

TABERNACLE BAPTIST CHURCH



# 40<sup>day</sup> Financial

FEB 22 - APR 08

*Fast*

## DIGGING DEEPER BROCHURE & JOURNAL

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# 40<sup>day</sup> Financial

FEB 22 - APR 08

*Fast*

## CHECKLIST

LET'S GET STARTED!



**JOIN US FOR 40 DAYS OF PRAYER @ 6:00 A.M. EST  
CONFERENCE CALL #:518-992-1171  
ACCESS CODE: 583404**



**COMMUNITY CHECK IN: EVERY 8 DAYS VIA ZOOM**

Access Zoom Link [HERE](#)



## TABERNACLE BAPTIST CHURCH

### 40 DAY FINANCIAL FAST

February 22 – April 8, 2023

“Savings Journey”

Our highest aim in life should be to serve God in all that we do, all that we say, and in all that we believe. Fasting is a way to draw closer to God. Similarly, the principal of financial fasting is to deny your flesh so that you can become closer to God. The 40 Day Financial Fast will help you break the yoke of the material and financial burdens of this world by aligning your heart and mind with the will of God for your life. Through financial fasting, you are exercising discipline in your spending habits, saving money, controlling your debt, as well as, renewing your mindset toward the way you handle your finances. This will allow you to enter an inner dwelling of lasting financial peace and freedom. Whatever your financial situation, you will be challenged to focus only on the necessities to sustain your daily living while demonstrating your stewardship towards God, your family, your church, your community, and to yourself.

#### FINANCIAL DISCIPLINE

**PRAY:** Daily for God to give you direction in managing your finances.

**COMMITMENT:** Finish the fast.

**SAVE:** Every member is encouraged to give a sacrificial offering of their choice at the end of the fast.

**PREPARE:** A failure to plan is a plan to fail.

**TRACK:** Write down all expenses and money saved.

**AVOID:** People, places, and things that you know are spending triggers.

**SET FINANCIAL GOALS:** Specific, Measurable, Attainable, Relevant, and Timely.

**EXPECT:** Your faith to be challenged and stretched and your financial seeds to reap a harvest.

#### FINANCIAL FAST GUIDELINES

Start each day with the **“P-A-Y”** regimen:

**P**ray before you read the suggested Scriptures.

**A**ct on the pledge you signed.

**Y**ield to God’s will, not your own.

Purchase only essential items such as food, medication, etc.

Give yourself a weekly spending allowance (to be used only for essential items).

Track your daily spending and your daily savings (trackers provided at the end of this booklet).

Create a savings vessel (jar, coffee can, sock drawer, standalone account, etc.) to deposit savings.

On **DEPOSIT DAY** put money saved in your savings vessel.



## “DIGGING DEEPER” RECOMMENDATIONS:

Days 1-8	<p><b><u>Eliminate</u></b> discretionary spending, such as <b><u>online shopping</u></b> for non-necessity items.</p> <p>Journaling prompt: What are ways you can have a healthier relationship with money based on this week's sacrifice?</p>
Days 9-16	<p><b><u>Eliminate</u></b> discretionary spending, such as <b><u>online and in-person shopping</u></b> for non-necessity items.</p> <p>Journaling prompt: What are ways you can have a healthier relationship with money based on this week's sacrifice?</p>
Days 17-24	<p><b><u>Eliminate</u></b> discretionary spending, such as online shopping and in-store shopping for non-necessity items. <b><u>Curtail dining out.</u></b></p> <p>Journaling prompt: What are ways you can have a healthier relationship with money based on this week's sacrifice?</p>
Days 25-32	<p><b><u>Eliminate</u></b> discretionary spending, such as online shopping and in-store shopping for non-necessity items. <b><u>Curtail dining out.</u></b></p> <p>Journaling prompt: What are ways you can have a healthier relationship with money based on this week's sacrifice?</p>
Days 33-40	<p><b><u>Essential purchases only.</u></b></p> <p>Journaling prompt: What are ways you can have a healthier relationship with money based on this week's sacrifice?</p>



## FINANCIAL PLEDGE

*"Look straight ahead, and fix your eyes on what lies before you..."*  
(NLT Proverbs 4:25)

I, \_\_\_\_\_, promise and declare my commitment to be a good steward over my finances and every aspect of my life including my time, talent, treasure, family, and all that I possess. I will take control over my financial destiny and become wise and disciplined in my wealth building habits. I will write down my goals and keep myself accountable to them.

During this financial fast, I will specifically pray for:

\_\_\_\_\_  
\_\_\_\_\_

Every (week) (bi-week) (month), I pledge to save \$\_\_\_\_\_  
So we fasted and petitioned our God about this, and he answered our prayer. (Ezra 8:23, NLT)

I believe that God is the only answer to my prayer and that fasting will draw me closer to Him. Therefore, God being my strength and grace being my basis, I commit myself to the 40-day TBC Financial Fast.

Signature

Date

Accountability Partner:

I, \_\_\_\_\_, promise to hold \_\_\_\_\_  
accountable for all financial decisions he/she makes during the 40-day TBC Financial Fast.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



Day	Date	Day of Week	Scripture (NLT)	Savings Tips and Financial Planning Techniques	Journal Prompt
1	2/22/2023	Wed	1 Corinthians 16:2	Create or review 2023 savings goals	How can you worship God through saving or setting finances aside?
2	2/23/2023	Thu	Ecclesiastes 7:12	Categorize debts and create a plan to pay them off	For many of us, riches are hard to come by. Have you ever forsaken your relationship with God to give your attention to generating wealth?
3	2/24/2023	Fri	Ecclesiastes 11:2	Automate bill payments	Life involves both risk and opportunities. Journal the reasons that may prevent you from "giving generously" or taking risks in investing.
4	2/25/2023	Sat	Proverbs 11:4	Pay credit card bills on time, if not early	Whatever success and profit we have in this life will eventually come to an end. Will God be pleased with how you were a steward of your finances?
5	2/27/2023	Mon	2 Corinthians 12:14	Create a savings plan for your yearly gift giving	Reflect back on a time when you had the means to help someone in need financially but chose selfish behavior.
6	2/28/2023	Tues	Zephaniah 1:18	Set an annual date to check your credit report.	How has the need to have more money warped your perspective?
7	3/1/2023	Wed	Ecclesiastes 5:10	Incorporate "no spend" days or weeks into your calendar	Have you ever had more month than money? Journal how you were able to make it through.
8	3/2/2023	Thu	Proverbs 13:22	<b>DEPOSIT DAY / CHECK- IN DAY</b>	Leaving a financial inheritance to your children and grandchildren requires wisdom. How can you ensure that you've created a plan that's secure?
9	3/3/2023	Fri	Genesis 47:16	Meal plan and be sure to include leftovers in your planning	Do you live with a mindset of scarcity even though you're faithful and God has blessed you financially?
10	3/4/2023	Sat	Ecclesiastes 5:11	Create a grocery budget and stick to it	Have you noticed patterns of family and friends treating as their ATM?
11	3/6/2023	Mon	Proverbs 23:23	Wash clothes at lower temperatures to reduce costs.	Have your eyes or desires ever been larger than your wallet? How were you able to push back?
12	3/7/2023	Tues	Proverbs 28:22	Turn off lights when not in use and switch to energy saving bulbs.	If you obtain money illegally God will oppose you. What are some benefits you've experienced from "working as unto the Lord?"
13	3/8/2023	Wed	Proverbs 11:24	Unplug appliances and other electricity draining items not in use.	What does the statement "we are blessed to be a blessing" really mean to you?

Day	Date	Day of Week	Scripture (NLT)	Savings Tips and Financial Planning Techniques	Journal Prompt
14	3/9/2023	Thu	Matthew 6:24	Try repairing broken items before replacing them	Few things can distract our spiritual focus and fill us with darkness as effectively as becoming a slave to money. Are you making money or is money making you?
15	3/10/2023	Fri	Ecclesiastes 2:26	Talk to utility providers about cost reducing options	Sometimes, to increase wealth or become debt free, we have to use available resources. Are you taking advantage of cost reduction options, savings programs, or using coupons to help save on expenses?
16	3/11/2023	Sat	2 Kings 12:4	<b>DEPOSIT DAY / CHECK- IN DAY</b>	Emergencies happen! Are you currently making deposits into a separate emergency fund account? How did you start? Are you pleased with what you are saving? What roadblocks have prevented you from starting or continuing?
17	3/13/2023	Mon	Proverbs 13:11	Don't make any purchases if you don't need the item, even if on sale	Have you ever participated in or been tempted to participate in "get rich quick schemes?" Explain.
18	3/14/2023	Tues	Ecclesiastes 9:15	Use coupons and cashback rewards	God takes care of those who embrace righteousness and work with diligence. Journal how God has taken care of you and your finances.
19	3/15/2023	Wed	Proverbs 10:2	Pack your lunch	Have you ever craved satisfaction through wealth or material things and brought unhappiness to yourself by choosing ill-gotten gains?
20	3/16/2023	Thu	Matthew 6:19	Borrow or rent instead of buying (movies, books, etc...)	Take a look around your home. Do you have multiple items of the same thing? Make a list of things you can donate or give-away and follow through.
21	3/17/2023	Fri	Philippians 4:11	Buy pantry items and household supplies in bulk	Instead of complaining about what you don't have, think about what you can thank God for providing.
22	3/18/2023	Sat	Proverbs 21:20	Rideshare or carpool	How has God dealt with you about your spending habits? Your savings habits?
23	3/20/2023	Mon	Micah 6:14	Replace soda, juice, and alcohol with water	Journal times when it appeared as if you never had enough.
24	3/21/2023	Tues	Philippians 4:19	<b>DEPOSIT DAY / CHECK- IN DAY</b>	Reflect on a time when you were in need and cried out to the Lord. Journal how God came through. Was your relationship with Him strengthened?
25	3/22/2023	Wed	Proverbs 22:7	Review subscriptions and cancel those not in use or no longer needed	What are you willing to give up to walk in financial freedom?
26	3/23/2023	Thu	Proverbs 30:25	Evaluate and reduce cable and streaming video plans	Do you prepare a plan to save for vacations? If so, journal how this has impacted you and why having a plan is important. If you don't have a plan, journal why not and start working on a plan now.



Day	Date	Day of Week	Scripture (NLT)	Savings Tips and Financial Planning Techniques	Journal Prompt
27	3/24/2023	Fri	Malachai 3:10	Take your snacks to work and/or keep a snack bag in your car	In what way has God opened up windows and doors for you as a result of your faithfulness in tithing?
28	3/25/2023	Sat	Jeremiah 9:23	Incorporate the word "NO" into conversations that involve spending money	When you have been blessed in your finances (bonus, inheritance, etc...) do you keep the news to yourself or baost about your new "windfall"?
29	3/27/2023	Mon	Proverbs 28:8	Buy generic or store brand products	"The news is always full of money lenders (banks, credit card companies, etc...) whose profits have declined. Journal how that makes you feel."
30	3/28/2023	Tues	Proverbs 6:6	Frequent stores that offer rewards	"In what ways are you using your financial resources economically? How can you be and do better?"
31	3/29/2023	Wed	Romans 13:8	Make your home energy efficient (window & door sealing, etc...)	No one likes being in debt; owing someone else. Journal steps you can take to becoming debt-free
32	3/30/2023	Thu	Proverbs 13:7	<b>DEPOSIT DAY / CHECK- IN DAY</b>	"People like to pretend they live a lifestyle that does not fit their finances. Have you ever pretended to live a lifestyle beyond your means?"
33	3/31/2023	Fri	Haggai 1:6	Create a separate and inaccessible savings account	What can you do to ensure you give God first place?
34	4/1/2023	Sat	Mark 6:8	Do a monthly savings challenge	Would you be willing to walk away from a lavish life and go if God asked it of you?
35	4/3/2023	Mon	Proverbs 10:22	Rideshare or carpool	How has God dealt with you about your spending habits? Your savings habits?
36	4/4/2023	Tues	Luke 12:34	Replace soda, juice, and alcohol with water	Journal times when it appeared as if you never had enough.
37	4/5/2023	Wed	Psalms 49:10	DEPOSIT DAY / CHECK- IN DAY	Reflect on a time when you were in need and cried out to the Lord. Journal how God came through. Was your relationship with Him strengthened?
38	4/6/2023	Thu	Mark 8:36	Review subscriptions and cancel those not in use or no longer needed	What are you willing to give up to walk in financial freedom?
39	4/7/2023	Fri	Proverbs 23:4	Evaluate and reduce cable and streaming video plans	Do you prepare a plan to save for vacations? If so, journal how this has impacted you and why having a plan is important. If you don't have a plan, journal why not and start working on a plan now.
40	4/8/2023	Sat	2 Kings 4:7	<b>DEPOSIT DAY / CHECK-IN DAY</b>	Journal the methods you use to ensure not only are your debts paid, but that you have enough money to live off on.



# SPENDING TRACKER

[illegible]

# SAVINGS TRACKER

Calculate how much you would have spent each day and at a minimum, save that amount.

Day	Amount Saved	Balance
1		
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40 Days TO Financial  
*Fitness*  
JOURNAL

START HERE





# Day 1

**SCRIPTURE:** 1 Corinthians 16:2 (NLT) "On the first day of each week, you should each put aside a portion of the money you have earned..."

**SAVINGS TIP:** Create or review 2023 savings goals.

**JOURNAL PROMPT:** How can you worship God through saving or setting finances aside?





## Day 2

**SCRIPTURE:** Ecclesiastes 7:12 (NLT) "Wisdom and money can get you almost anything..."

**SAVINGS TIP:** Categorize debts and create a plan to pay them off.

**JOURNAL PROMPT:** For many of us, riches are hard to come by. Have you ever forsaken your relationship with God to give your attention to generating wealth?



## Day 3

**SCRIPTURE:** *Ecclesiastes 11:2 (NLT)* “...divide your investments among many places for you do not know what risks might lie ahead.”

**SAVINGS TIP:** Automate bill payments and/or increase 401(k) contribution.

**JOURNAL PROMPT:** Life involves both risk and opportunities. Journal the reasons that may prevent you from “giving generously” or taking risks in investing.



## Day 4

**SCRIPTURE:** *Proverbs 11:4 (NLT) "Riches won't help on the day of judgment, but right living can save you from death."*

**SAVINGS TIP:** Pay credit card bills on time, if not early.

**JOURNAL PROMPT:** Whatever success and profit we have in this life will eventually come to an end. Journal ways in which God would be pleased with how you steward your finances.



## Day 5

**SCRIPTURE:** 2 Corinthians 12:14 *"Now I am coming to you...and I will not be a burden to you...After all, children don't provide for their parents. Rather, parents provide for their children."*

**SAVINGS TIP:** Create a savings plan for your yearly gift giving.

**JOURNAL PROMPT:** Reflect back on a time when you had the means to help someone in need financially but chose selfish behavior.





## Day 6

**SCRIPTURE:** *Zephaniah 1:18 (NLT) "Your silver and gold will not save you..."*

**SAVINGS TIP:** Set an annual date to check your credit report.

**JOURNAL PROMPT:** How has the need to have more money warped your perspective?



## Day 7

**SCRIPTURE:** *Ecclesiastes 5:10 (NLT) "Those who love money will never have enough. How meaningless to think that wealth brings true happiness."*

**SAVINGS TIP:** Incorporate "no spend" days or weeks into your calendar.

**JOURNAL PROMPT:** Have you ever had more month than money? Journal how you were able to make it through.



## Day 8

**SCRIPTURE:** *Proverbs 13:22 (NLT) “Good people leave an inheritance to their grandchildren, but the sinner’s wealth passes to the godly.”*

### DEPOSIT DAY / CHECK-IN DAY

**JOURNAL PROMPT:** Leaving a financial inheritance to your children and grandchildren requires wisdom. How can you ensure that you’ve created a plan that’s secure?



## Day 9

**SCRIPTURE:** *Genesis 47:16 (NLT) “Joseph replied, ‘Since your money is gone, bring me your livestock. I will give you food in exchange for your livestock.’”*

**SAVINGS TIP:** Meal plan and be sure to include leftovers in your planning.

**JOURNAL PROMPT:** Do you live with a mindset of scarcity even though you're faithful and God has blessed you financially?





## Day 10

**SCRIPTURE:** *Ecclesiastes 5:11 "The more you have, the more people come to help you spend it..."*

**SAVINGS TIP:** Create a grocery budget and stick to it.

**JOURNAL PROMPT:** Have you noticed patterns of family and friends treating you as their ATM?



# Day 11

**SCRIPTURE:** *Proverbs 23:3 (NLT) "...don't desire all the delicacies for he might be trying to trick you."*

**SAVINGS TIP:** Wash clothes at lower temperatures to reduce costs.

**JOURNAL PROMPT:** Have your eyes or desires ever been larger than your wallet?  
How were you able to push back?



## Day 12

**SCRIPTURE:** *Proverbs 28:22 (NLT) "Greedy people try to get rich quick but don't realize they're headed for poverty."*

**SAVINGS TIP:** Turn off lights when not in use and switch to energy savings bulbs.

**JOURNAL PROMPT:** If you obtain money illegally God will oppose you. What are some benefits you've experienced from "working as unto the Lord?"



## Day 13

**SCRIPTURE:** *Proverbs 11:24 (NLT) "Give freely and become more wealthy; be stingy and lose everything."*

**SAVINGS TIP:** Unplug appliances and other electricity draining items not in use.

**JOURNAL PROMPT:** What does the statement "we are blessed to be a blessing" really mean to you?





## Day 14

**SCRIPTURE:** *Matthew 6:24 (NLT) "No one can serve two masters. For you will hate one and love the other...You cannot serve God and be enslaved to money."*

**SAVINGS TIP:** Try repairing broken items before replacing them.

**JOURNAL PROMPT:** Few things can distract our spiritual focus and fill us with darkness as effectively as becoming a slave to money. Are you making money or is money making you?



## Day 15

**SCRIPTURE:** *Proverbs 13:22 (NLT) "Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly."*

**SAVINGS TIP:** Talk to utility providers about cost reducing options.

**JOURNAL PROMPT:** Sometimes, to increase wealth or become debt free, we have to use available resources. Are you taking advantage of cost reduction option, savings programs, or using coupons to help save on expenses?



## Day 16

**SCRIPTURE:** *2 Kings 12:4-5 (NLT) "One day King Joash said to the priests, 'collect all the money brought as a sacred offering to the Lord's Temple'... to pay for whatever repairs are needed at the Temple"*

**SAVINGS TIP:** Don't make any purchases if you don't need the item, even if the item is on sale.

**JOURNAL PROMPT:** Have you ever participated in or been tempted to participate in "get rich quick schemes"? Explain.





## Day 17

**SCRIPTURE:** *Proverbs 13:11 (NLT) "Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time."*

**SAVINGS TIP:** Don't make any purchases if you don't need the item, even if the item is on sale.

**JOURNAL PROMPT:** Have you ever participated in or been tempted to participate in "get rich quick schemes"? Explain.



## Day 18

**SCRIPTURE:** *Ecclesiastes 9:15 (NLT)* "A poor, wise man knew how to save the town, and so it was rescued. But afterward no one thought to thank him."

**SAVINGS TIP:** Use coupons and cashback rewards.

**JOURNAL PROMPT:** God takes care of those who embrace righteousness and work with diligence. Journal how God has taken care of you and your finances.



## Day 19

**SCRIPTURE:** *Proverbs 10:2 (NLT) "Tainted wealth has no lasting value, but right living can save your life."*

**SAVINGS TIP:** Pack a lunch.

**JOURNAL PROMPT:** Have you ever craved satisfaction through wealth or material things and brought unhappiness to yourself by choosing ill-gotten gains?





## Day 20

**SCRIPTURE:** *Matthew 6:19 (NLT) "Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal."*

**SAVINGS TIP:** Borrow or rent instead of buying (movies, books, etc...)

**JOURNAL PROMPT:** Take a look around your home. Do you have multiple items of the same thing? Make a list of things you can donate or give-away and follow through.



## Day 21

**SCRIPTURE:** *Philippians 4:11 (NLT) "Not that I was ever in need, for I have learned how to be content with whatever I have."*

**SAVINGS TIP:** Buy pantry items and household supplies in bulk.

**JOURNAL PROMPT:** Instead of complaining about what you don't have, think about what you can thank God for providing.



## Day 22

**SCRIPTURE:** *Proverbs 21:20 (NLT) "The wise have wealth and luxury, but fools spend whatever they get."*

**SAVINGS TIP:** Rideshare or carpool.

**JOURNAL PROMPT:** How has God dealt with you about your spending habits? Your savings habits?





## Day 23

**SCRIPTURE:** *Micah 6:14 (NLT) "You will eat but never have enough. Your hunger pangs and emptiness will remain. And though you try to save your money, it will come to nothing in the end."*

**SAVINGS TIP:** Replace soda and other beverages with water.

**JOURNAL PROMPT:** Journal times when it appeared as if you never had enough.



## Day 24

**SCRIPTURE:** *Philippians 4:19 (NLT) "And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus."*

### DEPOSIT DAY / CHECK-IN DAY

**JOURNAL PROMPT:** Reflect on a time when you were in need and cried out to the Lord. Journal how God came through. Was your relationship with Him strengthened?



## Day 25

**SCRIPTURE:** *Proverbs 22:7 (NLT) "Just as the rich rule the poor, so the borrower is servant to the lender."*

**SAVINGS TIP:** Review subscriptions and cancel those not in use or longer needed.

**JOURNAL PROMPT:** What are you willing to give up in order to walk in financial freedom?



## Day 26

**SCRIPTURE:** *Proverbs 30:25 (NLT) "Ants-they aren't strong, but they store up food all summer."*

**SAVINGS TIP:** Evaluate and reduce cable and streaming video plans.

**JOURNAL PROMPT:** Do you prepare plans to save for specific items or events? If so, journal how this has impacted you and why having a plan is important. If not, journal why you don't spending plans.





## Day 27

**SCRIPTURE:** *Malachai 3:10 (NLT) "Bring all the tithes into the storehouse so there will be enough food in my temple...I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in!..."*

**SAVINGS TIP:** Take your snacks to work and/or keep a snack bag in your car.

**JOURNAL PROMPT:** In what way has God opened up windows or doors for you as a result of your faithfulness in tithing?



## Day 28

**SCRIPTURE:** *Jeremiah 9:23 (NLT) "...Don't let the wise boast in their wisdom, or the powerful boast in their power, or the rich boast in their riches."*

**SAVINGS TIP:** Incorporate the word "NO" into conversations that involve spending money.

**JOURNAL PROMPT:** When you have been blessed in your finances (bonus, inheritance, etc...) do you keep the news to yourself or boast about your new "windfall"?



## Day 29

**SCRIPTURE:** *Proverbs 28:8 (NLT) "Income from charging high interest rates will end up in the pocket of someone who is kind to the poor."*

**SAVINGS TIP:** Buy generic or store brand products.

**JOURNAL PROMPT:** The news is always full of money lenders (banks, credit card companies, etc...) whose profits have declined. Journal how that makes you feel.



## Day 30

**SCRIPTURE:** *Proverbs 6:6 (NLT) "Take a lesson from the ants, you lazybones. Learn from their ways and become wise."*

**SAVINGS TIP:** Frequent stores that offer rewards.

**JOURNAL PROMPT:** In what ways are you using your financial resources economically? How can you be and do better?





## Day 31

**SCRIPTURE:** *Romans 13:8 (NLT) "Owe nothing to anyone-except for your obligation to love one another..."*

**SAVINGS TIP:** Make your home energy efficient (window and door sealing, etc...)

**JOURNAL PROMPT:** No one likes being in debt; owing someone else. Journal steps you can take to becoming debt-free.



## Day 32

**SCRIPTURE:** *Proverbs 13:7 (NLT) "Some who are poor pretend to be rich; others who are rich pretend to be poor."*

### DEPOSIT DAY / CHECK-IN DAY

**JOURNAL PROMPT:** People like to pretend they live a lifestyle that does not fit their finances. Have you ever pretended to live a lifestyle beyond your means?



## Day 33

**SCRIPTURE:** *Haggai 1:6 (NLT) "You have planted much but harvest little. You eat but are not satisfied. You drink but are still thirsty. You put on clothes but cannot keep warm. Your wages disappear as though you were putting them on pockets filled with holes!"*

**SAVINGS TIP:** Create a separate and inaccessible savings account.

**JOURNAL PROMPT:** What can you do to ensure you give God first place?



## Day 34

**SCRIPTURE:** *Mark 6:8 (NLT) "He told them to take nothing for their journey except a walking stick-no food, no traveler's bag, no money."*

**SAVINGS TIP:** Complete a monthly savings challenge.

**JOURNAL PROMPT:** Would you be willing to walk away from a lavish life and go if God asked it of you?





## Day 35

**SCRIPTURE:** *Proverbs 10:22 (NLT) "The blessing of the Lord makes a person rich, and he adds no sorrow with it."*

**SAVINGS TIP:** Negotiate for a lower phone bill.

**JOURNAL PROMPT:** How can you change the way you use your resources in order to reflect Kingdom values more accurately?



## Day 36

**SCRIPTURE:** *Luke 12:34 (NLT) "Wherever your treasure is, there the desires of your heart will also be."*

**SAVINGS TIP:** Take any bonuses, refunds, and rewards you receive and put it in emergency fund account.

**JOURNAL PROMPT:** If you look at your spending patterns, is your heart aligned with biblical principals?



## Day 37

**SCRIPTURE:** *Psalms 49:10 (NLT) "Those who are wise must finally die, just like the foolish and the senseless, leaving all their wealth behind."*

**SAVINGS TIP:** Shop your closet.

**JOURNAL PROMPT:** Gaining riches or wealth would make anyone happy. Journal what you would do if God blessed you with riches or wealth.



## Day 38

**SCRIPTURE:** *Mark 8:36 (NLT) "And what do you benefit if you gain the whole world but lose your own soul."*

**SAVINGS TIP:** Prepare a month's worth of freezer meals.

**JOURNAL PROMPT:** Journal a time when a love for money/wealth/fame/fortune caused you to act out of character and outside the will of God.





## Day 39

**SCRIPTURE:** *Proverbs 23:4 (NLT) "Don't wear yourself out trying to get rich. Be wise enough to know when to quit."*

**SAVINGS TIP:** Create a money jar and put in all the money you have in your pockets/purse at the end of each day.

**JOURNAL PROMPT:** In today's financial climate, enough never seems to be enough. Journal ways you have been tempted to "go all out" trying to get rich.



## Day 40

**SCRIPTURE:** *2 Kings 4:7 (NLT) "When she told the man of God what had happened, he said...now sell the olive oil and pay your debts, and you and your sons can live on what is left over."*

### DEPOSIT DAY / CHECK-IN DAY

**JOURNAL PROMPT:** Journal the methods you use to ensure not only are your debts paid, but that you have enough money to live off on.





