

**Fellowship Christian
Center Church**

21 DAYS

**OF FASTING
FOR FINANCIAL FREEDOM**

FCCC

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Note from the Pastor

Greetings F3C Family & Friends,

Financial know-how in and of itself will not bring you financial freedom. There are other issues that shape how we view and use money. Many people spend money they don't have because they are driven to prove something to themselves or somebody else.

There are invisible, spiritual and emotional issues that drive us to do things like lease cars we cannot afford and buy more clothes that we can ever wear in a lifetime. There are emotional and psychological reasons we make those kinds of decisions with our money. The money doesn't have personality, the person who holds the money is the one who has the personality. The money is only an extension and manifestation of who we are and what our priorities are.

As Christians all of our decisions should line up with GOD's Scriptural principles so where is the disconnection between our ideals and our reality? At the end of the day either you manage the money or the money manages you. If financial stewardship doesn't happen in a spiritual sense it's not going to happen in a practical sense. The spiritual real dictates the practical realm.

GOD expects us to glorify HIM and keep HIS covenant as we financially support HIS "kingdom". There is a great responsibility on each Christian and the Church as a whole.

As men and women of GOD our financial purpose is to be a distribution center for GOD. If we are to make this happen we must have something good and tangible to distribute. This is why it is imperative we get our financial house in order. GOD wants to bless us so we can be a bigger blessing to HIS people.

For the next few weeks I challenge you to step out on your faith and do what GOD is asking in this fast. Allow GOD to speak to you and bring about financial blessings. One Love, GOD is Love!

Dr. W.L. Stafford, Sr., EdD

INTRODUCTION

Why We Have Money Problems

For some people, money burns a hole in their pockets – they spend it as soon as they get it. Maybe they didn't have much money when they were young, so now they react to their meager upbringing by splurging unnecessarily. They are living out a subconscious yearning to spend money. Others have the opposite problem. They always had money when they were small, and their parents bought them everything they wanted. They became spoiled brats. Spending is not only a bad habit for them; it also has become a destructive way of life. These people have to learn to break their spending habits if they are to ever get control of their pocketbooks. And though it isn't easy, it can be done. Philippians 4:13 tells us, "I can do all things through Christ who strengthens me."

Still others appear to have a money problem, but it's really not about money; rather, it's a discipline problem. They have a problem because they don't know how to wisely use the money they already have.

Some people buy too much because they confuse needs with wants. They have convinced themselves that they need the things that they see advertised on TV or in the papers. They think they must have what others have. As a result, they are in debt. These people don't need to fast for a miracle supply of money. They need to fast for self-denial.

In our Lenten FAST, we do without certain foods. If we can learn to get along without food, we can learn to get along without other things that may or may not be necessary. Fasting is the beginning of learning how to get along without things for the sake of God.

The Psalmist tells us that God will give us the desires of our hearts but He will also give our hearts what to desire. Psalm 37:4 "Delight thyself also in the LORD; and He shall give thee the desires of thine heart." KJV

Perhaps your money problem may have nothing to do with your childhood – whether you had too much or too little. You may have money problems because you just can't tell the difference between what you want and what you absolutely need. In other words, you are unable to tell the difference between your needs and your wants. Fasting can make the difference. God can teach you the difference between your necessities and desires. Fasting can also teach us about living and how to live a disciplined life.

Some people live from paycheck to paycheck. They don't have any life insurance or retirement fund; they have no long range or short-range goals. They simply spend as much as they get as soon as they get it. Are you like that?

Do you have a budget? Do you have a will? Do you have plans for retirement? Do you have your funeral money set aside? Is your financial house in order?

INJUNCTION

Proclaim a Fast

Evidence is abundant in the life of the Children of Israel that the leaders would call fasts so that the people might be blessed and that they might have clear directions. Ezra 8:21 gives us the record of one such occurrence. "Then I proclaimed a fast there, at the river of Ahava, that we might afflict ourselves before our God, to seek of him a right way for us, and for our little ones, and for all our substance." The fast that Ezra called included fasting for "substance", possessions, which includes money.

It is clear that you cannot fast for substances and at the same time abuse substance. Solomon tells us in Proverbs 3:9 that we are to "honor the Lord with our substance." So when we do not honor the Lord with our total substance, we are guilty of Substance Abuse. We are responsible to God for 100% of our substance not just the 10% that we know as the Tithes. A "Tither" is responsible to God for everything. We recognize that we are not our own; we have been bought with a price. (1 Cor. 6:19)

The truth of the matter is that the greatest addiction today is Debt addiction and Credit Card-Alcoholism.

3 John verse 2 says: "Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth." It is clear that it's the plan and purpose of God that His children prosper. KJV

The Bible tells us that we can have a "Heaven Of A Day" instead of a "Hell Of A Day." As the children of God, we are designed not only to go to heaven, but to have some heaven right here on earth. Listen to what God wants and has provided for you. Deut 11:21-23 "21 *That your days may be multiplied, and the days of your children, in the land which the LORD sware unto your fathers to give them, as the days of heaven upon the earth.* 22 *For if ye shall diligently keep all these commandments which I command you, to do them, to love the LORD your God, to walk in all his ways, and to cleave unto him;* 23 *Then will the LORD drive out all these nations from before you, and ye shall possess greater nations and mightier than yourselves."* KJV

If you are under a Financial Curse, you must get out from underneath it, so that you might live the kind of life designed for you by God. Proverbs 26:2 "As the bird by wandering, as the swallow by flying, so the curse causeless shall not come." (KJV) Where there is a curse, there is a cause. What's the cause of your financial curse?

I am calling each person in the church to 21 days of individual financial discipline. This 21-day financial fast will help you identify the cause of your curse. During this 21 day period I want you to identify and sew up all the holes in your bag that cause your money to run through your hands. Hag 1:6 "Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put into a bag with holes." KJV

Those persons who study human behavior tell us that anything done for 21 consecutive days becomes a habit. I believe that you have a lot to do with your own living in abundance. Jesus tells us in John 10:10 that you have two options, abasement or abundance. The thief desires one thing for you; I desire another, and the one that you choose to go with will make the majority. Listen to John 10:10 "The thief cometh not, but for to steal, and to kill, and to destroy: I come that they might have life, and that they might have it more abundantly." KJV Which way do you want to go? Sounds like a no-brainer to me. I choose life and I choose abundance.

INVESTMENT Our Response

1. Commit (or recommit) your life and all your resources to the Lord.
2. Take time to be quiet before the Lord, daily allowing Him both to change and challenge your commitment to Him and thinking about your resources.
3. Be willing to be instantly and immediately obedient to the Lord's direction.

INSTRUCTION for FAST To Obey is better than Sacrifice

- 1 Do your monthly Budget and commit to following it after the fast
- 2 See how many days you can go without spending any money
- 3 Do not eat out
- 4 Do not buy or smoke any cigarettes
- 5 Do not buy any new shoes or clothes
- 6 Do not buy any videos or DVD's
- 7 Do not go to any movies
- 8 Do not gamble (casinos, numbers, card games, lottery etc.)
- 9 Do not buy or drink any alcoholic beverages.
- 10 Pay all your bills on time.
- 11 Do not use your Credit Card during the fast. (Use debit only)
- 12 Do not accumulate any Credit Card or Consumer Debt
- 13 If debt must be incurred, be sure it's absolutely necessary.
- 14 Do not lend any money to anybody
- 15 Spend only that which is necessary
- 16 Do not accumulate any late charges
- 17 Cut off the free-loaders and parasites.
- 18 Grown children must pay rent to stay at home
- 19 Get a copy of your Credit Report.
- 20 Read your daily Stewardship Devotional each day
- 21 Prioritize your spending, separate wants from needs
- 22 Begin Tithing to GOD through your Church
- 23 Attend the Debt Free Living seminar at the Church
- 24 Be in regular attendance at both a Sunday Morning and Wednesday Night Live Service the entire month of the 21 day Financial Fast
- 25 Keep a daily log of everything you spend for the next three months
- 26 Commit to getting your will prepared within the next three months
- 27 Make sure you have life insurance
- 28 Pray about your financial future and the increase of your income
- 29 Plan your goals with all the necessary people
- 30 Give to a worthy cause or person in addition to your regular tithe and offering
- 31 Get a Financial Freedom Partner and encourage each other
- 32 Develop and implement the plan to accomplish your goals
- 33 Speak positive words about your future and your finances
- 34 Plan your work and work your plan
- 35 Where the focus goes, the power flows

Do these things and watch GOD work wonders in your financial situation!

If you are already coming up with ways to get around the above directions, then it's clear that this fast is not for you. Don't play with it or pretend to do it. The promises are not given to the pretenders but to the participants.

How to Use This Study

This guide provides twenty-one daily readings, each exploring God's call to Christians to become faithful stewards of His bountiful provision. They are intended to encourage us, to rebuke us sometimes, and to instruct us.

Money is a sensitive issue in our culture. And yet it is central to our commitment to Jesus Christ and a yardstick to measure our commitment to Him.

This twenty-one day study is an opportunity to explore the wide range of biblical teaching about our heart's attachment to the treasures of this world and to experience why Christian giving is such an adventure. Most of all this study is designed to renew your heart and change your life, by soaking in the gospel hope, which motivates us to live for his glory and to care for others.

Each day's reading has four parts. Expect to spend 20 minutes reading, meditating and praying. Another, perhaps even better, way to cover this material is to team up with a trusted friend or a fellowship group. Discuss each day what you have learned and help each other apply the lessons.

Read

Slowly read the passage listed. The passages are relatively short, so take time to consider each phrase. If you do not understand something, you might try reading it in a different version and then discussing it with your study partner.

Apply

Ponder the brief interpretation in light of the passage. What is the biblical writer trying to say? What is the main point? Using the thought-provoking questions, seek the Spirit's guidance regarding your own response to the passage. These are not quick fill-in-the-blank questions; they are intended to cause you to slow down and meditate on the truth God is teaching you. How does the biblical teaching apply to your life? Where do you need to grow or change? How has Christ already changed you?

Pray

Pray for a genuinely transformed life, enabled to live as Christ lived. You might use this time to pray for other issues as well. **Praise** Christ for his goodness.

Do

Daily suggestions that help drive the message in practical ways deep into your heart and life.

Day One – Your Only True Treasure

Matthew 6:21 *“For where your treasure is, there your heart will be also.”*

Read Matthew 6:21

Apply Jesus here teaches us the most important lesson about money. Our heart, our desire and hope, is tied closely to our treasure. Our money and our heart go together. We all know that, of course, to some extent. But when Jesus calls our attention to his part of our character, he confronts us. He alerts us to the powerful tug that material wealth possesses, an allure that makes us do and act and believe contrary to our Christian confession. We say that we live for heaven. Our pocketbook shows us what we really live for. He calls us to examine where we place our money and our heart: earthly pleasures that fade away or eternal kingdom that lasts forever.

1. Where is most of your treasure? Is that where your heart is?

2. When you give, does that frighten you or excite you? Why?

Pray For a renewed heart that tells treasure what to do, not more treasure that tells your heart what to do.

Do Look at your bank statement, your credit card statements and your general spending habits. Specifically, where does most of your money go? Are those your priorities?

Day Two – God’s Ownership of Creation

Deuteronomy 8:17-18 *“You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the Lord your God, for it is he who gives you the ability to produce wealth....”*

Read Psalm 50, especially 7-15

Apply God is the creator (Gen 1:1), the sole ruler and Lord over all creation. He controls all things in this world, the whole creation (Psalm 50:12). Nothing that we do take away from God’s overruling presence throughout all of the creation. It is his to create, and protect, and use for his glory. So whenever we use the resources of the world, we use the resources of God’s world. That also means that “the silver is mine and the gold is mine” (Haggai 2:8). When we look at our own finances, we tend to forget God’s sovereign ownership of creation. We expect Him to care for us as if He owes us something. In Job 41:11, God replies, “Who has a claim against me that I must pay? Everything under heaven belongs to me.” Or, we think that we have earned our treasures because of our abilities (see Deuteronomy 8:17 above). Therefore, God doesn’t need our money as if he needed an income. Instead, we need Him every moment to sustain us. Our worship, and the dedication of our whole lives to him, is an acknowledgment of his control over everything. It’s a thank offering, a giving back of what we have so abundantly received (Psalm 50:14).

1. Do you act like God “owes” you something? Why?

2. What causes you to forget God’s loving control of the world?

Pray For a renewed heart that daily remembers God’s active control of the world and a thankful heart that praises his loving care.

Do How might living as if God owns everything influence: the way we shop, the presents we put under the Christmas tree, the vacations we plan, our giving to the needy?

Day Three – God’s Ownership of His People

1 Corinthians 4:7 *“For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?”*

Read 1 Corinthians 4:7-14

Apply Everything good in our lives comes from God: our abilities, our upbringing, our educational background. We would not be where we are without countless interventions by God on our behalf. Beyond those temporary blessings, God has given his children the greatest gift of all: His only Son. The Corinthian church, and many of us today, practically ignore the full wonder of that claim. The Gospel is a *gift*. Our salvation because of Christ voluntary death is all by God’s grace. There is nothing we did to deserve it or earn it. In fact, we all were in rebellion against God (Romans 1:18, 3:23). And yet Christ died for his people, bearing their sin and giving them his righteousness (2 Corinthians 5:21). When we forget that, according to Paul, we become prideful and selfish. What if someone loaned us \$100,000? Would we resent giving them five bucks? Would we treat all those resources as ours alone? God gives us things of this world to use on his behalf. He didn’t have to. But we are his children now; he loves us and gives us what we need and what we can employ to further his kingdom, to spread his grace even more. His goodness includes giving us the joy of commitment to him.

- 1. Would you treat your things differently if they belonged to someone else? What if you acted as if God owned everything you have: your home, your clothes, your furniture, your money, and your time?**

- 2. What have you received from God? How is your life different because of Christ?**

Pray Pray for a renewed, joyful heart, using the words of Psalm 100. “Know that the Lord is good. It is he who made us, and we are his; we are his people, the sheep of his pasture.”

Do Think of ten big purchases that you’ve made in the past year or so. Discretely (or even just mentally) label them “Provided By and Belonging to God. For His Use Only.”

Day Four – True Security

Job 31:24 *“I have not put my trust in gold or said to be pure gold. ‘You are my security.’”*

Read Luke 12:13-21

Apply The rich fool thought that he could trust in his grain. Yet the grain outlasted his own life. He invested his wealth with something it could not give: security. It would always be there to make his life comfortable. But the things of this world are unstable, a pile of sand ready to collapse. God’s response to him is blunt: “You fool.” “Having lots of money can be like a drug. It can make you feel powerful and giddy. It can convince you that everything is going to be okay.” We think that only if we accumulate more and more we will have enough. That day never comes – ‘enough’ is never reached. When we trust our Lord we can stop hoarding wealth beyond our needs and become ‘rich toward God.’ The only true security comes from trusting in God’s care for his children. As Christians, we can be assured that God loves us because of Christ’s work on our behalf. Therefore, we can loosen our grip on our treasures. We see them as temporary and God’s kingdom as eternal.

1. **How much money do you want left when you die? Why?**

2. **What does becoming ‘rich toward God’ look like? Does that reflect our own lifestyle? Why or why not?**

Pray Pray for a renewed heart that treats money as a mere thing, and treats God as the only true security.

Do Look at your long-term goals: home, retirement, and children. How much accumulation of wealth is required to meet those goals? What if your lifestyle was greatly simplified – how much less would you need? Would you give away the difference?

Day Six – Contentment

Hebrews 13:5 *“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”*

Read Hebrews 13:1-6

Apply In the midst of exhorting Christians to live according to the gospel the writer to the Hebrews actually commands contentment. Just as contentment is a result of trusting God, it is also the means of trusting God. To be discontent is to accuse God of being either unloving or weak. Contentment with our life is therefore as important a virtue as love, hospitality, mercy, or fidelity. Sadly, we live in a culture of discontent. Every day we see an average of 3,500 ads, each trying to convince us that what we have is not good enough. We need something new, something better, and something more fashionable. Desires become hopes, which become wants, which become ‘needs.’ “I’ve just got to have that new HDTV wide-screen TV.” Once the newness wears off, it’s time for another new thing. Paul advises Timothy to stay focused on the lasting joy of contentment. “But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it.” (1 Timothy 6:6)

1. Are you content with what you have? If not, then why?

2. How do you handle the pressure to ‘keep up,’ or conform to a higher standard of living?

Pray For a renewed heart that is content with God’s provision, that isn’t always looking to a new things for satisfaction.

Do Carefully look at a few ads today. What type of ‘salvation’ or ‘better life’ do they promise (approval, peace of mind, comfort, prestige, etc.)? How do they entice people into thinking that their life isn’t good enough without this thing?

Day Eight – The Cure

1 Timothy 6:18 *“...do good, to be rich in good deeds, and to be generous and willing to share.”*

Read 1 Timothy 6:6-9, 17-19

Apply Paul has already warned us about the dangerous side of money in this passage. He now turns to the Biblical use of money, by urging Timothy to teach the rich in Ephesus: to invest their treasure into eternal purposes. The purpose of wealth is to do good with it. What a noble and high calling. Note that he doesn't command the rich to become poor. Instead he commands the rich to be generous, “rich in good deeds.” They give up one type of riches to gain another. And in doing that, they break the enslaving grip that treasures have on our heart. In short, the cure for money's poisonous effect in our lives is generosity. It's a cure of drinking the sweet medicine of trusting in God's control of the future, trusting in the “life that is truly life.” This is, first of all, a generosity of the heart. The heart has to turn from loving good deeds more than loving riches. But that is a measurable turning. The desire to give is easily quantified – when money actually leaves the account and goes to God's kingdom.

- 1. John Newton's method was to figure out what a “barely decent” lifestyle was (home, food, clothing), and then to give one penny away for every penny spent on oneself. What would your life be like if you followed that method?**

- 2. What do you think about people who have a lot more money and possessions than you do? Are they better people, more secure, live a better life?**

Pray Pray for a renewed heart that recognizes the power of money to turn your desires away from Christ and is able to counter that power by remembering the beauty of Christ.

Do Take one alluring aspect of money and write a list of the ways it affects your life. For example, “The ways that I act like money gives me pleasure are...” or “The ways that I act like money makes me better than other people are...”

Day Nine – The Motive

2 Corinthians 8:8-9 *“I want to test the sincerity of your love. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.”*

Read 2 Corinthians 8:1-15

Apply In one of the first recorded church fundraising letters in history, Paul appeals to one single motive for giving: the grace of Christ. Christians don't give because they should (although they do) or because it frees their life from the idolatry of Mammon (although it does). Christians give because they know that God gave everything, even his own Son Jesus Christ, for their sakes. Grace is the motivation for giving. Giving is a response to a gift of sheer grace. Just as those who are forgiven much also forgive, those who have been given much (peace with God, eternal life, the love of Christ, the indwelling Spirit, and more) give in return. The Macedonians understood that grace so much that even in the midst of their own difficult circumstances they happily gave beyond their ability (8:1-4). They begged to give more.

- 1. Do you beg God to be able to give more than you do now? What is your goal?**

- 2. What typically motivates your giving? Guilty, duty, expectation of God's blessing or thankfulness?**

Pray Pray for a renewed lifestyle that places a priority on giving.

Do Give away some cash (not a check) this week simply because you love Jesus. Don't let anyone know about it or claim it on your taxes.

Day Twelve – Proportion

1 Corinthians 16:2 *“On the first day of the week, each one of you should set aside a sum of money in keeping with his income.”*

Read 1 Corinthians 15:58, 16:4

Apply After a lengthy discussion of the glories of resurrection in Christ, Paul places an important “therefore” in 15:58. Because we know for sure that death is defeated at the cross, we can fearlessly stand firm in faith and move out in ministry into the world. When we worship, we respond to the hope of the gospel by committing our lives to the wonderful God that we believe in. Worship is, in short, giving. To worship, we must not only give him our praise, our attention, our sins, our fears, our burdens, and our hearts, but also our money. So Paul advised the Corinthians to offer their gifts as an act of worship “on the first day of the week” (Sunday). This regular, planned offering ensured not only the right proportion of generosity, but also that the gifts were used as a joyful, praise filled response to grace. For that reason, Christians have always seen regular Sunday offerings as a normal means of giving.

- 1. Do you give each week just to “pay for your seat” at church, or to worship?**

- 2. Is your giving regular, or irregular? How would regular giving increase both the proportion and the joy of generosity?**

Pray Pray for a lifestyle of consistent, regular giving to the Lord what he has called you to give.

Do Take the amount that you feel God calls you to give and divide it by 12 (monthly) or 52 (weekly). Commit to giving that regular amount at worship, doubling on weeks you may be out of town. Giving by check instead of cash helps by keeping a record of consistency. (For self-employed freelance people, you may need to base a giving on whenever income arrives rather than a set weekly amount).

Day Thirteen – Investing in the Kingdom

Luke 12:33 *“Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted.”*

Read Luke 12:22-34

Apply Only two things from this world will never pass away: God’s Word and people. When we invest our resources into people we are making an eternal decision. Jesus tells us that giving cannot be a losing investment. Are you spending on things that will pass away, or investing in a cause that will make a difference forever? As the hymn writer puts it: “Fading is the worldlings pleasure, all his boasted pomp and show Solid joys and lasting treasure, none but Zion’s children know.” God’s kingdom will never end, billions of years after every ‘safe’ investment on earth has disintegrated. Giving money to the poor, according to Jesus, is not throwing money away; rather it is the only reasonable thing to do.

1. What do you consider ‘safe’ in this world? How does that compare to the safety of God’s eternal kingdom?

2. Do you have the same concern for the poor as Jesus did? Why or why not?

Pray Pray for a renewed lifestyle that sees people as more eternal than things and thereby puts more effort, time and money into people for the sake of Jesus Christ.

Do Find a person that you know that has a practical need. Try to meet (at least part of) that need by getting rid of something that you have. Don’t give away something worn out; give away something you like.

Day Fourteen – Sacrifice of First Fruits

2 Corinthians 8:3 *“For I testify that they gave as much as they were able, and even beyond their ability.”*

Read Deuteronomy 26:1-4, 9-11

Apply The idea of ‘first fruits’ giving is to offer up to God the first rewards of our labor in acknowledgment that what we have is a gift from God. The first fruits were the choicest, the best of the harvest. The Israelites were saying, “God, you’ve given us this reward, so now we give it back to you.” Giving the first fruits is also a sacrifice. They could be sold for a higher price than the rest of the harvest. In giving them away, God’s people trusted Him to provide a continued harvest. It was therefore a sacrificial pledge; a promise that all things belong to God. Christ gave sacrificially, and so Christian giving is sacrificial giving. His first fruits were the pledge of the Holy Spirit, the guarantee of the full harvest of his promise. Christians have always continued this practice, giving ‘off the top’ sacrificially, trusting that the Lord will provide.

- 1. What would be the ‘first fruits’ of your life: your pre-tax income, your investments, your time, your abilities, your ‘earning potential’? How are those a gift from God?**

- 2. What kind of a plan could you create to give first to God in everything?**

Pray Pray for a renewed lifestyle that seeks to give God the first of everything in all areas of life.

Do How could you encourage other Christians to help each other give first to God? How could our church community do that?

Day Fifteen – Outgiving God

Malachi 3:10 *“Bring the whole tithe...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 blessings that you will not have room enough for it.”*

Read Malachi 3:8-12

Apply God dares you to trust Him in giving. He doesn't simply command obedience. He shows us how wildly generous he is, how quick to give out his favor. Then he says: if you belong to me, do likewise. Giving is an adventure that is rewarding beyond your wildest dreams. The joy of trust flows into every area of your life: from finances, to career, to the future, to relationships, to hard times. When we live according to our solid grasp of God's goodness our whole lives are more free and steadfast. We gain a courage that can withstand trials when we believe that Jesus Christ is committed to fulfilling his plan of redemption in us. As the late missionary Jim Elliot said, “He is no fool who gives up what he cannot keep in order to gain what he cannot lose.” You can never out give God.

- 1. How does this passage address Christians today? How does it address you?**

- 2. What are some ways that God has acted in your life following greater commitment to him and greater offering of yourself?**

Pray For a renewed church that hungers to give and that sees God's remarkable outflow of his favor.

Do Take God's dare. Give away at least ten percent of your pre-tax income. See what happens.

Day Sixteen – Outpouring of Grace

2 Corinthians 9:6 *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”*

Read 1 Corinthians 9:6-10

Apply God promises that he will pour out even more abundant grace into our lives to the degree that we commit to him. This certainly does not mean that God pays us back. If we give \$100 he may not give us \$1,000 back, as some people have misunderstood passages like this to mean. But in every instance he gives us (individually and as the church community) something even more precious. Himself. Giving builds your relationship with God because, as we've seen already, it builds hope, trust, belief, and commitment to him. The real gain is a closer walk with Jesus Christ, a greater union of your life with his. Paul also states the converse: whenever Christians, individually or together, hold back, they damage their relationship with Christ. They act without courage; they deny his goodness.

- 1. The idea of 'sowing and reaping' is common in Scripture. Where else does it apply?**
- 2. Do you give because you are motivated that God will reward you in this life somehow? Or does something else motivate your giving?**
- 3. If you were generous, but your financial situation stayed the same (or became even worse), would you stop trusting God? Why or why not?**

Pray For a renewed church that sows generously, with abandon.

Do To sow generously implies giving until it actually lowers our current lifestyle. What would it take to lower your lifestyle?

Day Seventeen – Adventure

1 Chronicles 29:14 *“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have giving you only what comes from your hand.”*

Read 1 Chronicles 29:1-20

Apply David beautifully expresses a heart of gratitude here in this passage. We too should marvel at even the ability to be generous. It is one of God’s good gifts to us, a sure sign of our understanding of His grace. Giving to God’s kingdom, laying down our earthly treasures at his feet, has no end. It is a roller-coaster ride through life, an adventure. And yet it is an adventure that is safe within the loving arms of the almighty God. Only the gospel of new life in Christ can sustain such a life-long experience. To paraphrase G.K. Chesterton, “Every person wants two things in life: adventure and security. Only in Christianity do you get both.”

- 1. Where does your ability to be generous come from? Were you always as generous as you are now, or have you grown in that area?**
- 2. How do you live both adventurously and with security as a Christian?**
- 3. As a community, how can we live with a greater sense of adventure?**

Pray For a renewed church that recognizes the adventure of the Christian life, the thrill of being a colony of God’s people in the world.

Do What is one thing that you are frightened to do for God? Commit to praying for the grace to do that within the next six months. Unite with other Christians (in your fellowship group or friends) to help each other complete your plan.

Do Pick something of your own that someone has given to you (not that thing you keep in the back of your closet!) and give it someone who needs it.

Day Nineteen – Community of Care

Acts 2:44-47 *“All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need and the Lord added to their number daily those who were being saved.”*

Read Acts 2:42-47

Apply The first Christians instinctively knew that their possessions needed to be shared with their brothers and sisters in Christ. Why? They had seen Jesus live in the same way. This radical unselfishness stood out as much to the people of their time as it would to modern people. Such an astounding display of generosity and mutual care, mixed with the wonders of the Holy Spirit, pierced the hearts of many. Giving changes the world. There is no more powerful evidence of the transformation of the gospel than radical generosity.

- 1. Most people feel that modern Christians could never share their possessions like the Christians in Acts 2. Is that true? Why not?**

- 2. In a world where some philanthropists give away millions to charitable causes (often for the fame and recognition it receives), how generous would ‘ordinary’ Christians have to be to catch the attention of the world?**

- 3. How could our giving bring attention to Jesus instead of ourselves?**

Pray For a renewed church that is so generous that the whole city would notice.

Do As you read biographies of Christians, notice how generous they were (or weren't). Try to explain how their use of money fit into their life as a whole.

Day Twenty – Praise to God

2 Corinthians 9:11 *“You will be made rich in every way so that you can be generous on every occasion... your generosity will result in thanksgiving to God.”*

Read 2 Corinthians 9:11-15

Apply When we can bless others with our generosity, the praise goes to God. People who receive the generous grace of Christians are able to praise God “because of the surpassing grace God has given” (verse 14). They know that such a financial gift comes from an even greater source – the grace of God in Jesus Christ. Giving is just a part of a lifestyle of generosity. Christians always give of their heart, their time, their hope, and their prayers. As we close this twenty day study of biblical stewardship, we reflect on all the different ways that we can give of ourselves. Jesus died for us to set us free from this life of death. By putting to death the old, we take on the new life found in Christ. We trust that God will provide us the strength to be content in all situation (see Philippians 4:11-13) so that we can in turn sacrifice joyfully for the sake of the gospel.

- 1. Are you content enough in all situations to willingly be generous “on every occasion?”**

- 2. How does giving of your financial resources encourage greater giving of your whole life to God?**

Pray For a renewed church, full of people with renewed hearts that are free to risk everything for the sake of the gospel.

Do Look for other books on Christian stewardship to continue growing in your understanding.

Day Twenty-One – Satan’s Seduction

Exodus 32:8 *“They have turned aside quickly, out of the way which I commanded them: they have made them a golden calf, and have worshipped it...saying this is the god that brought them out of Egypt.”*

Read Exodus Chapter 32

Apply One of Satan’s most effective delusions is the idea that happiness consists in the things that we possess. Through his deceitfulness, he has erected a golden calf, an idol called materialism. And like the children at the foot of the mount Horeb, soon after being set free from Egyptian bondage, we find ourselves bowing down and worshipping there. Satan literally had them worshipping their possession, because the golden calf was made of gold from their earrings, necklaces, and etc. Christians, though a people with a spiritual calling and heavenly assets beyond compare, are not automatically exempt from Satan’s schemes or immune against infection from the deadening disease of materialism. Like a plague, it stalks us from every corner – on television, the printed page, the display window, and the shopping mall. Everywhere the seductions of materialism fill the air and seek to come into our lives through both eye-catching and hidden messages. The book of 1 Peter speaks directly to this subject, of Satan’s schemes and seductions.

- 1. In 1 Peter 2:11 we are instructed to live as aliens and strangers and in 1 Peter 1:4 we are called to live with a view to a heavenly treasure and inheritance that is untouched by decay, unstrained by evil, and unimpaired by time, how can such thinking change us in relationship to the idea of Materialism?**

- 2. Peter also warns us to be sober and alert against Satan’s devices (1 Peter 5:8). Why?**

Pray Satan will not distract us through possessions from our heavenly calling as a people of God’s own possession who are called to proclaim the excellencies of Him who has called us out of darkness (the delusions of Satan) and into His marvelous light (1 Peter 2:9).

Do Lessen the opportunities that Satan has to seduce you, be reducing the amount of time you spend in malls, watching television and other such activities.