

MONEY MASTERY

14 DAY DEVOTIONAL



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INTRODUCTION:

"Our handling of money is a litmus test of our true character. It's an index of our spiritual life. Our stewardship of our money and possessions becomes the story of our lives."

– Randy Alcorn, Money, Possessions, and Eternity

"No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

– Jesus, Matthew 6:24 (NKJV)

There are over 2,000 Bible verses about money, and Jesus preached about it more than any other subject. Apparently, there is a strong connection between financial management and our faith. Money can be used to bless people and to harm them; it is an outlet for generosity and greed. The Bible makes it clear that God wants us to prosper. It also makes it plain that prosperity can harm our spiritual health. The answer to how we should handle our money isn't always black and white. It requires discernment and diving into scripture. In the midst of financial tension, God is inviting you into a deeper relationship with him.

With finances as the primary stressor for Christians and pastors, there is a dire need for discipleship around money. Our goal for this two-week devotional is to help you discover true financial freedom. We pray that you will come to a fresh revelation of how you can use your money to partner with God and make a difference.

PART ONE

THE MOTIVE

*Money Mastery starts with
surrendering to God's will for your
finances.*

DAY 1:
SURRENDER

Read: Psalm 24:1, Proverbs 16:1-9, Matthew
16:25, Luke 6:38, James 1:17



When you woke up this morning, what was your first thought? Was your mind filled with your agenda and responsibilities for the day? Or were you too sleepy to think, every cell in your body pining for that first cup of coffee? Maybe you groggily thanked God for the day as you shrugged off the covers and made your way to the bathroom.

Every day is a gift. It's a cliché for a reason. None of us can control whether or not the sun rises or if we wake up. Our life is a loan from God. As Psalm 24:1 says, "The earth is the LORD's, and everything in it. The world and all its people belong to him." Through surrender, we align ourselves with this reality.

Surrender is not only the first step in building wealth with God; it is a continual heart posture we must uphold. When we stray from surrender, entitlement and greed starts to settle into our hearts. And frankly, the financial plans we can muster in our own strength aren't nearly as good as God's.

Every morning, we must make the choice to surrender our day to God. He gives us time, talent, and treasure to steward. Surrender looks like saying, "God, I have sixteen waking hours today. How do you want me to use them?" Surrender also involves taking inventory of your financial resources and asking God how He wants you to spend, invest, and give.

As Psalm 37:23 says, God delights in every detail of our lives. He is delighted when we invite Him into our everyday endeavors because it deepens our relationship with Him. When you ask God how He wants you to spend your time, you're doing life with Him. Your relationship extends beyond your quiet time in the morning.

It gets even better. When we willingly return our

gifts to the Giver, He does more than we could ever imagine or think. Jesus said, “Give, and you will receive” and “whoever loses his life because of me will find it” (Luke 6:38 & Matthew 16:25). God will honor your surrender by multiplying your offerings. You will have more abundance—literal and spiritual—than you had at the start.

PRAY

God, thank you for this day. I am honored that you have given me the gift of stewardship. The abundance you’ve given me is amazing! Please show me the depth of resources you have blessed me with – time, talent, and treasure. Holy Spirit, please give me the strength to surrender. Guide me today as I seek to return my gifts to you. My life is yours, and I trust you to guide my path.

QUESTIONS FOR APPLICATION:

1. Do I envision myself as an owner or a steward of my life?
2. Are there any goals or plans I'm trying to control in my own strength?
3. What are the areas where I experience the most stress? How might God be asking me to surrender and trust?
4. Take inventory of your schedule, financial resources, and talents. How can you use these gifts to partner with God more intimately?

DAY 2:
YOUR GOAL

Read: Matthew 6:33, Matthew 25, Psalm 16:5-6



When humans want something, our instinct is to chase after it. For example: Boy meets girl, boy likes girl, boy won't stop calling girl even though she's clearly not interested. Or, a young adult has a specific idea of success, so they work ruthlessly to climb the corporate ladder even when it leaves a trail of broken anxiety and relationships behind them. God hardwired us to desire things like meaningful relationships, safety, and a purposeful life. However, we were never meant to bear the burden of pursuing those things alone. Instead, God wants us to trust Him to lead us to the right things, people, and places in the right timing.

In Matthew 6:33, Jesus addresses the human tendency to worry about food, clothing, and material provision. Jesus promises, "Seek first the kingdom of God and His righteousness, and all these things shall be added to you." If we choose to believe it, life is really simple. All we have to do is keep our eyes on Jesus. Favor is attracted to our life when we pursue Kingdom priorities. I like to say it this way: the best things in life are attracted, not pursued.

This doesn't mean that we sit passively on the sidelines. While waiting on God to bring something new, we are responsible for stewarding our current opportunities. In fact, stewardship triggers the next season. Jesus illustrated this principle in the Parable of the Talents.

Matthew 25:14-15 (NKJV) says, "For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey."

In the master's absence, the servants with two and five talents doubled their investments. The servant with one hid their money in the ground. When the master returned, this was His response to the servants who doubled their investments:

"The master said, 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'" (Matthew 25:23, NLT)

The servant who hid his talent wasn't so lucky. The master scolded him and said, "So take the talent from him, and give it to him who has ten talents. 'For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.'" (Matthew 25:28-29, NKJV)

So, the servant with ten talents was given another talent, free of charge. That's a shining example of "seek first the kingdom, and **all will be added.**" If we are good and faithful servants, we will be entrusted with more responsibility, more resources, and joyous celebration with God, too! Our challenge is to hold our future dreams in tension with what we already have. When we seek the Kingdom and are faithful in our current assignment, the next opportunity will be attracted to you in the right season.

PRAY

God, you are my portion and my cup. I want Matthew 6:33 to mark my life—please empower me to seek your Kingdom and righteousness first. Show me what you want me to focus on in this season of life, and help me to remain faithful when I become distracted or tired. I want to celebrate in your presence as I hear the words “well done, good and faithful servant!”

QUESTIONS FOR APPLICATION:

1. How do I “seek first the Kingdom?”
Am I faithfully stewarding my life while I eagerly anticipate Christ’s return?
2. What am I prone to pursue? What are the areas where it’s hard for me to wait for the right things to be attracted?
3. What “talents” are in my hands right now? What are the current opportunities I can be faithful with?
4. Have there been instances in my past when God rewarded my faithfulness with an additional blessing or opportunity? Rejoice in His faithfulness.

DAY 3:
WHO DO YOU SERVE?

Read: Matthew 6:24-27 (NAB)



What comes to your mind when you think of the word “serving?” The concept is often associated with our actions toward others. When it comes to our finances, Jesus gives us another perspective to consider. In Matthew 6:24 (NAB), He says, “No one can serve two masters. He will either hate one and love the other, or be devoted to one and despise the other. You cannot serve God and mammon.” It’s a clear declaration that our loyalty can’t be divided.

When we serve money, it becomes a master that dictates our decisions and drives our pursuits. On the other hand, when we serve God, our focus shifts from accumulating wealth for ourselves to using our resources to further His kingdom. As believers, we are called to be good stewards of the resources God has entrusted to us. Our attitude towards money and material things reflect our heart’s devotion.

We have a responsibility to examine our motives and intentions honestly. Do we want to accumulate wealth for our own gain, or are we using our resources to serve and bless others?

When we serve God instead of money, we begin to view our possessions as tools to bless others instead of as a means of personal gratification.

But, the journey isn’t an easy one. Surrendering our finances to God is an ongoing process. It requires us to abandon control and trust in His provision. As we surrender our plans, dreams, and even our anxieties to Him, we open ourselves up to experiencing true financial freedom.

By aligning our hearts with God’s will, we gain a fresh perspective on wealth and its purpose.

Instead of hoarding our resources, we share them generously. As we seek God’s direction in managing

our time, talents, and treasures, we discover the joy and fulfillment that comes from partnering with Him in making a difference in the lives of others.

When we serve God with our finances, we position ourselves to receive His guidance on the journey to financial freedom. Since God is a faithful provider the source of all blessings, He is the best place to receive divine wisdom. By examining our hearts and evaluating our priorities, we can begin to align with His plans for our money.

It all starts with surrendering our financial endeavors to Him. When we trust God with our money, He will guide us to use our resources to bless our families, communities, and the world. On the other side of surrender is the path to true joy and freedom that come from serving the one true Master.

PRAY

God, I come before you today with a humble heart, seeking your wisdom and guidance. Help me understand the true meaning of serving and where my loyalty lies, according to Matthew 6:24-27. Open my eyes to any areas in my life where I may be divided in my devotion. Show me how to fully surrender to you and align my heart with your will.

QUESTIONS FOR APPLICATION:

1. How can I align my financial decisions with God's priorities?
2. What are the areas where I experience the most stress?
3. How might God be asking me to surrender and trust Him in this season of my life?
4. After taking inventory of my schedule, financial resources, and talents, how can I use my resources to serve others and make a difference?

DAY 4:
CONTENTMENT

Read: 1 Timothy 6:6-11, Psalm 16:5-6



What are you hoping for today? Is there a goal, opportunity, or experience you are eager to attain? Hopeful expectation is a good thing. It's what propels us forward in life. However, if you're anything like me, hopeful expectation can turn into restlessness over time. The longer I have to wait for the fulfillment of a dream, the easier it is for discontent to sneak into my heart.

Your finances is one of the primary areas where enemy will try to tempt you with discontent, especially when your goal is to build wealth for the Kingdom of God. The Apostle Paul warned his disciple, Timothy, about this temptation:

“But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.”

The wealth of the world will expire. Contentment refocuses our perspective to the fact that earthly treasure only has value in relation to how it advances heavenly treasure. Every time you fight for contentment, you're building a defense against the very idol that will knock you off God's path for your life quicker than anything—the love of money.

Paul continues: “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 the 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.”

As we operate in wise financial stewardship, we must keep watch over our desires. Rather than desiring to be rich, we should aim to desire what God desires. Money is attracted, not pursued. When

you pursue God's will and prepare for the purposes He has for you, resources will be attracted to your life. I love how Paul puts it: "Pursue righteousness, godliness, faith, love, steadfastness, gentleness." (1 Timothy 6:11)

There's a tension to maintain here. The goal is not to live in a poverty mindset and be fearful of financial gain. Rather, God wants to build a strong character within you that can be entrusted to steward earthly resources for Kingdom purposes.

Contentment does not mean stagnation. A content person can still advance and be increasingly fruitful every year of their life. Remember, contentment with godliness is great gain. Why? A person who possesses these qualities is aligned with God's desires to "be fruitful and multiply" for the benefit of others. Contentment will enable you to make the right financial decisions in the right timing for the right reasons.

QUESTIONS FOR APPLICATION:

1. What desires do I think God put on my heart for the next season?

- *Are they biblical? How can they be used to advance the Kingdom?*
- *Pray for insight on God's timing (Is it time to think and pray, to make a plan, or move forward?)*
- *Ask if there are any steps of preparation you can take at present.*

2. Where am I tempted to be discontent and take matters into my own hands, in my own timing?

- *Surrender these areas to God.*
- *Ask for wisdom on how to manage the tension between taking action and waiting on God to move*

3. When I'm tempted to be impatient, how can I fill the waiting by pursuing righteousness, godliness, faith, love, steadfastness, and gentleness?

PART TWO

THE MOMENT

*Fruitfulness comes through
faithfulness. Maximize your current
season.*

DAY 5:
SMALL BEGINNINGS

Read: Luke 16:10-12, Zechariah 4:10



I live in Colorado, which is known across the world for its breathtaking mountains. There are 58 mountains that reach over 14,000 feet, affectionately known as 14ners. Climbing a 14ner is no easy feat. Some hikes include sharp turns and require free climbing amidst loose rocks for several miles. Even though the view at the top is breathtaking, the feeling at the base of a 14ner can be quite overwhelming.

Ecclesiastes 7:8 says, “Finishing is better than starting. Patience is better than pride.” We all love to complete goals and fulfill dreams. However, starting a new endeavor can be difficult and intimidating.

Zerubbabel was a man who understood this feeling well. He was a descendant of King David and born in captivity in Babylon. When captivity ended, Zerubbabel was selected to lead the first group of Jews back into the Promised Land. Because of his exquisite leadership of roughly 50,000 people, he was appointed as the governor of Judah.

Zerubbabel was also faced with a bright new future and the job of rebuilding the temple. Though was undoubtedly an exciting time and extreme honor, I imagine that Zerubbabel was daunted at times. He built the altar of burnt offerings and began the foundation, but nearly twenty years passed until the project was completed.

In response to this, Zechariah 4:10 (NLT) says, “Do not despise the day of small beginnings, for the Lord rejoices to see the work begin, to see the plumb line in Zerubbabel’s hand.”

To Zerubbabel, it probably didn’t feel like the day of small beginnings. It had been twenty years! God looks at time differently than we do. He sees the end from the beginning. Whereas we may rejoice at

the end of a work, God rejoices in the beginning of a work, too. Our job is to remain diligent and fight disappointment because we know that all God's promises are a yes and amen.

"The plumb line in Zerubbabel's hand" was a tool used to rebuild the temple. God could have miraculously rebuilt the temple in an instant. However, He preferred to partner with Zerubbabel. The work God was doing inside of Zerubbabel was just as important as the work He was doing through him.

What "small beginnings" are you facing? When your work is daunting, rejoice in the fact that God is inviting you into a mission that's bigger than yourself. He will meet you in the midst of your faithfulness. If you don't see outward results yet, be encouraged that the Lord is using the work of your hands to develop your heart.

Your faithfulness today matters. Jesus said, "If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities." (Luke 16:10)

Don't despise a responsibility or opportunity because it is small. Rather, see it as an opportunity to be faithful. Then, the Lord will entrust you with larger things. Every season is pregnant with purpose. Your future depends on how faithful you are today!

PRAY

Lord, thank you for the privilege of partnering with you in things big and small. I repent for the times that I've despised the day of small beginnings. I choose to be grateful for the money, relationships, and opportunities you've entrusted me with today. It is a gift to be wrapped up in your story, for your glory! Please give me your perspective to see the end from the beginning so that I can move forward in greater faith. Thank you for rejoicing in the work of my hands.

DAY 6:
DILIGENCE

Read: Proverbs 12:27, 2 Peter 1:3, Proverbs
13:19-21, Matthew 25:29, NLT



Are you constantly looking forward to the next thing? Do you find it difficult to focus when there's so much excitement on the horizon? In our enthusiasm for the future, we can miss the opportunities God has placed in our present moment. Dreaming is much easier than diligence. Thankfully, the Bible is full of encouragement about how to stay focused on our current mission. I love this verse from Proverbs:

“Lazy people don’t even cook the game they catch, but the diligent make use of everything they find.” (Proverbs 12:27, NLT)

Think about that for a minute. The “lazy people” still made an effort to go hunting. They even caught some meat! However, they stopped the process before they could even enjoy the fruits of their labor.

How many times do we quit before we get the prize? We become distracted, lazy, and impatient to move on to the next opportunity. Instead, the Bible encourages us to make use of everything we find. There are resources right under your nose that have the potential to grow. I believe that diligence is the key to fulfilling the dreams God has placed on your heart.

The Hebrew word for diligence is *chărûwts*. It is associated with being sharp, determined, and eager. The same word is also used to describe mining for gold, digging a trench, and using a threshing instrument.

So, diligent people take action to maximize the resources in their environment. The gold is already there; you just have to mine for it. There is plenty of water, but you must dig a trench for it to flow. God has already provided the treasure; you just need a shovel!

The threshing instrument is a vibrant metaphor. A thresher's purpose is to separate grain and straw to collect the most valuable part of the crop. Without threshing, grain isn't edible. After threshing, grain can be transformed into many tasty things like bread, pasta, and oatmeal. Back in the day, when most people worked on farms, the leftover straw was used to feed animals and pad bedding. Nothing was wasted.

Here's the point: if you're diligent, you have everything you need to build wealth. However, you might need to rearrange your raw materials to collect the most valuable part of the crop.

A diligent person engages with God in the creative process to draw out the potential in the raw materials they have access to. They look from God's vantage point and see every day as an opportunity. They are expectant because they know God can use everyday offerings for something miraculous. Jesus promised that diligent people will be trusted with more: "To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away." (Matthew 25:29, NLT)

The value of diligence will take you far in your career, finances, and spiritual journey. We can try to make the most of what we have, but ultimately it takes the power of the Holy Spirit to give us a new perspective on our resources and a new strength for utilizing them.

PRAY

God, thank you for everything you have given me. Everything I have is a gift from you, so I pray that you will empower me to steward my life well. Please give me your perspective on my current season. What resources do I have at my disposal, and how can I use them to the best of my abilities? Holy Spirit, please come and reveal strategies for how I can be more diligent.

DAY 7:

MIRACULOUS MULTIPLICATION

Read: 1 Corinthians 1:26-31, Matthew 15:32-38,
Mark 6:30-44, Luke 9:10-17, John 6:1-14



The Bible is full of unlikely heroes. One such of these was a boy who found himself on the seaside as he and his family listened to a man named Jesus. The word had spread about the Teacher's wisdom and miracles, and this family was excited to see what the hype was all about. After the teaching, it was suppertime and the crowd was starting to get hungry. Jesus' disciples dispersed throughout the crowd and asked anyone and everyone if they had any food. The boy looked into his bag at the five loaves and two fish that his mother packed for him. He was eager to help the Teacher in any way he could, so he presented his offering to the disciples.

His generosity catalyzed the only miracle (other than the resurrection) that is mentioned in all four gospels—Jesus feeding the 5,000.

“Jesus took the five loaves and two fish, looked up toward heaven, and blessed them. Then, breaking the loaves into pieces, he kept giving bread to the disciples so they could distribute it to the people. He also divided the fish for everyone to share. They all ate as much as they wanted, and afterward, the disciples picked up twelve baskets of leftover bread and fish. A total of 5,000 men and their families were fed.” (Mark 6:41-44, NLT)

Before the miracle of feeding the 5,000, Jesus fed the crowd's spirits by teaching the Word of God. However, He wasn't going to leave without blessing their bodies, too. God always provides for spiritual and physical needs, and He does it through the prayers and actions of faith-filled people.

Consider the other key players in this story—the disciples, the boy, and the persistent, albeit faithful, crowd. Jesus encourages and equips others to partner with Him in the miraculous. When the disciples

initially ask Jesus to feed the crowd, He challenges them by saying, “You feed them.” (Mark 6:37)

I believe that Jesus gives us that same charge today: “You feed them.” Jesus has given us His authority, and each of us have resources to steward. The first step is to offer those resources to God. Then, have faith that God will multiply your offering. (There’s plenty of biblical evidence that He will.) Though it may seem small or insignificant at times, God will multiply your offering of time, talent, and treasure to do the miraculous.

PRAY

God, thank you for feeding us physically and spiritually. It is amazing that you invite us to partner with you to provide for other people in supernatural ways. I repent for the times I’ve viewed my resources and abilities from a human perspective. Please show me how you want me to use the ‘loaves and fish’ in my life to display your miraculous abundance.

ASK YOURSELF:

- Do I believe that God can do miracles through me?
- Do I view my time, talent, and treasure as scarce or abundant?
- Is there anywhere or anyone God is asking me to "feed"?
- Are there any areas I'm settling for mundanity where God wants to do the miraculous?

DAY 8:
WISDOM BEFORE WEALTH

Read: Ecclesiastes 10:10, Proverbs 24:3-4



In the pursuit of financial freedom, you cannot overlook the need for wisdom. Wisdom is more than just mere knowledge; it involves the application of knowledge in practical ways. It is the ability to make sound judgments and discern the best course of action. When we seek wisdom in our financial life, we tap into God's divine guidance and align our decisions with His principles.

Proverbs 24:3-4 (NIV) reminds us, "By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures." Building wealth with wisdom goes beyond accumulating money for personal gain. To acquire wisdom, we need to develop a learning mindset.

We can invest in our financial education by reading books, attending seminars, and seeking advice from trusted mentors. As we gain knowledge and understanding, these insights will teach us how to make better financial decisions. Wisdom is not only acquired through knowledge and understanding; it is also shaped by experience. Through repeated encounters and learning from our past financial choices, we gain wisdom that guides us toward making better decisions in the future.

This continual growth in wisdom helps us navigate our financial world with confidence and discernment. When we invest in our skills, knowledge, and understanding, we can work to build a solid foundation. Ecclesiastes 10:10 (NIV), says, "If the ax is dull and its edge unsharpened, more strength is needed, but skill will bring success." This scriptures is a great reminder that we can continue to sharpen our ax by growing in our skills, knowledge, and understanding. These are essential elements in

building a solid foundation for our finances.

As followers of Christ, we can find wisdom not only in worldly knowledge but also in seeking divine wisdom through prayer and meditation on God's Word. By inviting the Holy Spirit into our financial journey, we open ourselves to His guidance and revelation. He will lead us in the right direction, helping us make wise choices and align our financial pursuits with God's purposes.

Let's commit to pursuing wisdom in our financial goals. As we sharpen the blade of knowledge, understanding, and repeated experience, we'll position ourselves for success. When we build our financial house on the foundation of wisdom, we create a solid structure that withstands the storms of life and becomes a source of abundance for ourselves and others.

PRAY

God, I come to you today seeking the wisdom, understanding, and knowledge found in Proverbs 24:3-4. Help me recognize the value of these qualities in my financial journey and show me how to sharpen my ax as it says in Ecclesiastes 10:10. Grant me the discernment to make wise decisions and the skills to apply them effectively. I surrender my own strength and rely on your guidance to bring success and blessings into my life.

QUESTIONS FOR APPLICATION:

1. How do I perceive the role of wisdom in building wealth?
2. Am I actively seeking knowledge, understanding, and wisdom in my financial pursuits?
3. In what areas do I need to sharpen my skills and gain more expertise?
4. How can I apply the principles of wisdom to my financial decisions and actions?

DAY 9:
DIVINE CONNECTIONS

Read: Isaiah 43:4, Proverbs 27:17



What if there was a special reason God brought people into your life? Have you ever stopped to think that the key to financial freedom lies in the connections you make along your journey? Divine connections are no random coincidences; they're part of God's grand plan for our lives. These are the connections He strategically places in our lives to offer wisdom, guidance, and the resources we need to truly understand wealth and how to steward it.

They play a crucial role in our pursuit of financial freedom. Take a moment to reflect on the divine connections you've encountered along your journey. Who are those people who've crossed your path and left a lasting impression on your views about money? How have these connections shaped your understanding of wealth and the responsible management of your resources?

Here's the thing: divine connections go beyond personal gain. They're instrumental in advancing God's Kingdom. So as you build relationships and connections, keep your heart open to the endless possibilities that can arise from these divine encounters. The law of connection reminds us that we all need the help and support of others to make progress on our journey to financial prosperity. As Proverbs 27:17 (NLT) says, "As iron sharpens iron, so a friend sharpens a friend." It highlights our interdependence and the fact that we're all in this together.

Isaiah 43:4 (ESV) reminds us, "Because you are precious in my eyes, and honored, and I love you, I give men in return for you, peoples in exchange for your life." When we remember how much God values us, we can trust Him to bring people into our lives who will love and support us, just as He does.

Think about the opportunities and relationships that are present in your life right now. Could there be divine connections that you haven't fully recognized or appreciated? How can you actively pursue and embrace these connections, knowing that they align with God's purpose for your life?

Remember, true financial freedom isn't achieved in isolation. Embrace the transformative impact of divine connections and trust that God will bring the right people into your life at just the right time. Surrender to His plan, rely on His perfect timing, and remain open to the wisdom, support, and resources that divine connections can bring. Through these connections, you'll join forces with God in building wealth, blessing others, and leaving a lasting impact on the world.

PRAY

God, thank you for the gift of each new day. Help me to approach every moment with gratitude and surrender. Open my heart to recognize the divine connections you bring into my life so they can sharpen me as your word says in Proverbs 27:17. Remind me of Isaiah 43:4 in the moments where I may question my relationships. Guide me to use my time, talent, and treasure for your purposes. Grant me the wisdom and discernment to build relationships that align with Your will.

QUESTIONS FOR APPLICATION:

1. Do I recognize the value of divine connections in my financial journey?
2. How am I actively seeking and embracing divine connections in my life?
3. Are there any current opportunities or relationships that I might be overlooking?
4. How can I contribute to and benefit from the connections I have with others?

PART THREE

THE MISSION

*The mission of your money is to
make a difference. With God, you
can leave a lasting legacy and
bless the next generation.*

DAY 10:
THE PURPOSE OF WEALTH

Read: Luke 12:16-21



Have you ever wondered why God gives us the power to build wealth? It's not about accumulating bigger barns for ourselves or getting our hands on the list of material things we've always dreamed of. It's all about blessing others. As followers of Christ, our wealth has a greater purpose. It's not just for our own comfort and security; it's a tool to bring positive change to our families, communities, and the world around us.

Think about it. When you have financial abundance, you have the power to uplift others, provide for those in need, and support causes that align with God's heart. Wealth becomes a means to express love, generosity, and compassion for others. This may sound like a great idea, but here's the catch: wealth comes with responsibility. It requires wise stewardship and a mindset shift from ownership to stewardship. It's not about hoarding resources, but about leveraging them to make a difference.

In Luke 12:16-21 (NLT), Jesus shares a parable about a rich fool who takes this approach to build wealth. Here's what it says:

“Then he told them a story: ‘A rich man had a fertile farm that produced fine crops. He said to himself, ‘What should I do? I don’t have room for all my crops.’ Then he said, ‘I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods. And I’ll sit back and say to myself, ‘My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!’ But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’ Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”

Thankfully, we can learn from this man's mistakes. Imagine waking up each day with the mindset of a faithful steward, asking God, "How can I use the wealth you've trusted me with to bless others today?" It's a game-changer. We become conduits of God's love and provision, intentionally seeking opportunities to impact lives for the better. Wealth is not meant to isolate us or breed selfishness. It's a tool that can bring people together, create opportunities, and spark transformation. When we align our pursuit of wealth with God's purpose, incredible things happen.

So, how do we begin to use our wealth for the greater good of those around us according to the will of God? It all starts with surrender. We must surrender our desires for personal gain, our plans and ambitions, and our fears of scarcity. It's in this act of surrender that we open ourselves to the divine flow of abundance that God wants to pour into our lives.

This means we have to seriously reevaluate our perspective on wealth. Wealth is not for building bigger barns for ourselves. When we shift our mindset from being self-centered to intentionally focus on blessing others, something changes. We begin to embrace the responsibility of stewardship and ask God for wisdom in managing the resources He has trusted to us.

PRAY

God, thank you for the blessings and abundance in my life. Help me see wealth as a way to bless others and advance Your Kingdom. Teach me to be a faithful steward and to avoid the pitfalls that the foolish man fell into in Luke 12:16-21. Guide my steps in using my resources for the greater good. I want my actions to reflect Your love and generosity.

QUESTIONS FOR APPLICATION:

1. Do I view wealth as a tool to bless others, or am I primarily focused on my own needs and desires?
2. Where in my life do I need to surrender control and trust God's provision?
3. How can I use my wealth and resources to make a positive impact on the lives of others?
4. How can I partner with God to bring about transformation and change through my financial stewardship?

DAY 11:
THE LAW OF RETURNS

Read: Luke 6:38, 2 Corinthians 9:8, Proverbs
11:25, Matthew 26:52, Galatians 6:7-8



Across religious, ethnic, and educational backgrounds, successful investors are always looking for the same thing: a good return. Here's why: over time, a good investment will grow with interest. The sooner you invest, the better. That's why your money is worth more today than it is tomorrow.

Albert Einstein called compounding interest the eighth wonder of the world. Here's one powerful example. Let's say that you open a Roth IRA and deposit \$6,000 at age 25. Then, you deposit \$500 per month and earn a modest 7% annual rate of return for the next 40 years. At age 65, you would have \$1,287,657.42 saved for retirement (after only contributing \$246,000).

This is the law of returns. Like any pure truth, it has spiritual applications as well. In fact, Jesus spoke about the law of returns frequently. He said, "Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back." (Luke 6:38, NLT)

When you give, the gift you receive in return will be so abundant that it's running over the top of your expectations. That's interest.

There's a sharp side to compound interest, too. Jesus also said, "Those who use the sword will die by the sword." (Matthew 26:52.) Our actions have consequences, for better or for worse.

The Apostle Paul understood this when he wrote, "Do not be deceived: God cannot be mocked. A man reaps what he sows. Whoever sows to please their flesh, from the flesh will reap destruction; whoever sows to please the Spirit, from the Spirit will reap eternal life."

So, what seeds are you sowing? Are you using your finances to give toward and grow God's mission? If so, you will see an exponential return in heavenly treasure. And, if you're investing in financial education and applying yourself to that wisdom, you will see an exponential return in earthly treasure as well. Then, those funds can be sowed back into the activities, people, and purposes that please God.

PRAY

God, thank you for being the same today, yesterday, and forever. You are so faithful and dependable! I know that you will bless me when I sow my time, talent, and treasure into your plans and purposes. God, please empower me with all wisdom and truth to live a fruitful life that pleases you. I want to take advantage of all your good gifts and operate by your life-giving spiritual principles. Please show me how to apply the law of returns to my finances and spiritual disciplines so I can grow closer to you and be a blessing to others.

DAY 12:
ENTER YOUR LAND

Read: Joshua 5:10-12, Leviticus 19:9-10,
Psalm 41:1-3



Can you remember a time when someone gave you a gift at the perfect time? For me, I often think about the day that my daughter, Brooke, was born. Let me tell you, nothing prepares you for being a first-time parent. Becky and I read all the books and even took a Lamaze class to learn how to breathe during childbirth. Now, I obviously wasn't the one birthing Brooke, but I *was* the one who passed out cold in the delivery room. Evidently, the breathing exercises hadn't worked on me.

When I woke up in the waiting room, there was a woman standing over me. As my eyes refocused, I saw her extending a crumpled \$100 bill to me. "I felt like God wanted you to have this," she said. As a young couple with a brand new baby, that money met a real need. Even greater, it gave me confidence that God was with us.

God's mission for your money involves extravagant generosity. When you give, you will receive. Oftentimes, we expect the receiving end to come to us randomly, like the lady who showed up out of the blue and put \$100 into my hand. I call this devotional, or transformational money.

It's wonderful when this happens, but it's also important to remember Jesus' words— "it is more blessed to give than to receive." I want to be the one handing out \$100 bills, not just the person receiving them.

To maximize your giving potential, learning how to receive transactionally is key. Consider the Israelites' journey through the wilderness. For a time, God sustained them on a sweet, flaky bread called manna that fell from the sky. Before they entered the Promised Land, they had nothing to give. However, as soon as they crossed the threshold of the Promised

Land, everything changed.

“Then the manna ceased on the day after they had eaten the produce of the land; and the children of Israel no longer had manna, but they ate the food of the land of Canaan that year.” (Joshua 5:12)

In the wilderness, the Israelites were consumers. The moment they entered the Promised Land, they became producers. The manna ceased, and from there on out the Israelites would receive God’s provision in tandem with their land and the work of their hands. Free from slavery in mind and body, they were able to exercise their original purpose as co-laborers with God as they cultivated the soil and enjoyed its fruitfulness.

The Promised Land promoted the Israelites to a greater mission, too. There, they were given the commandments to tithe and reserve a portion of their produce for the poor, widow, and orphan. Because they had more, they could give more. Instead of receiving manna, they’d be distributing “manna” to others.

This is God’s will for you, too. You are called to grow in greater levels of partnership with God in your work and finances. As you give more to other people’s land, you will receive more in your land. That’s how the Kingdom of God expands—through extravagant and consistent generosity. Pay attention to unexpected increases in your job, finances, business, or investments. As a generous giver, increase anywhere is evidence of God’s favor everywhere in your life.

QUESTIONS FOR APPLICATION:

1. Do you give generously and consistently?

2. When you give, you receive. How have you "received" in your life?

- *List some examples of "transformational" receiving you've experienced (Think: random gifts, checks in the mail, a stranger paying for your meal or coffee, etc.)*

- *List some examples of "transactional" receiving you've experienced (Think: bonuses or promotions at work, supernatural business ideas and connections, market factors that favor your investments, investing opportunities, etc.)*

3. How can you create more vessels for receiving transactionally? What knowledge do you need to move forward on those ideas?

DAY 13:
**THE POWER OF
REMEMBRANCE**

Read: Deuteronomy 8



Success can be deceitful. After a long-awaited victory, it is alarming how quickly pride tries to creep into our hearts. We can forget that everything we have comes from God, and that we owe our achievements to Him.

The Israelites are a great example of how success can be stifling. God gave the Israelites everything— if you read the biblical narrative, there’s no mistaking that God was the one who delivered the Israelites from slavery and brought them into the Promised Land. Listen to how good this land was:

“For the Lord your God is bringing you into a good land, a land of brooks of water, of fountains and springs, flowing out in the valleys and hills, a land of wheat and barley, of vines and fig trees and pomegranates, a land of olive trees and honey, a land in which you will eat bread without scarcity, in which you will lack nothing, a land whose stones are iron, and out of whose hills you can dig copper. And you shall eat and be full, and you shall bless the Lord your God for the good land he has given you.” (Deuteronomy 8:7-10)

The Promised Land was stocked with wealth. It had every raw material a person needed to be prosperous, from fruitful harvests to valuable metals hidden in every crevice of the earth. Still, you can see how doing a portion of the work— planting and mining— could go to the Israelites’ heads. Over time, they might forget the miracles that God did. Without remembrance, they were at risk of forgetting that it was God who gave them the ability to produce wealth in the first place.

That's why God always urged the Israelites to remember the testimonies of their ancestors. Past miracles and stories about God's faithfulness reminded the Israelites that their lives were situated in a larger story that was much bigger than their individual successes. Deuteronomy 8:17-18 says,

“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 the power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is to this day.”

Good financial stewardship can be hard work. Just ask anyone who has lived on a shoestring budget and worked extra jobs just to have cash for an emergency fund. Ask anyone who has put in the sweat equity to flip a house or put their hard-earned money into an investment that went sour. As you grow in your ability to produce wealth, you will be tempted to overemphasize your part of the process and forget that God was the one empowering you every step of the way.

God wants to give you the power to get wealth. He wants to bless you. But all of that is contingent on your character. You must have the right heart posture toward the abundance you receive. When you lose remembrance, you lose gratitude. When you lose gratitude, you become entitled. And when you become entitled, you stop seeing your time, talent, and treasure as a means to partner with God's work in the world. Instead, you can become too focused on contributing to your own mission.

PRAY

God, thank you for bringing me to a land flowing with milk and honey. Thank you for all the resources you've blessed me with and for the power to get wealth. It is my joy to live out the original blessing with you; to be fruitful, multiply, replenish the earth, and subdue it.

[Take a moment to reflect on God's provision in your finances, business, investments, etc.]

Please protect my character as I grow in my ability to be fruitful for your Kingdom. In your mercy, do not give me a blessing that my character cannot handle. Please give me a greater sense of our mission and the selflessness to run towards it wholeheartedly.

Great is your faithfulness. Everything I have is yours.

DAY 14:
YOUR KINGDOM MISSION

Read: Matthew 6:10, Matthew 18:18-19,
Isaiah 61:1-7



Do you ever find yourself at a loss of words during your prayer time, wishing that your prayers had more power? The disciples experienced this as well. They saw the fruitfulness of Jesus' life and suspected that He must have been doing something right. So, they asked him how to pray.

We know this as the Lord's Prayer, and it's mentioned in Luke 11 and Matthew 6.

A few years ago, one line captured me. God has been unpacking it ever since.

Jesus prayed,

**“Your Kingdom come, your will be
done, on earth as it is in heaven.”
(Matthew 6:10)**

What would the world look like if the Kingdom of Heaven was present everywhere? If God's will was done in every space and place? That question is enough to ignite your spiritual imagination for a long time.

This world is full of pain, suffering, and brokenness. However, our life has a profound purpose. As a follower of Jesus, you have the authority to bring the culture of heaven to earth. Jesus encouraged,

“Assuredly, I say to you, whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven. Again I say to you that if two of you agree on earth concerning anything that they ask, it will be done for them by My Father in heaven.” (Matthew 18:18-19)

Where there is division, we can bring unity. Where

there is suffering, we can bring healing. Where there is corruption, we can bring justice. Where there is discord, we can bring peace.

As you fully grasp this truth, you will be an agent of change in your sphere of influence. As the Body of Christ at large awakens to their authority, we will start to see city and nation transformation.

Christians will climb the 7 mountains (business, religion, government, education, arts & entertainment, family, and media) and influence the world with Kingdom principles.

As you partner with God on your wealth building journey, you will have more and more opportunities to expand the kingdom. God will lead you to places and spaces where you can fund and contribute toward His work in the world.

During one of Jesus' earliest public teachings, he read from Isaiah 61. Today, we recognize this passage as an Old Testament prophecy of Jesus' mission:

“The Spirit of the Lord is upon me,
because he has anointed me
to proclaim good news to the poor.
He has sent me to proclaim liberty to the
captives
and recovering of sight to the blind,
to set at liberty those who are oppressed,
to proclaim the year of the Lord's favor.”
(Luke 4:18-19)

What's good news to the poor? That they don't have to be poor anymore! We can build wealth for the Kingdom and work towards alleviating poverty, bringing freedom to people, and being vessels of God's favor.

In Isaiah, this passage continues to say,

“They will rebuild the ancient ruins
and restore the places long devastated;
they will renew the ruined cities
that have been devastated for generations.

[...]

You will feed on the wealth of nations,
and in their riches you will boast.”

God has given you the power to get wealth so that you can bring the Kingdom of Heaven to earth in a greater capacity. You can rebuild the ruins in your city and create a different future for the generations that come after you. God’s mission for your money is greater than you could ask or imagine— will you accept it?

QUESTIONS FOR REFLECTION:

1. Consider Matthew 18:18-19. Do you believe that you have authority? Are you walking in your God-given ability to unleash heaven everywhere you go?

- If not, why? Ask the Holy Spirit to illuminate any lies or limiting beliefs.

2. What are your spheres of influence? (Consider your family, neighborhood, job, etc.)

3. Imagine: what dreams and desires do you have that could be used to further God's mission on the earth? Think beyond the walls of the church.

CONCLUSION:

We hope you enjoyed the Money Mastery Devotional. We are confident that when you invite God into your finances, He will do exceedingly and abundantly more than you can ask or think.

(Ephesians 3:20.)

When it comes to money, your mundane management will turn into miraculous multiplication! Our WealthBuilders Team is praying for you. We are honored to be a part of your financial journey.

Blessings,

A handwritten signature in black ink, appearing to read 'Billy Epperhart', with a stylized flourish at the end.

Billy Epperhart
& The WealthBuilders Team