



FREEDUP

^
30 - DAY
DEVOTIONAL

TRANSFORMING FINANCES.
^ TRANSFORMING LIVES.

TABLE OF CONTENTS

Week 1: Freedom In Stewardship

• pg. 4-8

Week 2: Diligent Earner

• pg. 10-14

Week 3: Prudent Spender

• pg. 16-20

Week 4: Generous Giver

• pg. 22-26

Week 5: Wise Saver

• pg.28-32

Week 6: Cautious Debtor

• pg. 34-38



WEEK 1

FREEDOM IN
STEWARDSHIP

MANAGING GOD'S TREASURES

“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.”

Psalm 24:1-2 (NIV)

These verses remind us of an eternal truth: God is the owner—of everything. He owns the land, its resources, and all that we have in our lives. We are merely stewards of His property. As the Creator, He is also the rightful owner of all we see and possess. Recognizing this truth changes the way we view stewardship.

Stewardship is the management of that which belongs to another. A person may be a good steward or a bad steward, faithful or unfaithful. Our time, talents, and finances are gifts God has entrusted to us for His purposes. Our choices in life should reveal our heart's desire to honor God—whether it's how we spend our resources, use our spiritual gifts, or care for the people around us.

Stewardship isn't just about money; it's about responsibility and faithfulness to the One who owns all things. Consider these questions: How does God intend you to use what He's made? In what areas of your life is it easier to believe that God owns everything? How have you demonstrated a sense of stewardship in your thoughts, words, or actions? Finally, in what areas of your life is it more difficult to accept that God owns every part of you?

Remember that stewardship is managing God's treasures in God's way, for God's purposes, and always for God's glory.

Prayer: Father, I praise you as the Creator and Owner of the world and everything in it. Teach me to honor you as a faithful steward of all you have provided.

IT'S ALL A GIFT

“Don't be deceived, my dear brothers. Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”

James 1:17 (NIV)

We often think that all that we have is a result of our own hard work, our ingenuity, and our skill. But Scripture teaches us that everything we have is a gift - specifically, a gift from God. All the good things in our lives - education, jobs, houses, food, clothes, friendships, and so much more - come to us from a loving Heavenly Father.

While we do work hard to gain and apply our skills, much that goes into our success is beyond our control. The availability of education, an economy that supports good jobs, freedom to worship God without fear of persecution - these are blessings we often take for granted but that are absent in much of the world.

The entire earth belongs to the Lord (Psalm 24:1). God created the earth and everything in it for himself, and he sustains it all day by day (John 1:1-2; Colossians 1:16-17; Hebrews 1:2-3). So anything good in our lives has come to us from God.

What does this mean for stewardship? It means that everything in our possession really belongs to Someone else. As the Source of every good gift, God has entrusted us with everything we have to use for his glory.

What are the good gifts in your life that you're thankful for today?

Prayer: Father, thank you for every good gift you have given me. Remind me often that these come from you and empower me to use them for your glory. In Jesus' name, Amen.

WHO IS YOUR MASTER

“Do not store up for yourselves (material) treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasure in heaven...for where your treasure is, there your heart (your wishes, your desires; that on which your life centers) will be also. ...No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and mammon (money, possessions, fame, status, or whatever is valued more than the Lord).”Matthew 6:19-21,24 (Amplified Bible)

Every day we make many choices that indicate whether we choose God, or money, as our master.

It takes many years to reach a level of excellence at a job or a sport. When we reach that level of excellence, our mind and our body respond instantly and correctly to any situation, making sure that we “do it right” every time. Athletes call this muscle memory. Whether we choose to make God or money the Lord of our lives, we are training our minds, hearts, and muscles to act a certain way.

If we choose God, He has given us a tremendous training manual complete with short- and long-term goals, objective measurements to identify our strengths and weaknesses, and specific steps to take to maximize our strengths and minimize or eliminate our weaknesses.

This manual outlines the spiritual discipline of stewardship. Biblical stewardship starts with thanking God for the finances He has given us. Then asking Him to guide us as we make decisions as to the best use of every dollar He has provided.

Prayer: Dear God, thank you for all that you have given me. Thank you for all the ways you provided for my needs this week. I pray that you will fill me with your wisdom, as I strive to use each dollar in the way that demonstrates that I chose you as the Lord of my life.

CAN I BE TRUSTED?

“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?”

Luke 16:10-12 (NIV)

Being trustworthy is what you do and who you are when no one is watching. It is also following through on what you say you will do. We are called to glorify God in everything we do whether we are alone or in a crowd. We are called to be a people of integrity, who keep their word and honor God in all ways. We have the opportunity to prove ourselves to be trustworthy with the things God has given us, both spiritual and physical. Each day is an opportunity to decide whether we will be trustworthy stewards of what God has provided or squander the day.

Trust is often determined by past experiences, and when we trust God over ourselves we find him to be faithful and we are blessed. His love is a miracle, and his faithfulness never fails. May we too strive to be trustworthy and faithful - knowing that when we slip up (and we will), his grace abounds, and his mercy sets us upright and back on the path.

Prayer: Dear God, please help me daily to be strong in You. Please help me to be a trustworthy person, full of integrity and self-control. Amen

FINDING CONTENTMENT

Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.”

Hebrews 13:5 (ESV)

“If I just had a bit more money, then I would be all set. “Have you ever caught yourself thinking this? Let’s be honest, we could all use a bit more money, and having a bit more isn’t a bad thing in itself. However, if we are not content with what we have currently then we will never be content with more because the more is never enough! This is Lifestyle Creep: we get more, we spend more, we need more to keep up and so on.

Faithful stewardship leads us to find contentment in the provision of God rather than in the love of money. Love of money is different than the need for money. The need for money can lead us down one of two paths. First, it can lead to love of money as the object of our desire. When we love money, we make an idol of it; money becomes the object of our affection and our security rests in this fleeting resource.

Second, the need for money can lead to the love of God who provides for us richly, meeting our needs in ways beyond our imagination. God does not promise us material wealth, but when he is the object of our devotion and source of our contentment, we will find in him a security money can’t provide.

One of the keys to finding freedom in stewardship is beginning with finding contentment in God and not in money. This is easy to say and hard to do. But the author of Hebrews reminds us “He will never leave you nor forsake you.” Take on the challenge of finding contentment in your eternally stable and faithful Father who is the author and sustainer of life.

Prayer: Lord, help me to place my faith and security in your hands. Free me from the love of money and the temptation to find security in earthly wealth.



WEEK 2

DILIGENT EARNER

WORK AS WORSHIP

“So God created man in his own image, in the image of God he created him; male and female he created them. And God blessed them. And God said to them, ‘Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.’”

Genesis 1:27-28 (ESV)

Some people love to work, some loathe it, others look at it as a means to an end. But, what would our attitude to work look like if we saw it as a gift, as a part of our very identity as those who bear the image of God? We were created to work; when properly viewed, work is a gift and an avenue of worship! Work can be difficult, frustrating, and discouraging. However, work is the primary means God uses to provide for us.

It is important that we work diligently because our work is a service to the Lord (Colossians 3:23-24). When we work faithfully and diligently to provide for ourselves and our families, we are engaging in an act of worship.

If you took this mindset into the workday, how would your day be different? You might look at that pile of paperwork differently, you might bring renewed vigor to hanging that drywall, you might have more patience with that one person (you know who they are).

Therefore, thank the Lord for the opportunity to work, to earn, to provide and most importantly, to worship him in this way.

Prayer: Lord thank you for work, for giving me a means to provide for my family, and for the opportunity to worship you in this way. Please help me to remain diligent and effective in your service.

WORK AS MINISTRY

“Do all things without grumbling or disputing, that you may be blameless and innocent, children of God without blemish in the midst of a crooked and twisted generation, among whom you shine as lights in the world.”

Philippians 2:14-15 (ESV)

Have you ever thought of your work as a ministry? Yep, that's correct!! Ministry isn't just for the pastor or the missionary; it's for everyone in all places. Your office, your job site, your fifth meeting of the day (the one that easily could have just been an email) is a place of ministry if your approach is as such. Every day at work is an opportunity to bring God glory by shining the light of Jesus.

Paul in his letter to the Philippians encourages them to do everything “without grumbling or disputing.” We're called to do everything without complaining or constantly questioning why. This is a good principle for us in every avenue of our life but especially in the work place. We all know that one person who is constantly complaining, grumpy, and spreading their gloomy disposition all over the place. We don't want to be that person. Not because of some adherence to a moral code, but because of what Christ has done in our life!

At work, we have ample opportunity to share the light of Christ that is in us to those around us. Our actions, attitudes and overall demeanor at work can be a reflection of the love we have received from Christ and the hope we have in him. When we share this light in us, we stand in contrast to the world, bringing glory to God and engaging in ministry.

Prayer: Lord, thank you for work, thank you for the hope you have given me. Help me to be a light that shines out your Gospel to all my colleagues and co-workers.

WORK IS A GIFT

“Beware lest you say in your heart, ‘my power and the might of my hand have gotten me this wealth.’ You shall remember the Lord your God, for it is he who gives you power to get wealth...”

Deuteronomy 8:17-18 (ESV)

This verse reminds us that it is God who enables us to work and gain. It is God who gave us the skills, talents, and abilities that we have which enable us to work.

There is a misconception that gaining or having wealth is somehow sinful. This couldn't be further from the truth. Wealth is neither good nor bad; it's simply a resource. What is sinful is over-reliance on wealth, and selfish ambition that drives some to gain wealth at all costs.

When we realize that wealth and the means of getting it is a gift from God, wealth can be a good thing. Wealth enables us to provide for our families, to save for the future, to give generously and abundantly to advance the Kingdom of God!

Another misconception holds that wealth looks like having fancy things - a big house, a nice car, etc. But this is a worldly image of wealth. True wealth comes from realizing that all we have is a gift from the Lord, and managing it to his glory as faithful stewards. We don't have to be ultra-rich in this world to be wealthy. Wealth looks like having our needs met, being able to give generously, and living a kingdom-focused life. It looks like living a life dependent on God and him alone, working to his glory and enjoying the good things he brings to us.

Prayer: Lord, may my work be an act of worship to you. Thank you for giving me the ability to produce wealth, and thank you for providing for me and my family.

GET TO WORK!

“And to aspire to live quietly, and to mind your own affairs, and to work with your hands, as we instructed you, so that you may walk properly before outsiders and be dependent on no one.”

1 Thessalonians 4:11-12 (ESV)

What a different world we would live in if everyone took this verse to heart! This is certainly a challenge for many of us, to live quietly, to mind our own business and to stay busy working. A popular proverb says, “Idle hands are the devil’s playthings.” How true is this! When people are bored, they find themselves in trouble, meddling in others’ business, gossiping, and so on.

But what is the solution to this? Get to work! When we work doing productive things, and benefiting the world around us, not only do we have less time to get into trouble but also we set a great example. Paul, the author of Thessalonians, gives a great insight here: If we set ourselves to productive work, we will be set up to walk properly before the world around us, setting a good example. But even more so we will not be dependent on anyone. Depending on God alone is a huge part of financial freedom!

The challenge here is pretty simple: Mind our own business, get to work, be dependent on no one and shine the light of Christ! It’s easier said than done, but as we ask the Lord for help, he will guide our path.

Prayer: Lord, help me to be diligent, focused, and productive. Thank you for the opportunity to work and to shine your light to all those I encounter. Help me to avoid the temptation to join in on gossip, help me to fight off laziness, help me to live out your word and not just to hear it.

ROOTED IN CHRIST

“See what kind of love the Father has given to us, that we should be called children of God; and so we are. The reason why the world does not know us is that it did not know him.”

1 John 3:1 (ESV)

“What do you do for a living?” This is often the first question when two people meet. It’s a normal question to ask as it often tells us a lot about a person upon first meeting. It might give us a point of connection or pique our interest to learn more about their vocation.

However, many of us are tempted to find our identity in what we do for a living. We might say, I am a carpenter, a nurse, a banker, etc. As Christians, it is vital for us to remember that we do not find our identity in what we do for work. No, we find our identity in Christ and him alone. Work is fleeting; people change jobs, get fired or laid off, or retire. When work disappears, what happens to our identity?

God gives us good gifts – work, the ability to produce wealth, the opportunity to provide for our families. Yet, our identity is rooted not in any of these things but in him! He looks at us and says “You are a beloved child of God. You have been restored, renewed, and redeemed by the blood of Christ.”

The challenge for us is to believe this truth. Our identity does not rest in our work or our careers; rather, it rests in the goodness of God.

Prayer: Lord, help me to remember that I am a Child of God, to place my identity in you and not in my work. Help me to remember this truth in good times and in hard and to know that this world cannot crush me because I am yours.

The background features three overlapping balloons. The top-left balloon is light blue, the middle-right one is light green, and the bottom-right one is light yellow. They are all semi-transparent and overlap each other.

WEEK 3

PRUDENT SPENDER

RICH IN GOOD DEEDS

“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.”

1 Timothy 6:17-18 (NIV)

“From everyone who has been given much, much will be demanded.” Compared to the rest of the world (today and throughout history), we have been given much. And the Lord tells us what he expects of us: to love him and love our neighbor. To act justly, love mercy and walk humbly with him (Micah 6:8). Through our faith in Jesus, he teaches and guides our daily lives. He can change our hearts, moving us from money-centered to Jesus-centered.

When our hearts are centered on Jesus, we will not view our interactions with others as a chance to gain wealth; rather we will view them as an opportunity to share our lives, and especially to share the gospel.

In this world of overspending, debt, consumerism, and wealth chasing, let us not waste our time and hope on the things of this world. Instead, let's place our hope in Christ and him alone. From Psalm 25:21: “May integrity and honesty protect me, for I put my hope in You.”

Prayer: Dear God, lead me to always put my hope in you and to do good deeds with a servant's heart. Amen.

WHO WILL YOU SERVE

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

Matthew 6:24 (NIV)

Where we put our focus, we will worship. If we let the world choose our Master, it will always be money. We are constantly bombarded with messages telling us how to make more money, or telling us we need more.

Money in itself isn't a bad thing; in fact, it's a blessing from God. But it can become an idol for us, something we become so focused on that it becomes an object of our worship. When we place our hope in money, we are idolizing creation, not its creator and source. The love of money will leave us empty, never truly finding security.

Scripture calls us to make a different choice – to recognize that God is the source of our security, and that all wealth comes from him. Choosing to love God rather than money will leave us fulfilled and in peace.

In this world, stay strong and beware of the love of money. An empty soul desires wealth, but the love of God gives us true peace and contentment.

Prayer: Dear God, please help me to daily focus on you, the lover and the one who truly nourishes my soul, Amen.

ENJOY IT!

“Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work-this is a gift of God.”

Ecclesiastes 5:19 (NIV)

There are over 2,300 Bible verses that discuss money, wealth and possessions!

You may have heard it said that “money is the root of all evil.” Certainly, money is powerful, but it is not inherently evil, nor is it inherently good. Scripture actually tells us that “The love of money is a root of all kinds of evil” (1 Tim. 6:10). The Bible encourages us to see money/wealth as a gift from God, to use it wisely and also to enjoy it. One of the many benefits of faithful stewardship is the ability to responsibly enjoy the blessings God has given us, and to bring him glory through that enjoyment.

Our relationship with money must be a three-way partnership: God-Money-Us. The world tempts us to waste the very resources that God gave us to manage. But faithful stewardship leads to financial freedom and to ever-increasing resources and ability to serve others. God wants us to be content in what he has blessed us with, to steward it responsibly and to enjoy the blessings he has given. All we have is a gift; let's be grateful for it, and give him glory in how we steward the gift.

Therefore, let us take time each day to be thankful for all God has given us. Being thankful leads us to inner peace. Being content with his blessings is a wealth beyond material wealth.

Prayer: Dear God, please make gratitude to you part of my daily routine. True contentment comes from you. Lead me to make a difference in your Kingdom. Amen.

G I F T E D T O S E R V E

“Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms.”

1 Peter 4:10 (NIV)

Stewardship includes more than just how we manage money. It includes what we do with everything that God has given us, including our spiritual gifts.

Every believer has one or more spiritual gifts. These are given to build up the church, share His message, and glorify God (Romans 12:6-8; 1 Corinthians 12:4-11). The Holy Spirit gives these gifts as he determines. The importance is not in the gift itself, but in what we do with what we have been given.

Spiritual gifts, like material wealth, can become a source of pride if we let them. And, like financial wealth, they can stagnate if we don’t steward them for God’s glory. The faithful steward uses all that God has provided – both spiritually and materially – to glorify him and to serve others.

Prayer: Dear God, thank you for making me aware of my spiritual gifts. Please help me to be alert and ready to share the love of God in each moment. Give me ears to hear your calling as you equip me in serving you. Amen.

MAKE A PLAN

“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?”

Luke 14:28 (NIV)

Impulsiveness. Impatience. Instant Gratification. These all start with the letter ‘I’ and are often the result of thinking “I want it and I want it now.” Rash, quick spending decisions often result in frustration and disappointment...and over-spending! Here are some proverbs that can help us be thoughtful spenders: ‘A wise person saves for the future’; ‘the borrower is a slave to the lender’; ‘Don’t put hope in uncertain riches but in God’.

Let us think things through.

Let us be faithful stewards.

Let us finish well.

Let’s not be hasty; rather, let’s make a plan and a commitment to thoughtful spending. It is well worth the time and is God-honoring to start well and to end well. Being hasty with our resources leads to frustration and unhappiness.

Prayer: Dear God, you alone have given us our resources. Help me to be a good steward of your blessings. Please help me to plan and finish well to your glory. Amen.



WEEK 4

GENEROUS GIVER

GENEROSITY: LOVE DEMONSTRATED

“If someone has enough money to live well and sees a brother or sister in need but shows no compassion—how can God’s love be in that person? Dear children, let’s not merely say that we love each other; let us show the truth by our actions.”

1 John 3:17-18 (NIV)

The apostle John, known as the “apostle of love,” reminds us that real love is more than just words. In 1 John 3:17-18, he calls us to live out our love through action. Christ is the ultimate example: he didn’t just speak about love—he demonstrated it by giving his life so that we might live (1 John 3:16).

Loving in deed and truth means taking action, not just feeling compassion or offering empty words like, “I’ll pray for you,” while doing nothing else. Real love requires stepping in, even when it’s inconvenient or costly. James 2:15-16 asks, What good is it to wish someone well but not meet their needs? Jesus showed us what true love looks like when he healed the sick, fed the hungry, and ultimately died for our sins.

This sacrificial love calls us to do the same—to deny ourselves, take up our cross, and follow him (Matthew 16:24-25).

Are there people around you in need? How can you practically demonstrate Christ’s love? Whether it’s through our time, money, or attention, we’re called to love as He loved us—without expecting anything in return and with all our hearts.

Prayer: Lord, teach me to love as you love. Open my eyes to the needs around me and give me the courage to respond with love. Amen.

TREASURES IN HEAVEN

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Matthew 6: 19-21 (NIV)

The Bible teaches that earthly possessions are temporary and should not overshadow our pursuit of eternal treasures. So often, we work for financial security, recognition, and material things, believing these will fulfill our heart's desires. But the words of Jesus remind us that the things of earth are vulnerable to decay and theft, while heavenly treasures are eternal.

The treasures we lay up in heaven are not measured by what we own but by how we live. The investments we make now in generosity, love, and faithful stewardship will never lose their value. When we are faithful with our time, resources, and finances, we reflect the heart of Christ.

Jesus commands us to examine our hearts and priorities. What are we pursuing in life? Is our trust placed in Christ or in ourselves? When we invest in His kingdom, our lives can make an eternal difference, and our hearts will be anchored in heaven.

Look within and consider how you can give of yourself freely, trusting that eternal treasures lie with God. Let us be generous with all he has blessed us with and willing to serve others. Let's keep our hearts committed to the things that truly matter.

Prayer: Lord, help me to value all things eternal. Teach me to give of myself freely that I might be found faithful to your call. Amen.

SOWING AND REAPING

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

2 Corinthians 9:6-7 (NIV)

When we give freely—our time, talents, and finances—we align our lives with God’s kingdom, trusting him to multiply what we offer for his glory.

In Old Testament times, God’s people gave a tenth of their income for ministry and worship needs. The early church, however, embraced even greater generosity. They gave sacrificially, driven by their love for Christ and desire to further the gospel. Their generosity was not a burden but a joyful expression of trust in God’s provision.

Paul also emphasizes the importance of giving willingly: “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion.” Giving is an act of worship, a personal decision between you and God. It reflects your gratitude for Christ’s sacrifice and your dependence on His grace.

God loves a cheerful giver, and our willingness to give joyfully demonstrates a transformed heart. When we give generously and cheerfully, we participate in God’s work, bless others, and experience his love more deeply.

Prayer: Lord, teach me to give generously and cheerfully, trusting You to use what I offer for Your glory. Amen.

GENEROSITY OVERFLOWING

“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.”

Luke 6:38 (NIV)

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

Malachi 3:10 (NIV)

Luke 6:38 records Jesus as saying, “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.” This verse reveals a picture of abundance to each of us. It teaches us that generosity comes back to us in ways we cannot comprehend.

Malachi 3:10 teaches the power of giving. God says, “Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, and see whether I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” This promise assures us that faithful giving lets God bless us beyond measure.

Both make a point to teach us that our giving is indicative of trust in God for every blessing. Inasmuch as we give—whether tithes, encouragement, forgiveness, or acts of kindness—we come into agreement with God’s heart and align ourselves with his provision.

Generosity isn’t about finances, it’s a lifestyle. We’re called to give with liberality and willingness; for God blesses beyond our capacity to think of. May these truths encourage us to trust in him, to give freely of our resources, and walk in an abundant life with joy.

Prayer: Lord, thank you for being a God who blesses his people. Teach me to live generously, sharing your blessings with others.

GENEROSITY BRINGS BLESSING

“The generous will themselves be blessed, for they share their food with the poor.”

Proverbs 22:9 (NIV)

When we are faithful in our giving, we are blessed in return. Therefore, God will bless those who give freely and liberally in every way they can. When we live in open-handedness and share our blessings with those in need, this verse teaches, God pours his blessing into our hand.

Generosity goes way beyond material giving; it incorporates giving our time, encouragement, and our care for others. When we gladly share what we have - whether finances, love, or service - it reflects the heart of Christ in his selfless love towards humanity.

It's easy to hold tightly onto what we possess, fearing we might not have enough. But God calls us to trust him. Generosity is an act of faith, recognizing that God is our provider and that he will supply all our needs. As we give, he promises to bless us—not necessarily with material wealth but with joy, peace, and the satisfaction of knowing we're making a difference in others' lives.

Take a few moments today and reflect on where you have an opportunity to be generous. Perhaps there is someone in your life who needs encouragement, help, or the gift of your time. As we give out of a cheerful heart, we become a blessing to others as well as reap the blessing of being part of God's work.

Prayer: Lord, help me to live generously, trusting in your provision and allowing you to work through me to show love to others. May I be a blessing to those around me and find joy in giving. Amen.

The background features three overlapping balloons. The top-left balloon is light blue, the middle-right one is light green, and the bottom-right one is light yellow. Each balloon has a small, darker-colored shadow or stem at its base.

WEEK 5

WISE SAVER

DON'T CONSUME IT ALL!

“There is precious treasure and oil in the house of the wise [who prepare for the future], but a short-sighted and foolish man swallows it up and wastes it.”

Proverbs 21:20 (Amplified Bible)

Every day we are told that we “need” this product or that we “deserve” this experience. And we need it instantly! The pull of instant gratification is amazingly powerful.

If you have a cell phone and a credit card you can experience instant gratification from the comfort of your couch.

God has blessed us with precious treasure and oil. He teaches us to set aside or save some of the precious treasure and oil for future needs. As we develop our needs-based spending plan, we need to include a diligent saving plan, setting aside money that we will spend in the future.

Some of the savings will be spent on those unexpected emergencies, some of the savings will be spent on the special trip. Imagine the peace of mind you will have embarking on this trip knowing you have God-given cash in hand.

Prayer: Thank you, God, for getting me this far in FreedUp. Help me develop the self-control habit of wise saving. In this time, please guide me toward what you would want me to learn and what steps to take. Amen

THE WISDOM OF SAVING

“Joseph was thirty years old when he entered the service of Pharaoh king of Egypt...”
(Genesis 41:46, ESV)

(Please take the time to read the entire 41st chapter of Genesis. It is an amazing account of a young man named Joseph.)

Joseph was sold into slavery in Egypt. He lived a life connected to God even though he spent much of the early years of his life imprisoned. He was a man who knew how to live with little, and how to live connected to God regardless of his surroundings.

When Joseph was 30, Pharaoh, based on the recommendation of those who knew Joseph, asked Joseph a tough question. Joseph gave Pharaoh a wise God-inspired answer. Pharaoh was amazed with Joseph's answer which included a spending plan, and a savings plan. Joseph's God-inspired plans helped Pharaoh and Egypt spend and save wisely in their current situation so they could spend wisely in the future.

Joseph teaches us:

- To stay connected to God regardless of our surroundings;
- To start applying God's principles and practices early in our life; and
- To spend and save wisely in preparation for the tough times that come to all of us.

Prayer: Thank you, God, for teaching me through Joseph's life experiences how to develop and implement a savings plan that will enable me to spend wisely in the future.

LOVING MONEY BRINGS DISAPPOINTMENT

“He who loves money will not be satisfied with money, nor he who loves wealth with his income; this is also vanity.”
Ecclesiastes 5:10 (ESV)

Purposeful saving is a wise Biblical principle. We save for the emergency, because things we own break when we least expect it. We save for the replacement of our key possessions, because many of these eventually stop functioning. We save for those times when we step away from work and spend some time with family and friends. We save for the time when God presents to us a special need and gives us the opportunity to meet that need.

We save for the time when we shift from full-time paid work to volunteer un-paid work.

Purposeful saving is a wise Biblical principle. But we need to be careful ...if we are not careful our love for God can become overshadowed, or replaced, by our passion and love for our wealth. This happens slowly over time.

In his letter to Timothy the Apostle Paul wrote, “But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the LOVE of money is a root of all kinds of evils.” (1 Timothy 6:8-10). Therefore, we save for the future, but we also remember who the savings belong to.

Prayer: God, give me the wisdom and self-discipline to purposefully save a portion of the blessings you have given me. Protect me from sliding into the error of tying my self-worth to the cash balance in my savings account.

WORLDLY TREASURE VS. ETERNAL TREASURE

“For what does it profit a man to gain the whole world and forfeit his soul?”
Mark 8:36 (ESV)

In his Gospel, Luke recorded this parable told by Jesus. “The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store my grain and my goods. And I will say to my soul, ‘Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’” But God said to him, ‘Fool! This night your soul is required of you...’”(Luke 12:16-19)

“Try not to become a man of success, but rather a man of value.”—Albert Einstein

In a letter written to a young preacher Timothy, the Apostle Paul wrote, “For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.” (1 Timothy 6:10)

Diligent earning and wise saving are important components of Biblical financial stewardship. As we earn and save, however, we must be sure to serve God and not money. The number of times the landowner used the word I and my, including my soul, indicated that he had chosen to make money his master.

Prayer: God, as I am implementing the principles of Biblical financial stewardship, help me to turn from the lure of the I, My, Mine, and keep my eyes fixed on You.

DILLIGENT EARNING AND SAVING

“A slack hand causes poverty, but the hand of the diligent makes rich. He who gathers in the summer is a prudent son. He who sleeps in the harvest is a son who brings shame.”

Proverbs 10:4-5 (ESV)

The choice to save money is easy to make. Yet saving money requires diligent persistent purposeful hard work.

- For what purpose are you saving money?
- How much money is the right amount for the purpose of the account?
- How often do you put money in the savings account?
- Is the transfer of money into the savings account automated?
- Do you have someone you trust who holds you accountable to the savings plan?
- When the savings goal is met are you seeking God’s direction as to what He is directing you to do with these funds?
- Do you have a great celebration planned when you are able to complete the plan for the saved money?

Prayer: God, help me keep my eyes fixed on you. Guide my saving for the sake of your glory.



WEEK 6

CAUTIOUS DEBTOR

THE BONDAGE OF DEBT

“The rich rule over the poor, and the borrower is slave to the lender.”
Proverbs 22:7 (NIV)

Nowhere does Scripture say that debt is evil. But it does come at a cost, and part of that cost is the obligation to repay. The Psalmist tells us that borrowing and failing to repay the debt is wicked (Psalm 37:21). So incurring a debt means that we have a Scriptural obligation to repay it.

In Old Testament times, the poor would sometimes sell themselves into servitude to repay debts. We don't do the same thing today, but debt still creates an obligation to repay that can feel and look like a form of slavery. A manager once expressed gladness when one of his employees bought a new car. The reason? “I own you now.” The manager was joking, but his statement reflects an important reality - because we're obligated to repay debt, we may not have a choice about where we work or what we do.

The business owner is, in a sense, a slave to the bank that loaned the money to start the business. The person who just purchased a new car on credit is a slave to the lender. The obligation to repay robs our freedom. How many of us have felt this sense of slavery as we work month after month to pay off credit card bills - all the while, “climbing the down escalator” created by the interest rates that work against us?

Debt is not evil, but it can rob our freedom. If we take on debt, we must do it with caution, with prayer, and with a commitment to repay.

Prayer: Father, please give me wisdom in any decisions I make that involve debt. Steer me away from decisions that will rob me of freedom. In Jesus' name. Amen.

THE FUTURE'S UNCERTAINTY

“Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes.”

James 4:14 (NIV)

When we take on debt, we take on an obligation to repay (Psalm 37:21). But this assumes that we will have the means to repay - and that nearly always means presuming on the future.

Our debt payments may fit within our spending plan - but the hidden assumption is that our income will continue (or even increase). To paraphrase James, our jobs can be a mist that appears for a while and then vanishes.

Of course, nearly everything we do makes some level of assumption about the future. We go to the grocery store today because we assume we will live through the night and will need food tomorrow. We fill up the gas tank today because we believe we will need to drive to work tomorrow. We buy a house today (nearly always with a mortgage) because we assume that our family will need a place to live for years to come.

So how can we make decisions about debt without unduly presuming on the future? First, we can pray for God's wisdom. Second, we can avoid taking on debt that requires a circumstance that doesn't exist today (like a raise, a hoped-for job, or a bonus). Third, we can seek the advice of godly believers we trust (Proverbs 20:18).

Prayer: Father, please keep me from debt decisions that presume too much on the future. Give me wisdom to steward your resources wisely. In Jesus' name. Amen.

THE SECRET OF CONTENTMENT

“I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.”

Philippians 4:11-13 (NIV)

Paul knew a secret, and that secret kept him from fretting over his circumstances. What was it? Contentment. Paul had been in situations of need and situations of excess. And he had learned to be content with whatever God provided.

We can trace much of the consumer debt in our society (and in our lives) to lack of contentment. Most of us in the West have everything we need - but not everything we want. We have a working, reliable car - but we want a newer one. We have sufficient technology, but we want the latest. We have plenty of clothes but we want something new or different.

And it's easy to get - we don't even have to pay for it right away. We can have what we want now and worry about paying for it later - with interest, of course. So we buy. Buying things we want isn't a sin. Scripture tells us that God provides us with things for our enjoyment (1 Timothy 6:17). But going into debt for things we can't afford is one way we put our desires ahead of our relationship with God.

How do we rein in our desires when we can't yet afford something we want? By learning the secret Paul learned - contentment. Paul tells us that godliness with contentment is great gain (1 Timothy 6:6). We can pursue that gain, or we can pursue desires we can't afford. We can't do both.

Prayer: Father, teach me the secret of contentment. Teach me to be grateful for your provision. Protect me from pursuing desires that lead to debt. In Jesus' name. Amen.

W O R R Y V S . T R U S T

“For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well.”

Luke 12:30-31 (NIV)

Sometimes, debt doesn't feel like a choice. The washing machine breaks down, and we need clean clothes. So we buy a new one - with a credit card. Or the car needs a repair that we can't afford, and we have to get to work. So we put the repair on the credit card. What other choice do we have?

When Jesus told his disciples not to worry but to seek God's kingdom and trust him to provide, he wasn't talking about luxuries. He was talking about basic things like food and clothes (Luke 12:22-23). Nonbelievers worry about these things - but Jesus tells us that God will provide if we trust him.

How does God provide? Maybe through a friend who can lend us a car until we can afford the repair. Or maybe through a local laundromat that we can use until we can save up for a washing machine. Or maybe through some means we wouldn't even think to pray for. But when we go into debt to take care of our own needs, we may rob God of the opportunity to provide for us and to strengthen our faith through his provision.

Of course, sometimes we may not have good options when an unexpected emergency arises (but then, that's the point of wise saving!). In these cases, making the hard choice to incur debt isn't necessarily sin. The point is that in these circumstances, debt should be our last resort, not our first response. Our first response should be to go to God in prayer over the need, and give him a chance to provide. And be open to the different ways he might provide!

Prayer: Father, thank you for providing for all my needs. Please strengthen my faith in you as my Provider, and continue to take care of me.

DEBT COMES DUE

“Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.”

Romans 13:7-8 (NIV)

Does financial debt affect our ability to consistently love others? We might not think of it in these terms, but the nearly universal answer is, Yes.

How many times have you heard someone say (or said yourself) some version of, “I wish I could give more, but I’m already deeply in debt” or, “I wish I could help out so-and-so, but I’m hard-pressed as it is.” The fact is that financial debt incurs an obligation that often reduces funds available to tangibly love others.

When we choose to take on debt to pay for something today, we’re making more than one choice. We’re making a choice today to spend and we’re making a choice for the future to repay. And though we know what the options are today, we can’t predict what opportunities may arise in the future that could be impacted by our decision to take on debt today.

Nowhere does Scripture say or imply that debt is sin. And some debt (such as a mortgage) may even be efficient. But all debt limits our future choices and, as a result, reduces our freedom. Any decision to enter into debt must take into account the unforeseen (and unforeseeable) opportunity cost. One way to free ourselves up to love others is to eliminate inefficient debt in our lives.

Prayer: Father, help me to make wise decisions regarding debt so that I may remain free to love others.