



THE FINANCIAL FREEDOM DEVOTIONAL

ACCOMPANYING FINANCIAL PEACE UNIVERSITY



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SELECT CONTENT USED WITH PERMISSION FROM THE HILLS CHURCH IN FORT WORTH, TEXAS AND PASTOR RICK CARDER

INTRODUCTION

Thank you for participating in Financial Peace University with us. This devotional is designed to accompany your experience through this course. Each week you have five short devotionals and a short passage of scripture we encourage you to memorize. It is our hope that through this devotional you will experience the freedom that comes from believing the foundational biblical principle that God owns everything. We hope this devotional is an encouragement in your walk with Christ.

Thanks to CT Tomlin for all of his work and dedication to putting this devotional together.

Regards,
Blair Graham
Pastor of Stewardship and Generosity
The Summit Church

WEEK ONE: SUPER SAVING

SCRIPTURE MEMORIZATION

1. *The earth is the Lord's, and everything in it, the world, and all who live in it...* (Psalm 24:1-NIV)

DAY ONE

Read Psalm 24:1. Since “the earth is the Lord’s”, God is in fact, the owner of everything! This biblical truth compels us to consider the resulting implications on our life and how we relate to what we have.

Who is the true owner of “our” money? Who is the true owner of “our” possessions? What impact does this perspective have on how we view our money and possessions and the way we manage them?

Read Genesis 1:26-28. Scripture makes clear that God has given human beings authority to steward the earth and all of its resources. Ben Patterson in his book *The Grand Essentials* defines a steward as “someone entrusted with another’s wealth or property and charged with the responsibility of managing it in the owner’s best interest.”

How should we treat God’s creation, and manage our own resources, according to the principle that we are its stewards?

DAY TWO

Read Proverbs 16:1, 16:8, 16:9, and 21:5. The Bible teaches us that planning is wise. This is a truth that we see demonstrated in the world. It has been said that “He or she who fails to plan; plans to Fail.”

Why is planning for tomorrow or for a ‘rainy day’, an important part of our spiritual journey, especially in the area of financial money management?

Read Matthew 6:19-21 and 6:25-34. Describe, in your own words, what it means to “seek first the Kingdom of God.” According to this passage, how is it rewarding to do so?

DAY THREE

Read 1 Corinthians 4:2 and Luke 16:10-12. These passages indicate that we are given “true riches” beyond money to steward well. What else have you been entrusted with that you must manage? How does the principle of stewardship apply to the non-material elements of our life?

Read Philippians 4:11-13 and Hebrews 13:5. What does it mean to really be content, irrespective of our current financial situation or circumstance? Why does contentment lead to greater peace and security, more so than riches and wealth?

DAY FOUR

Read Proverbs 9:9-10, 11:14, 15:22, and 19:20. Put in your own words why having accountability in your finances is wise.

Read Proverbs 21:20. Why does God's Word highlight the importance of saving? What does or could prevent you from establishing an Emergency Fund or saving up 3-6 months worth of monthly expenses?

DAY FIVE

Spend time meditating on Psalm 24:1. Write out the verse long-hand in the space below. Spend time praying that God would open your heart to his guidance to how he is leading you in your financial life. Some time today, recite the scripture you memorized, Psalm 24:1, (to a spouse if you're married, or a friend or co-worker if you are single).

The definition of Freedom is: Being who God created you to be and doing what He created you to do.

You can do everything Dave Ramsey says and get out of debt, have a fully funded retirement plan and complete all of the other baby steps mentioned, but if you are not being who God created you to be, you won't be free, and you won't be able to enjoy the financial freedom you've obtained. God created you to be his child, to trust him, to receive his love. God created you to love him, and share his love with others. God's Word and his Spirit will guide you, if you will engage him.

Accordingly, do not just come to class each week, watching and listening to each lesson session, filling out the workbook, working on your individual financial plan, and completing this devotional. We strongly encourage you to do all of the above, but also want to encourage you to engage in God's Word on a periodic basis, preferably daily, and as you invest in quality time with Him, in Bible study, prayer, and sharing. God, through the Holy Spirit, will transform you in mind, body, heart and behaviors, such that you will enjoy this new found freedom, as you live a richer and fuller life in Christ.

SCRIPTURE MEMORIZATION BANK

1. *The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*

WEEK TWO: RELATING WITH MONEY

SCRIPTURE MEMORIZATION

*2. But seek first the kingdom of God and his righteousness, and all these things will be added to you.
(Matthew 6:33)*

DAY ONE

Dave says that for most men, money represents a scorecard to them and that for most women, money represents security: spend time this week asking God to remind you that your identity is found in him, and with it true security and significance.

Look-up and read the following Scriptures out loud and thank God for reminding you of who you are and asking Him give you faith through the Holy Spirit to believe the verses you are having trouble believing.

- I cannot be separated from the love of God (Romans 8:38-39)
- I have been crucified with Christ. I no longer live but Christ lives in me (Galatians 2:20)
- I am righteous and holy (Ephesians 4:24)
- I am forgiven and redeemed – there is no record of wrong against me (Colossians 2:13-14)
- I am God's prized possession (James 1:18 NLT)
- I have been given a plan and unique purpose for my life by God (Ephesians 2:10)
- I have the Spirit of God living in me – He is greater than the spirit who lives in the world (1 John 4:4)
- I am a child of God (Romans 8:16)
- I belong to God. He paid the price for me (1 Corinthians 6:19)
- I am a new creation – the old has gone, the new has come (2 Corinthians 5:17)
- I am a son/daughter of God (Galatians 4:7)
- I am seated with Christ in the heavenly realms (Ephesians 2:6)
- I have not been given a spirit of fear or timidity but a spirit of power and love and self-discipline (2 Timothy 1:7)

How should these Truths counter the lie that money represents a scorecard or security?

DAY TWO

Read John 15:7. How has spending time in prayer and bible study helped you to have a thriving relationship with God? How has it helped you manage your personal life and finances?

Read Proverbs 3:5-6. Why is it important to make God a vital part of everything that we do, as well as trusting Him completely in every choice/decision that we make?

DAY THREE

Read 1 Timothy 5:8. What implications does this passage have for meeting the basic needs of our family, as part of our walk in faith?

Read Proverbs 1:7 and 9:8-10. How has receiving instruction from God's word led to wisdom in managing your household and your finances?

DAY FOUR

Read Proverbs 13:22. God's word teaches throughout scripture that it is wise to save and plan for the future. What are the implications for how we handle our finances in light of Proverbs 13:22?

DAY FIVE

Spend time meditating on Matthew 6:33. Write out the verse long-hand in the space below. Spend time praying that God would give you faith to seek first the kingdom of God in your life and with your finances. Some time today, recite the scripture you memorized, Matthew 6:33, (to a spouse if you're married, or a friend or co-worker if you are single).

SCRIPTURE MEMORIZATION BANK

- 1. The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*
- 2. But seek first the kingdom of God and his righteousness, and all these things will be added to you. (Matthew 6:33)*

WEEK THREE: CASH FLOW PLANNING

SCRIPTURE MEMORIZATION

3. *For where your treasure is, there your heart will be also. (Matthew 6:21)*

We encourage you to look at the budgeting process as an act of worship, rather than a hassle. When we make a budget we make consideration for what God has provided us and we learn to appreciate God's sovereign ability to manage. Begin this process in prayer, focusing on the One who entrusted you with His resources to manage. The enemy is perfectly happy with us keeping money separated from our walk with Jesus. He knows that as we experience financial freedom we become more able to live out God's call to be a blessing to the nations.

Below is the sequence of events related to God, money, and us:

- 1. God provides His provisions, i.e. money;*
- 2. We acknowledge that money comes from God and we thank and worship Him through our tithes and offerings;*
- 3. We ask God what He wants us to do with the rest of His money;*
- 4. God provides instruction through His Word and His Spirit; and*
- 5. We obey God through humility, meekness and generosity.*

DAY ONE

Read 1 Chronicles 29:11-12. Why is this verse a critical place to start during the budgeting process?

Read Proverbs 3:9. During this budgeting process, how are you honoring the Lord in your budget? How can we be more intentional about acknowledging what God has provided us to manage as His stewards?

DAY TWO

Read Matthew 6:21. What have you learned about your heart during this budgeting process?

Read 1 Timothy 4:4, 5:8 and 6:18-19. What does God's Word tell us to do with the money that He entrusts to us?

DAY THREE

Read Malachi 3:8-12. Why is it important to place God first and foremost in our daily decisions, including returning to Him, the firstfruits of his provisions? "Firstfruits" can be defined as the first portion of God's provision returned to God in acknowledgment of God's abundant blessings (See Proverbs 3:9, Nehemiah 10:35).

Read Luke 16:10-11 and Proverbs 16:3. What do we learn in these passages about faithfulness and its importance in our own relationship to money?

DAY FOUR

Read Proverbs 25:28, Galatians 5:22-23, James 1:22, and 1 Corinthians 10:13(b). How does God's word on self-control impact your understanding of an effective budget management process?

Read 1 John 2:15-17. How can the pursuit of worldly pleasures (physical desires, materialism, etc.) impact our ability to live "below our means?"

DAY FIVE

Read 2 Corinthians 9:6-11 and Galatians 6:6-10. How does possessing an unselfish heart, enable our capacity to fulfill God's call to live with open hands? Through his provision, God gives great opportunities. What do these scriptures say are appropriate ways to use those opportunities?

Read 1 Timothy 6:17-19. What does this passage teach us about how we should manage what God has given us? What are the results of living generously?

Recite the scripture you memorized this week, Proverbs 21:5, (to a spouse if you're married, or a friend if single) and spend time praying that God would give you self-discipline in how you steward your resources.

SCRIPTURE MEMORIZATION BANK

1. *The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*
2. *"But seek first the kingdom of God and his righteousness, and all these things will be added to you."
(Matthew 6:33)*
3. *"For where your treasure is, there your heart will be also." (Matthew 6:21)*

WEEK FOUR: DUMPING DEBT

SCRIPTURE MEMORIZATION

4. *The rich rules over the poor, and the borrower is the slave of the lender. (Proverbs 22:7)*

DAY ONE

List *all* Debt Obligations on the Debt Snowball form in your FPU workbook. Reflect below on how being in debt makes you feel. If you are not in debt, reflect below on why you want to remain out of debt.

DAY TWO

Read Proverbs 22:7. It is easy to presume that credit cards themselves are the problem. However, the true culprit is unrestrained spending with credit cards, that often result in significant debt, which transforms individuals from being good stewards to “slaves of the credit card lenders”. Reflect below on how any debt obligation is a self-imposed form of bondage.

How does the physical act of cutting up our credit cards help us begin breaking free from the bondage of debt?

It is highly advisable to avoid the use of credit cards, and instead opt for cash or a debit card. If you decide to retain one credit card for budgeted monthly expenditure items, it is imperative that such monthly expenditures are **paid off fully** each and every month (the entire bill, not just the minimum payment).

What actionable steps do you believe you need to take *today* to ensure that the above strategies, move from concept to reality? Write them down below:

DAY THREE

Read 1 Corinthians 7:23 and 2 Corinthians 3:17. 1 Corinthians 7:23 reads, "You were bought at a price; do not become slaves of men." Slavery is the opposite of freedom. Freedom is what God wants for you. In 2 Corinthians 3:17, we read, "the Lord is the Spirit, and wherever the Spirit of the Lord is, there is freedom." In order to truly find freedom, run to the Lord and find His Spirit.

Today spend time in prayer asking the Holy Spirit to reveal Himself to you. Ask Him to show you how to obtain freedom – true freedom – freedom to be who God created you to be – the freedom that Christ died for you to have! Reflect below on what the Spirit is putting on your heart:

DAY FOUR

Read Galatians 2:20 and 4:6-7, 2 Corinthians 5:17, and Colossians 2:12-15. When dealing with debt or any other form of bondage, it is very important for Christ followers to be reminded of who we truly are and to diligently be lead by God's Word. Read and meditate on what these passages say about our true identity. List some of the implications of a new identity in Christ?

DAY FIVE

Read Proverbs 6:1-5. In this passage, God's word provides wisdom and instruction in how we should respond to overextending ourselves and making promises that we cannot keep. Specifically God's word instructs us repay debt with 'Gazelle Intensity' in order to move from bondage to freedom? In the space below, list three (3) specific actionable steps that you plan to take in order to free yourself like a gazelle from the bondage/slavery of debt to financial freedom?

What motivational factors are leading you to eliminate debt and why is that important? If you are out of financial debt bondage, how can the Kingdom of God benefit from having many of its people experiencing financial freedom and peace?

Recite the scripture you memorized this week, Proverbs 22:7, (to a spouse if you're married, or a friend if single) and spend time praying that God would give you freedom.

SCRIPTURE MEMORIZATION BANK

1. *The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*
2. *But seek first the kingdom of God and his righteousness, and all these things will be added to you. (Matthew 6:33)*
3. *For where your treasure is, there your heart will be also. (Matthew 6:21)*
4. *The rich rules over the poor, and the borrower is the slave of the lender. (Proverbs 22:7)*

WEEK FIVE: BUYER BEWARE

SCRIPTURE MEMORIZATION

5. Be sober minded; be watchful. Your adversary the devil prowls around like a roaring lion, seeking someone to devour. Resist him, firm in your faith. (1 Peter 5:8-9(a))

DAY ONE

Part of this week's lesson is taken from Richard Foster's book *Celebration of Discipline*, specifically the "Simplicity" chapter. This week and moving forward, one of our primary objectives is to focus on what Jesus stated should be our goal: "The Kingdom of God". As Foster writes, "Simplicity is freedom. Duplicity is bondage. Simplicity brings joy and balance. Duplicity brings anxiety and fear... The Christian discipline of simplicity is an inward reality, (seeking the Kingdom of God first inwardly), that results in an outward life-style."

Adapted from Foster's book, below you will find 8 steps to consider when making a purchase as a result of this focus:

1. Buy things for their usefulness rather than their status;
2. Reject anything that is producing an addiction in you. Learn to distinguish between a real psychological need, like cheerful surroundings, and an addiction;
3. Develop a habit of giving things away. If you find that you are becoming attached to some possession, consider giving it to someone who might need it;
4. Refuse to be propagandized by the custodians of modern gadgetry. For example, timesaving devices almost never save time;
5. Learn to enjoy things without owning them. Many things in life can be enjoyed without possessing or controlling them (like borrowing from a friend or neighbor);
6. Avoid all "buy now, pay later" schemes. They are a trap and only deepen our bondage;
7. Reject anything that breeds the oppression of others. Do we sip our coffee and eat our bananas at the expense of exploiting Latin American peasants? In a world of limited resources, does our lust for wealth mean the poverty of others?; and
8. Shun anything that distracts you from seeking first the Kingdom of God. It is so easy to lose focus in the pursuit of legitimate, even good things. Job, position, status, family, friends, and security – these and many more can all too quickly become the center of attention.

May God give you the courage, the wisdom, the strength always to hold the Kingdom of God as the number-one priority of your life. To do so is to live in simplicity.

Which of the steps listed above resonated most with you? In what ways could practicing these principles make a difference in your life?

DAY TWO

Read Luke 12:15, 1 Timothy 6:6-10, and Hebrew 13:5. Jesus emphasizes that the good life has nothing to do with being wealthy or accumulating possessions. Instead we are urged to pursue contentment with what we have. This is exactly opposite of what society tells us. Advertisers spend millions of dollars each year to train us to believe that if we buy more and more of their products, then we will be happier, more fulfilled, and of course, more comfortable. Based on the scriptures you read today, how do you think you can respond to the constant pressures to buy, buy, buy?

DAY THREE

Read 1 John 2:15-16, Philippians 4:11-13, and Romans 12:2. What steps and/or life-style changes can we adopt to ensure that we have a better understanding and appreciation between: Needs vs. Wants and Desires vs. Choices?

DAY FOUR

Read Proverbs 25:28, Galatians 5:22-23, 1 Peter 5:8, and 1 Corinthians 10:13. As you reflect on these scriptures and their application to your own life, what role do you see your own level of self-control playing in your personal spending decisions?

Find confidence in what Christ has done for you and remember that Jesus has overcome temptation (Matthew 4:1-11) and gives you the power to overcome temptations (Philippians 4:13) in your life. Spend time praying that you would abide fully in Christ and that God would bless you with the fruits of the spirit.

DAY FIVE

Read Luke 12:16-34 and Mathew 6:19-24. Jesus encourages us to yearn for something greater than earthly treasures. In response to these scriptures, how can Christians balance savings with generosity?

Recite the scripture you memorized this week, 1 Peter 5:8-9(a), (to a spouse if you're married, or a friend if single) and spend time praying that God would give you discernment and wisdom in how to manage your resources.

SCRIPTURE MEMORIZATION BANK

1. *The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*
2. *But seek first the kingdom of God and his righteousness, and all these things will be added to you. (Matthew 6:33)*
3. *For where your treasure is, there your heart will be also. (Matthew 6:21)*
4. *The rich rules over the poor, and the borrower is the slave of the lender. (Proverbs 22:7)*
5. *Be sober minded; be watchful. Your adversary the devil prowls around like a roaring lion, seeking someone to devour. Resist him, firm in your faith. (1 Peter 5:8-9(a))*

WEEK SIX: THE ROLE OF INSURANCE

SCRIPTURE MEMORIZATION

6. But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)

DAY ONE

Insurance is a great tool in a financial plan. As Dave says, “Without proper insurance, certain losses can bankrupt you. Conventional wisdom says that you should transfer that risk.” As a Christ follower, the caution with insurance (and any form of financial product) is to ensure it does not replace our dependence upon God. In his classic book *Money, Possessions and Eternity*, Randy Alcorn writes, “Having enough insurance to be responsible is one thing. But playing God by factoring in every conceivable future scenario, and thereby over insuring, is another.”

Read Matthew 6:25-34 and Philippians 4:6-7. Why does Jesus say we are not to worry about our earthly life? What other parts of Scripture help you to keep you trust in God?

DAY TWO

Read 1 Timothy 5:8. As you clearly see in this verse, part of our call to honor Christ in our stewardship involves providing reasonable and proper support for our immediate and extended families.

Why is securing and maintaining appropriate levels of insurance on our lives, as well as on the assets and resources that God has provided, an essential element of providing necessary care for our families?

DAY THREE

Read Proverbs 6:6-8, 1 Timothy 6:6-8, and John 10:10. Being able to live our lives and life-styles below our means, as well as planning for our future, provides a solid foundation and platform for spiritual and financial contentment.

How does the thought of having an emergency fund help you to have peace in your finances and contentment in your circumstances?

Our desire is for you to live a life of freedom – acknowledging that you are a child of God. Unlike those who do not know God as our Heavenly Father or have a relationship with Jesus Christ, our Lord and Savior, God is our provider, and is in control of everything. He is trustworthy. As his beloved children, God desires that we work diligently and responsibly with the resources that he has entrusted to us. Laziness and an undisciplined life have no part in his plans. As a new creation, we have been given his Spirit, which is of self-control.

DAY FOUR

Read Proverbs 21:5 and Proverbs 30: 8-9. These verses highlight the importance of timely planning that can result in adequacy, abundance and plenty, as well as providing a level of contentment. In Proverbs 30:8-9 we see Solomon praying for neither poverty nor riches, that he might find his joy fully in the Lord.

How does managing your finances help you appreciate God's provision and his management of your life?

DAY FIVE

Read Isaiah 64:6, Romans 3:23 and 6:23, and 2 Corinthians 5:21. Finances aside, it's imperative that you keep in mind that the greatest insurance provider is Jesus Christ. This insurance policy is not about benefiting those who will be left behind upon your death, but for assuring your eternal destination. God's word is very clear that we can never earn our salvation (assurance of going to heaven) based on anything we can do for ourselves. In fact, the Bible says that even our greatest works are like filthy rags before a holy and righteous God (Isaiah 64:6).

God's word tells us that "all have sinned and fall short of the glory of God" (Romans 3:23) and that the punishment for our sin is death (Romans 6:23). The good news, however, is that God loves us so much that despite our sinfulness he has made a way for us. "For God so loved the world, that he gave his only Son (Jesus), that whoever believes in him should not perish but have eternal life." (John 3:16)

This incredible gift is available to you today. God's word says that you simply have to repent and believe that Jesus has done everything necessary to save you. We pray that God will give you the faith to believe this truth and find the greatest treasure ever in a life with Christ!

Have you accepted this insurance policy? What is the most difficult thing to believe about this gift of salvation through Jesus?

Recite the scripture you memorized this week, 1 Timothy 5:8, (to a spouse if you're married, or a friend if single) and spend time praying that God would continue to provide for you so that you can honor Christ by faithfully providing for your family.

SCRIPTURE MEMORIZATION BANK

1. *The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*
2. *But seek first the kingdom of God and his righteousness, and all these things will be added to you. (Matthew 6:33)*
3. *For where your treasure is, there your heart will be also. (Matthew 6:21)*
4. *The rich rules over the poor, and the borrower is the slave of the lender. (Proverbs 22:7)*
5. *Be sober minded; be watchful. Your adversary the devil prowls around like a roaring lion, seeking someone to devour. Resist him, firm in your faith. (1 Peter 5:8-9(a))*
6. *But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)*

DAY TWO

Read Proverbs 16:9; Proverbs 19:21; and Proverbs 21:5, 17, and 20. Recognizing God's ownership over everything begins to transform our perspective from being that of an owner to that of a steward/manager. Consequently, living below our means generally involves a behavioral change in how we manage our assets so that we spend less than we make.

In moving beyond Dave's Baby Steps One, Two, and Three, what additional barriers do you want to change and/or eliminate in order to begin the process of saving and/or investing more for your future?

Read Proverbs 13:22. When we reflect on the concept of legacy, how can you plan to leave a spiritual inheritance in addition to a financial one?

DAY THREE

Read Matthew 25:14-30. Biblical stewardship is a foundational part of discipleship. In the 'parable of the talents,' Jesus teaches his disciples as well as all believers today the importance of saving, investing and stewarding what we have been entrusted with.

- a. How are those who choose to live as wise servants, exemplifying Christ-like characteristics?

- b. The 'parable of the talents' illustrates how a man empowered his servants during his sojourn away. God similarly has given all of us the power to steward all of the resources he has given us including our time, talent and treasure.

What evidence from your life experiences illustrate and/or highlight this foundational Godly principle of putting God's resources to work in and for his Kingdom? In a moment of honest reflection, do you ever feel like the third servant who buried his master's resources because of fear and uncertainty regarding the future?

- c. What are you willing to sacrifice "today" in order to invest for tomorrow; thereby having an opportunity to be blessed with abundance (v. 29)?

DAY FOUR

Read Luke 16:10-13 and Proverbs 8:20-21. Investing is a Biblical principle of stewardship. God's Word states that it is important to examine our attitude, motives and faithfulness, as we are entrusted with God's resources.

Recognize that Heaven's riches are far more valuable than earthly wealth, and what we do with God's resources today will speak to how we can handle God's vast riches promised to us in Heaven.

- a. What steps should you take to ensure that your integrity, motives and life pursuits are consistent with God's stewardship principles?
- b. Recognizing that money is a hard master and a very deceptive one, what steps, processes, attitudes and/or actions should you adopt and/or undertake to stay grounded in God's financial/money management principles?

Read 1 Timothy 6:6-10 and 17-19, Proverbs 23:4-5, and Matthew 6:33. Why does God's Word give us such a strong admonition here regarding greed, pride, craving for riches, selfishness, and the unrighteous pursuit of money?

How can you begin to lay a strong Biblical and lifestyle foundation to guard against such pursuits?

What is your primary motivation(s) for saving money?

DAY FIVE

Read 2 Corinthians 9:10-11 and Proverbs 15:15-17. Based on global statistics, if we have a roof over our head, clothes on our back, and money in a retirement account and/or college savings account, we are some of the richest people in the world (globalrichlist.com).

After reading the verses above, why does scripture say that we have been made "rich"?

Take a moment to reflect deeply on this: what prevents you most from feeling "wealthy" and being more generous?

Throughout God's Word, we are encouraged to involve God and seek his will in **all** aspects of our life, including our financial planning. We should prayerfully consider how we set financial goals for giving, saving, investing and spending. For example, we should ask God how much he would like for us to save for retirement. He might clearly provide us with a clear direction for what to save right now. Later on, he might provide us with an entirely different amount, or direct us to invest more of our resources of time, talent, treasure, and

'tent' in Kingdom building opportunities. Accordingly, be flexible, diligent, responsive and attentive to God's Word and voice in *all* aspects of financial/money management principles!

Recite the scripture you memorized this week, Proverbs 21:5, (to a spouse if you're married, or a friend if single) and spend time praying that God would give faith to trust his plan for your life and self-discipline to manage His resources well.

SCRIPTURE MEMORIZATION BANK

1. *The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*
2. *But seek first the kingdom of God and his righteousness, and all these things will be added to you. (Matthew 6:33)*
3. *For where your treasure is, there your heart will be also. (Matthew 6:21)*
4. *The rich rules over the poor, and the borrower is the slave of the lender. (Proverbs 22:7)*
5. *Be sober minded; be watchful. Your adversary the devil prowls around like a roaring lion, seeking someone to devour. Resist him, firm in your faith. (1 Peter 5:8-9(a))*
6. *But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)*
7. *The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty. (Proverbs 21:5)*

WEEK EIGHT: REAL ESTATE AND MORTGAGES

SCRIPTURE MEMORIZATION

8. *Better is a little with the fear of the Lord, than great treasure and trouble with it. (Proverbs 15:16)*

DAY ONE

Read Proverbs 22:7 and Romans 13:8. Do these Biblical verses specifically state that we should never borrow? No, but it does suggest that we should not take on a loan or mortgage, without carefully examining our ability to repay. A mortgage that we can manage within our budget can be enabling. However, a loan that is outside of what we can manage in our budget is enslaving. A borrower must realize that until a debt is repaid, the borrower is a servant to the individual or institution that made the loan.

What specific guidelines would be helpful to consider before undertaking a mortgage of any size and duration?

Read Psalm 37:21 and Proverbs 28:22. It's often said that we can tell a lot about a person's character by the way he or she handles money. The wicked person steals under the guise of borrowing. The reality is that borrowing in excess of what one can reasonably afford, more times than not, results in involuntary servitude, which can easily snowball into financial chaos.

What safeguards and/or behavioral lifestyle changes should you implement to reduce and/or eliminate the worldly pursuit of prosperity that can lead to financial chaos?

DAY TWO

Read Isaiah 40:31 and James 1:2-4. Waiting on the Lord is anticipating and expecting that his promise of strength will assist us to rise above life's various distractions, difficulties, trials and tribulations. Waiting also means trusting in God and his promised provisions, as stated in his Word. Similarly, patience and waiting on the right time to purchase a home is an essential Biblical financial foundational principle.

Where in your current situation is God testing your patience in waiting to acquire a material possession, i.e. home, automobile, vacation and/or other material possessions?

Read Proverbs 13:7 and Proverbs 15:16. Why is it more beneficial to live our financial life with the mindset that "less is more," rather than being caught up in the worldly/secular notion that material possessions define our success, prosperity and happiness?

DAY THREE

Read Philippians 4: 11-12 and Hebrews 13:5. How do these verses relate to buying a house? What might God be speaking to you through his Word regarding your housing circumstance? Reflect in the space below.

DAY FOUR

Read 1 Chronicles 29: 11-12 and Psalm 24:1. In the space below reflect on what God has been teaching you these past eight weeks about how the Lord's ownership of everything impacts how we manage what God has entrusted us with.

Reflect below about how God's ownership of your house or apartment impacts your view of how you can leverage them for the Kingdom of God. What current decisions related to a house, an apartment, or our mortgage, is God leading you to make today?

DAY FIVE

Read John 10:10. This verse states clearly that the primary purpose of 'the thief,' i.e. the devil/evil one, is to 'steal, kill and destroy' our relationship with God, God the Son, and God the Holy Spirit. However, we are reassured that through our belief in Jesus Christ we can secure and achieve abundance and peace, in this life and throughout eternity.

What immediate behavioral, spiritual, and lifestyle changes must you make in order to move from financial bondage to financial peace?

Recite the scripture you memorized this week, Proverbs 15:16, (to a spouse if you're married, or a friend if single) and spend time reflecting on the truths of this verse.

SCRIPTURE MEMORIZATION BANK

1. *The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*
2. *But seek first the kingdom of God and his righteousness, and all these things will be added to you. (Matthew 6:33)*
3. *For where your treasure is, there your heart will be also. (Matthew 6:21)*
4. *The rich rules over the poor, and the borrower is the slave of the lender. (Proverbs 22:7)*
5. *Be sober minded; be watchful. Your adversary the devil prowls around like a roaring lion, seeking someone to devour. Resist him, firm in your faith. (1 Peter 5:8-9(a))*
6. *But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)*
7. *The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty. (Proverbs 21:5)*
8. *Better is a little with the fear of the Lord, than great treasure and trouble with it. (Proverbs 15:16)*

DAY TWO

Read Luke 3:11, Luke 12:13-21, and Hebrew 13:5. At the Summit we believe that God wants generosity for us, not from us. Covetousness is not representative of God's desire for us to be generous.

If Jesus were to attend your next family budget meeting, how do you think he might respond to some of your line items and recurring budget battles?

It is by the grace of God that each day we are given the opportunity to be a tangible demonstration of the Gospel to the world around us through not only our words, but also with our resources. Often we can't be more generous because of spending decisions that we've made.

What steps do you believe the Holy Spirit is leading you to take today in your financial plan that would allow you to create margin in your budget, in order to be more generous?

DAY THREE

Read 2 Corinthians 9:6-11. As you read this, what words do you find encouraging? What do you find convicting? What is God speaking to you through it?

Read Proverbs 19:17, 21:26, 22:9, Luke 6:38, and Acts 20:35(b). Jesus stated that we will, 'always have the poor with us' (Mark 26:11). Why is it obligatory, then, to adopt a lifestyle of giving to the poor and least among us?

How would it change your budget to truly live out the giving principle of "it is more blessed to give than receive"?

DAY FOUR

Read Proverbs 11:24-25, Proverbs 28:27, and Matthew 6:1-4. The paradox in this is undeniable. These verses teach us that we become rich by giving generously, while we become spiritually impoverished by investing in things that pass away. The secular world seduces us to believe that the more we acquire, the richer we will be. This in contrast to God's design for his people.

What is the most difficult aspect of this paradox for you to put into practice? Do you believe the promises of God in this area?

Read Matthew 6:19-24. Jesus says that “where your treasure is, there your heart will be also” (v.21). Have you seen this biblical truth in your own journey of generosity? Has God grown in you a passion or interest in the things that you have been generous towards?

Do you believe you are laying up treasures in heaven, or treasures on earth? Is the Lord leading you to re-direct your resources in response to this truth?

DAY FIVE

Read 2 Corinthians 8 and 9. These two chapters in 2 Corinthians provide some of the most foundational basis for understanding generosity in the Bible. Pray that the Lord would open your heart to see his promises for you in these verses and the plan he has to use you to be a blessing to the nations through your generosity.

What are you encouraged by in these verses? What do you find convicting? How is the Lord stirring you to respond in your life?

What has the Lord been teaching you the last nine weeks in your time in FPU? Reflect in the space below.

Recite the scripture you memorized this week, 2 Corinthians 9:11, (to a spouse if you're married, or a friend if single) and spend time reflecting on God's desire for generosity for us.

SCRIPTURE MEMORIZATION BANK

1. *The earth is the Lord's, and everything in it, the world, and all who live in it... (Psalm 24:1-NIV)*
2. *But seek first the kingdom of God and his righteousness, and all these things will be added to you. (Matthew 6:33)*
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7. *The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty. (Proverbs 21:5)*
8. *Better is a little with the fear of the Lord, than great treasure and trouble with it. (Proverbs 15:16)*
9. *You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. (2 Corinthians 9:11)*