows.

Getting Really Practical

1. **Record all income and expenses for 30 days.** Average all irregular items.
2. **Use a Spending Plan** (budget) form to divide expenses into categories.
3. **Adjust expense amounts** as necessary to get a monthly surplus.
4. **Match your spending to your Plan.**

Once you’ve done it, you’ll wonder how you ever did without it.

Prayer Focus

Lord, help me manage Your provision in a way that merits Your “Well done!”

DAY 15

GOD IS TRUTH

“But just as he who called you is holy, so be holy in all you do.”

1 Peter 1:15

Absolute Truth?

Although many people today deny the existence of absolute truth, the Bible affirms it. After establishing Jesus as the creator, the Word, and the light in chapter 1, John later quotes Jesus’ revelation regarding truth: *“I am...the truth”* (John 14:6).

1 John 5:6 confirms that *“the Spirit is the truth.”*

Why Is It Important?

Eroding the truth was Satan’s point of attack when he tempted Eve. The awful result was a broken relationship with God and the suffering of sin’s consequences.

In the meantime, God remains faithful and true in spite of the unbelief and lies of everyone else (Romans 3:3-4). John uses the metaphor of light to picture God’s honest character: *“God is light; in him there is no darkness at all”* (1 John 1:5).

As followers of Christ, we are to conform to His image (Romans 8:29).

How Do We Do It?

In Ephesians 4:21-24, Paul gives direction for the process: *“as the truth is in Jesus: that you put off, concerning your former conduct, the old man which grows corrupt according to the deceitful lusts, and be renewed in the spirit of your mind, and that you put on the new man which was created according to God, in true righteousness and holiness”* (NKJV).

Prayer Focus

Lord, I confess my natural tendency to bend truth for my advantage. Help me to embrace it as Your holy character.

DAY 16

TRUTH AND INTEGRITY

He whose walk is upright fears the LORD, but he whose ways are devious despises him.

Proverbs 14:2

God’s Call to Integrity

Having established truth as a vital part of God’s character and identity, we recognize honesty and integrity as our required behavior—always responding in truth.

Despising God?

At first glance, Proverbs 14:2 seems like an overstatement, but consider it from God’s perspective. Every time we manipulate the truth, we are guilty of multiple violations of His character and will for us.

1. We break His commandment: *“Do not steal. Do not lie. Do not deceive one another”* (Leviticus 19:11).

2. We show our distrust in His ability to provide what we need.

3. We bring dishonor to His name.

4. We exhibit loyalty to the “father of liars” rather than God (John 8:44).

5. We demonstrate a callous disregard for His loving but painful discipline.

6. We harm someone whom God loves and for whom Christ died.

These are just the beginning of the case for how dishonesty “despises Him.”

Shining Like Stars in the Universe

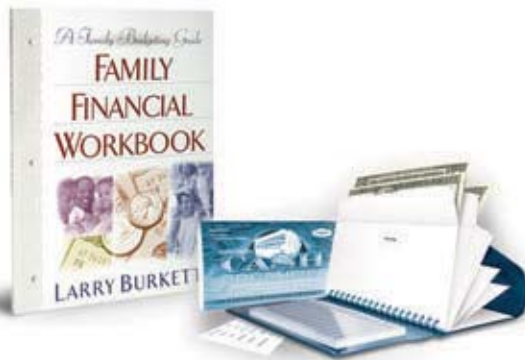
Instead, let’s show Him our love and loyalty by living with integrity. *“Whoever lives by the truth comes into the light”* (John 3:21). We will *“shine like stars in the universe”* (Philippians 2:15).

Prayer Focus

Lord, give me faith to live in the light.

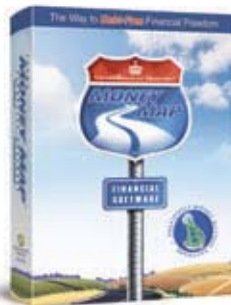
BUDGETING SOLUTIONS

PAPER



- Create a paper budgeting system and customize to fit your needs.
- Provides all of the forms you need to start and maintain a budget.
- Follow the recommended spending plan to gain financial freedom

SOFTWARE



- Track income and expenses, investments, set up reminders, and more.
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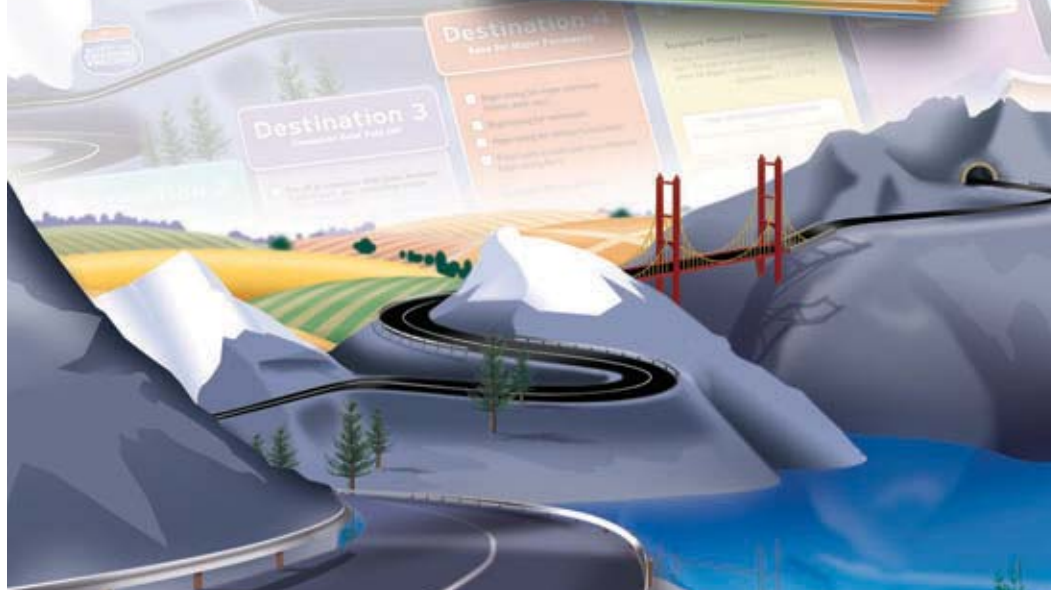
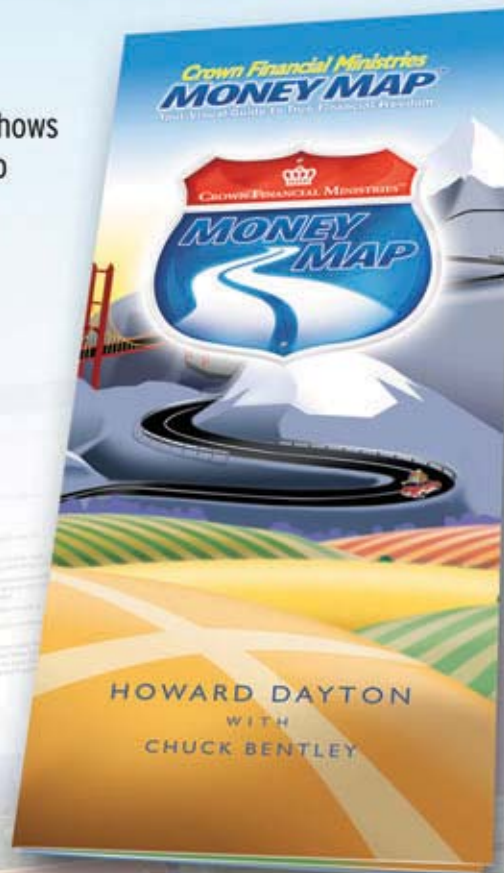
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DAY 17

THE GOLDEN RULE

“Do to others as you would have them do to you.”

Luke 6:31

Practical Integrity

Have you ever witnessed really bad behavior by motorists? Many of them would never consider acting the same way in a face-to-face encounter. What makes the difference? Seeing someone face to face feels very personal; seeing an enclosed car does not.

This sense of impersonal contact is what enables “honest” people to rationalize stealing from an insurance company, the government, or even their employer—inanimate entities that “won’t feel anything or know the difference.”

Dishonesty Always Hurts People

If you’ve ever been on the receiving end of road rage, you felt something, because even though your car is an object, you are not. Neither are the owners of a business or your fellow taxpayers. They are real people with real feelings and needs—people for whom Christ died.

“Love your neighbor as yourself; Love does no harm to its neighbor” (Romans 13:9-10).

Even if no one else sees your dishonesty, it damages your spirit. But every time you act with love, your spirit is strengthened. *“For the eyes of the LORD range throughout the earth to strengthen those whose hearts are fully committed to him”* (2 Chronicles 16:9).

Prayer Focus

Lord, thank You for making honesty its own reward. Help me please You by loving others as I love myself.

DAY 18

LEARNING TO HATE EVIL

“Let those who love the LORD hate evil, for he guards the lives of his faithful ones and delivers them from the hand of the wicked.”

Psalms 97:10

After God’s Own Heart—Loyalty

Samuel described King David as a man loyal to God, *“a man after his own heart”* (1 Samuel 13:14). We may scratch our heads in wonder, given the obvious sins of David, but in sincere repentance he never ceased striving to love what God loves and hate what God hates. Look how he ran his kingdom: *“My eyes will be on the faithful in the land, that they may dwell with me; he whose walk is blameless will minister to me. No one who practices deceit will dwell in my house; no one who speaks falsely will stand in my presence”* (Psalm 101:6-7).

No Apathy Regarding Evil

Evil, the antithesis of love, destroys its victims and attempts to undermine God’s plan. We cannot be neutral about it. *“To fear the LORD is to hate evil; I hate pride and arrogance, evil behavior and perverse speech”* (Proverbs 8:13). Amos tells us that justice is at stake: *“Hate evil, love good; maintain justice in the courts”* (Amos 5:15).

And finally, Paul warns against eroding integrity when he says, *“Bad company corrupts good character”* (1 Corinthians 15:33).

Expressions of Loyalty to God

1. Learn to love good and hate evil.
2. Choose friends accordingly.

Prayer Focus

Lord, help me to live with integrity, to seek Your heart by learning to love what You love and hate what You hate.

DAY 19

DO WHAT IS RIGHT

“Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.”

Ephesians 4:32

The Value of a Checklist

Pilots verify the working condition of dozens of devices before a flight. Takeoff, navigation, communication, fuel management, approach and landing all require specific procedures. No wonder they use a checklist!

Paul gives us a behavioral checklist in the last few verses of Ephesians 4.

1. Stop lying. *“Speak truthfully to [your] neighbor.”*
2. Don’t let your anger make you sin.
3. Don’t hang on to your anger; it gives the devil an opportunity.
4. Don’t steal. Do honest work with your own hands.
5. Share with those in need.
6. Don’t curse, insult or slander. Speak encouragement; build up. Give grace.
7. Don’t grieve God’s Spirit.
8. Get rid of bitterness and anger (take it to the cross and leave it).
9. Get rid of all wickedness.
10. Be kind and compassionate. Forgive others as you have been forgiven in Christ.

Oops!!! A quick review is likely to reveal failures within the last 24 hours. No surprise to God; He’s already provided for it. *“If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness”* (1 John 1:9).

Prayer Focus

*Lord, help me stick with the list and confess quickly when I fail.
Thank You!*

DAY 20

HOW DO YOU SPELL LOVE?

“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

John 3:16

Love Makes the World Go 'Round

Love is the subject of more songs than the next 20 subjects combined—at least that’s my guess. Everyone needs it, and many will do almost anything to get it. Everyone has a definition for it and an opinion on it.

Every Lover Is a Giver

It’s impossible to truly love and not give. Liking, wanting, needing, lusting—all of these can be experienced without giving, but not love.

God Loved, Then Gave

God started the love thing. It motivates His every interaction with us—every commandment, every act of discipline, even every judgment.

In response to our self-destructive ways, He gave us commandments to preserve us. When we proved to be incapable of keeping them, He gave us prophets. When we killed them, He gave us His Son. When we killed Him, He raised Him from the dead, giving us victory over sin and death. And He keeps on giving—even the faith we need to accept His forgiveness!

Have You Received?

Have you accepted God’s gift of eternal life through Jesus? If not, pray now and surrender your life to Him. His love gives abundant life.

Prayer Focus

Lord, I give my life to you—everything I am and have. I believe Jesus paid for my sin with His own blood. Please forgive me and make me Your child.

DAY 21

GOLD-STANDARD GIVING

“If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing.”

1 Corinthians 13:3

God Set the Giving Standard

God’s example of giving prompted by love is much more than just a good idea; it defines the attitude with which we should give.

Consider Paul’s example in 1 Corinthians 13:3 (above). Such sacrificial giving is admirable, and it would certainly be meaningful to the recipients, but Paul says the giver is a loser. This demonstrates a principle:

Attitude Trumps Amount

God, who knows our heart, wants us to give cheerfully—prompted by love—in response to His giving.

Have a Giving Problem?

Sometimes fear or greed can infect our attitude, making us grudging givers. Other times the problem may be giving to the wrong recipient. When we give merely to a church, a ministry, or even the needy, it is charity; but when we give to the Lord, it becomes an act of worship.

Consciously Give to the Lord

“Whatever you do, work at it with all your heart, as working for the Lord, not for men” (Colossians 3:23). Visualize placing every offering into the pierced hand of Jesus as a way of saying, “Thank you. I believe in You. I trust You. I want to participate with You in reconciling the world.”

Prayer Focus

Lord, please fill my heart with love so I can graduate from self-centeredness to godly, cheerful giving that blesses You.

DAY 22

GIVING AND WIIFM

“The Lord Jesus...said: ‘It is more blessed to give than to receive.’”

Acts 20:35

WIIFM? What’s In It For Me?

Is it appropriate to blend giving and WIIFM? Something about it feels uncomfortable, especially if it borders on the selfish charade of “giving to get.” God’s giving exemplifies Webster’s definition of altruism: “regard for or devotion to the interests of others.” Doesn’t any thought of “What’s in it for me?” corrupt that?

Whose Economy Is This About?

Our fallen, warped view assumes a zero-sum, win-lose game in which recipients win and givers lose. This results in a suspicion that givers who win must have a selfish ulterior motive to be satisfied later (giving to get).

God, however, is not tempted by evil (James 1:13), and His economy has a higher view and greater payoff. For Him, love’s expression of giving remains totally pure even when it results in personal fulfillment.

For the Joy that Lay Before Him

When Jesus gave the greatest gift imaginable—enduring the cross for us—He did it *“for the joy set before Him”* (Hebrews 12:2). Does that mean his motive was selfish? Of course not. Neither did He encourage selfishness in us when He said that we are happier (“more blessed”) when we give than when we receive. He was merely inviting us into God’s economy. Give out of love and give for joy. That’s What’s In It For You.

Prayer Focus

Lord, please replace my warped view with Your perfect perspective in giving.

DAY 23

BENEFITS OF GIVING

“God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.”

2 Corinthians 9:8

Why and How God Rewards Giving

The “why” question is answered in the verse above: God wants to enable us to “abound in every good work.”

So How Does He Do It?

God uses five kinds of increase “to make all grace abound to you.”

1. Increase in Intimacy

Giving draws our attention and heart to Christ. *“For where your treasure is, there your heart will be also”* (Matthew 6:21).

2. Increase in Character

When we give out of love, we move away from our old nature and toward our new nature—the character of Christ.

3. Increase in Love from Others

“Their hearts will go out to you, because of the surpassing grace God has given you” (2 Corinthians 9:14).

4. Increase in Heaven

“Store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal” (Matthew 6:20).

5. Increase on Earth

“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 made rich in every way so that you can be generous on every occasion” (2 Corinthians 9:10-11).

Prayer Focus

Lord, thank You for rewarding giving in a way that leads to more giving.

DAY 24

WORK IS A GIFT?

“If a man will not work, he shall not eat.”

2 Thessalonians 3:10

Work Is Not the Consequence of Sin?

Before sin ever entered the world, God assigned work to Adam. *“The LORD God took the man and put him in the Garden of Eden to work it and take care of it”* (Genesis 2:15). Making Adam God’s manager was an honor that gave him purpose.

But Didn’t Sin Have Something to Do with It?

The curse of sin made work harder (Genesis 3:17-19). It also poisoned our attitude toward it. But it never poisoned its purpose or value as a gift from God. He participates with us in our work.

1. God Gives Us Our Job Skills. God gave *“skill and ability to know how to carry out all the work”* (Exodus 36:1). *“A man can receive only what is given him from heaven”* (John 3:27). *“What do you have that you did not receive?”* (1 Corinthians 4:7).

2. God Gives Success. *“When his master saw that the LORD was with him and that the LORD gave him success in everything he did, Joseph found favor in his eyes”* (Genesis 39:3-4).

3. God Controls Promotion. *“No one from the east or the west or from the desert can exalt a man. But it is God who judges: He brings one down, he exalts another”* (Psalm 75:6-7).

Paul’s closing two words in his paragraph on work in 2 Thessalonians 3:6-13 are not “a curse” but “doing good.”

Prayer Focus

Lord, thank You for the gift of work.

DAY 25

BUT IF YOU KNEW MY BOSS...

“Whatever you do, work at it with all your heart, as working for the Lord...It is the Lord Christ you are serving.”

Colossians 3:23-24

...You'd Understand My Attitude!

Do you think your boss is unfair? You may be right. You wouldn't be the first to suffer unjustly from a cruel master. Your godly remedy? *“Submit yourselves to your masters with all respect, not only to those who are good and considerate, but also to those who are harsh”* (1 Peter 2:18).

Why Should I Do That?

You may want to find a better boss, but as long as you serve the current one, follow the four reasons below.

1. It brings favor with God. *“If you suffer for doing good and you endure it, this is commendable before God”* (1 Peter 2:20).

2. You were called to this. *“To this you were called, because Christ suffered for you”* (1 Peter 2:21).

3. God is your just Judge. *“When he suffered, he made no threats. Instead, he entrusted himself to him who judges justly”* (1 Peter 2:23).

4. God Is Your Real Boss. *“It is the Lord Christ you are serving”* (Colossians 3:24).

Imagine doing your work as though you would present it to the Lord at the close of each day. Would you be able to say, “This is my best”? Isn't that what He asks of us in Colossians 3:23-24?

Try it. Who knows? Your new attitude might even change your boss's.

Prayer Focus

Lord, help me work to please You first.

DAY 26

THE PATH TO GREATNESS

“Whoever wants to become great among you must be your servant.”

Matthew 20:26

Do You Want to Be Great?

Our visions of greatness may differ, but most of us want to matter, to make a difference in the world. Jesus' words about servanthood as the path to greatness are a paradox to us because they fly in the face of our fallen nature.

Fallen Nature = Self-centeredness

This simple equation accounts for our inability to intuitively see many truths essential to success. When it's all about me, I make myself of very little interest to anyone else.

The Value of Service

In the opening to his description of Jesus' attitude, Paul defined a core value of leadership: *“Each of you should look not only to your own interests, but also to the interests of others”* (Philippians 2:4). If I am not tuned in to the needs of others, how can I serve them or be of value?

Leadership = Service, Not Title

Whether you serve as CEO or janitor, the operative word is “serve.” This does not imply equal value in every role within an organization; it merely emphasizes the need for service throughout the entire team.

Great team members put the team first and serve it wholeheartedly. Great managers do everything they can to make their team members successful. Both are looking beyond just their “own interests.”

Do you want to be great? Serve with abandon.

Prayer Focus

Lord, give me a heart for others.

DAY 27

YOUR CALLING

“For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.”

Ephesians 2:10

You Are God’s Unique Creation

Have you ever marveled at how God, in designing our elegantly complex DNA, efficiently guaranteed the uniqueness of every person? No one—past, present or future—is like you.

“Created...for Good Works”

Here we get a glimpse into God’s purpose for creating us uniquely. It was to equip us for “good works.” God hasn’t left us to wander aimlessly in the hope we can stumble across meaningful activity. Nor has He required us to accomplish good works for which He has not equipped us.

Whether we work in a “secular” job or vocational ministry, the work of every follower of Christ is sacred when it is done *“for the Lord, not for men”* (Colossians 3:23).

“...Which God Prepared in Advance”

If this phrase didn’t grab your attention, maybe you should reread it. God was thinking about you long before you drew your first breath. How encouraging is that!

“For Us to Do”

When we do the “good works” God has prepared for us, we win! How could it be otherwise, given the power, goodness, love and foresight of the One who matched them to us?

Prayer Focus

Lord, thank You for planning, creating, calling and equipping us uniquely. Help me walk in Your good works for me.

DAY 28

INVESTING AND FAITH

“This very night your life will be demanded from you... This is how it will be with anyone who stores up things for himself but is not rich toward God.”

Luke 12:20-21

Saving Versus Trusting God

Faced with an either/or choice, we choose trusting God. But God hasn’t given us that choice. The Bible commends saving (Proverbs 6:6 and 30:25) and simultaneously warns us against putting our trust in anything other than God. *“Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf”* (Proverbs 11:28).

God Directs Saving

God directed Joseph to save during seven years of plenty in preparation for seven years of famine.

Appropriate Saving Goals

1. To provide for you and your family
2. To become financially free to serve the Lord as a volunteer
3. To open and operate a business

Appropriate Safeguards

1. Diversify your savings. *“Give portions to seven, yes to eight, for you do not know what disaster may come upon the land”* (Ecclesiastes 11:2).
2. Never put your trust in savings—only God is worthy of your trust.
3. Never save without giving—learn from the rich man in Luke 12.
4. Always give enough so that your heart follows; it can’t belong to both God and money (Matthew 6:21, 24).

Prayer Focus

Lord, give me wisdom to responsibly manage what You entrust to me while I live by faith in Your provision.

DAY 29

INVESTING AND TEMPTATION

“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

1 Timothy 6:10

Investing's Big Temptation

The desire to get rich—the love of money—is dangerously seductive. When pursued legally, it appears to have no victim. And it is easy to rationalize, overlaying it with multiple good motivations.

But it can steal our heart from God. *“For where your treasure is, there your heart will be also”* (Matthew 6:21). Once our heart begins to drift, it becomes easy prey to obsession and idolatry, resulting in “many griefs.”

How Do We Overcome It?

Split and submit! Run from temptation and replace it with the pursuit of godliness. Pray the powerful protective promises of Scripture, using the same defense against temptation Jesus used in the wilderness.

It helps to remember that God is likely to confound our attempt to prosper when our motivation is to get rich. It is for our sake that He watches to protect us from loving anything that would draw us away from Him.

Trading Up

If you want wealth, go for real gold. Manage your short-term assets to gain God's long-term treasures. *“So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”* (Luke 16:11).

Prayer Focus

Lord, help me recognize and run from the temptation to get rich as I save and manage Your resources in Your way.

DAY 30

PURSUING REAL SUCCESS

“What good is it for a man to gain the whole world, yet forfeit his soul?”

Mark 8:36

Never Forget the Big Picture

Getting to the top of a ladder only to discover it's on the wrong wall can't happen unless we lose sight of the big picture and become obsessed with the short term. But that's exactly what our fallen nature does, which is why Jesus warned against it.

What Is the Big Picture?

Eternity. *“So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal”* (2 Corinthians 4:18).

Yes, But What Do I Do About It?

“Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind; and, Love your neighbor as yourself” (Luke 10:27). If we succeed at everything else and fail at this, we fail. Period. If, on the other hand, we succeed at this, we cannot fail at everything else. Our success might differ from the world's dreams and expectations, but that's because their ladder is against the wrong wall.

When Solomon, one of the wisest, wealthiest, highest-achieving men who ever lived, lost sight of the big picture, he continued climbing his ladder—all the way to the top of the wrong wall. His conclusion? *“Everything is meaningless!”* (Ecclesiastes 12:8).

If he could make that mistake, we would be foolish to claim immunity. Let's daily recalibrate to the big picture.

Prayer Focus

Lord, help me keep my eyes on You, living to love and serve You.

FOUNDATIONAL PARENTING

“For the eyes of the LORD range throughout the earth to strengthen those whose hearts are fully committed to him.”

2 Chronicles 16:9

Following Our Father’s Lead

Our heavenly Father provides the perfect model for us as earthly parents in sacrificially loving, disciplining and teaching our children. When confronted with the complexity of parenting, we should always look for God’s example.

First Things First

Do your children want to impose their will on you? Of course they do—just as we try to do with God.

How does He handle it? His promise to give us our heart’s desires (Psalm 37:4) comes with a condition: first we must *“Delight...in the LORD.”*

Conforming Our Heart to God’s

Although God’s love is unconditional, some of His gifts require our hearts—our attitudes—to be right. *“If you are willing and obedient, you will eat the best from the land”* (Isaiah 1:19). God knows that simply giving us our way would often be more damaging than beneficial.

Obedience and Future Strength

In Luke 6:43-49, Jesus compared obeying His Word to laying a foundation on the rock. Our children take their first steps toward learning to obey God’s Word and conform to His heart when we lovingly hold them accountable to obey our word with a good attitude. As we watch for good attitudes and reward them, we copy God’s parenting style with us.

Prayer Focus

Lord, help me discern the hearts of my children and teach them Your way.

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