

## Introduction to the Study

Welcome to this four-week journey into what the Bible says about managing finances. This isn't just about budgeting or investing; it's about aligning one of the most practical areas of your life with God's heart. As a man, husband, and father, you carry the privilege and responsibility of leading your family in this area. This study is designed to equip and encourage you to build your family's financial house on the rock of God's Word, creating a legacy of stewardship, generosity, and trust in His provision.

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## Week 1: The Foundation - Ownership & Stewardship

This week is about establishing the single most important financial principle: God owns everything. We are not owners; we are stewards, or managers, of His resources. Getting this right changes everything.

### Day 1: The Earth is the LORD's

- **Scripture:** Psalm 24:1; Deuteronomy 8:17-18
- **Context:** Psalm 24 is a psalm of David, celebrating God's absolute sovereignty and ownership over all of creation. It sets the stage for worship by declaring who is in charge. In Deuteronomy, Moses is giving his final address to the Israelites before they enter the Promised Land. He warns them that when they become prosperous, they must not forget that it is God who gives the ability to produce wealth.
- **Modern Relevance:** Our culture celebrates the "self-made man." We take pride in "my house," "my car," and "my money." The Bible flips this script entirely. Acknowledging God's ownership frees us from the pride of success and the despair of failure. For a man leading his family, this mindset shift replaces the pressure of "I have to provide" with the trust of "I get to manage what God provides."
- **Reflection Questions:**
  - How does my day-to-day language about money and possessions reflect an attitude of an owner versus a manager?
  - When I look at my paycheck, is my first thought "Look what I earned," or "Look what God has entrusted to me"?
  - How can I begin to model a "stewardship" mindset for my wife and children this week?
- **Differing Viewpoints:**
  - **Secular View:** You earned it, it's yours. Your worth is often tied to your net worth.
  - **Biblical View:** God created it and enabled you to acquire it, it's His. Your worth is in Christ, not your portfolio.
- **Daily Challenge:** Before you spend any money today, pause and verbally thank God for providing the resources He is allowing you to manage.

### Day 2: The Parable of the Talents

- **Scripture:** Matthew 25:14-30
- **Context:** Jesus is telling a parable to his disciples on the Mount of Olives shortly before his crucifixion. He's teaching about the Kingdom of Heaven and the importance of being faithful with what is entrusted to us in the master's absence.
- **Modern Relevance:** God has given each of us a unique set of resources (time, talent, and treasure). He expects us to use them wisely and productively for His kingdom, not to bury them out of fear or laziness. This parable shows that God is pleased with faithfulness and multiplication. He doesn't expect a 1-talent man to produce what a 5-talent man does, but He does expect a return on what He gave.

- **Reflection Questions:**
  - Which servant do I identify with most in this story and why?
  - What are the "talents" (finances, skills, opportunities) God has entrusted specifically to me and my family?
  - What is one step I can take to be more "shrewd" or "wise" in managing a financial resource for my family's future and God's kingdom?
- **Differing Viewpoints:**
  - **Fear-Based View:** Hoard resources and avoid all risks to ensure you don't lose anything. This is the "burying the talent" approach.
  - **Faith-Based View:** Wisely and prayerfully use resources, taking calculated risks where appropriate (investing, starting a business, giving generously) to generate a return for God's glory.
- **Daily Challenge:** Identify one resource you've been "burying" (e.g., money sitting idle that could be invested, a skill you're not using). Make a plan to put it to work.

### Day 3: The Call to Faithfulness

- **Scripture:** Luke 16:10-13
- **Context:** Jesus is again teaching his disciples, using the example of a dishonest manager to make a point about heavenly wisdom. He concludes with this powerful statement about faithfulness in small things and the inability to serve two masters.
- **Modern Relevance:** Integrity in our finances is a direct reflection of our walk with God. How we handle a \$20 bill, a tax return, or a business deal matters deeply. God sees our faithfulness in the "little things." We cannot compartmentalize our lives, being a "Christian" on Sunday but a "cut-throat materialist" in our financial dealings Monday-Friday.
- **Reflection Questions:**
  - Are there any "little things" in my financial life where my integrity is not 100%? (e.g., fudging numbers, being less than honest for a better deal).
  - In what ways might "mammon" (money/wealth) be competing with God for the role of "Master" in my life or in our family's priorities?
  - How does being faithful with our finances serve as a witness to our children and the outside world?
- **Differing Viewpoints:**
  - **"The World's Way":** Get ahead by any means necessary. It's not cheating if you don't get caught. Everyone does it.
  - **"The Kingdom Way":** Absolute integrity, even when it costs you. Your character is more valuable than currency.
- **Daily Challenge:** Review your budget or bank statements. Pray over them and ask God to reveal any area that is not fully surrendered to His mastery.

### Day 4: Accountability is Coming

- **Scripture:** Romans 14:12; 2 Corinthians 5:10
- **Context:** Paul is writing to the churches in Rome and Corinth. He is reminding them of a foundational truth: every believer will one day stand before Christ to give an account of their life. This isn't about salvation (which is by grace), but about a review of how we lived our lives as Christians.
- **Modern Relevance:** Every financial decision we make is something for which we are accountable to God. This perspective should guide our spending, saving, and giving. As a leader of your home, you will give an account for how you financially guided your family. This isn't meant to be terrifying, but sobering. It helps us live with eternity in mind.

- **Reflection Questions:**
  - If I had to present my family's budget and financial plan to Jesus today, what parts would I be proud of? What parts would I be nervous about?
  - How does the reality of future accountability change how I think about a major purchase or investment?
  - What financial legacy do I want to leave for my children that goes beyond just money?
- **Differing Viewpoints:**
  - **Short-Term View:** YOLO ("You Only Live Once"). Spend for maximum pleasure now.
  - **Eternal View:** YAVF ("You Account for it All Forever"). Manage resources for maximum eternal impact.
- **Daily Challenge:** Have a conversation with your wife about your shared financial goals from an eternal perspective. What are you building toward that will last?

## Day 5: Seeking First the Kingdom

- **Scripture:** Matthew 6:24-34
- **Context:** This is a core part of Jesus' Sermon on the Mount. He is speaking to a large crowd of disciples and followers, teaching them about the priorities of the Kingdom of God. He directly addresses the common human anxiety over money and provision.
- **Modern Relevance:** Anxiety about money is one of the biggest stressors for men and families. Jesus gives the antidote: prioritize God's Kingdom and His righteousness, and trust Him for your material needs. This doesn't mean we don't work or plan; it means our ultimate security and focus aren't on our bank account, but on our relationship with our Heavenly Father, who knows our needs.
- **Reflection Questions:**
  - How much of my mental energy is consumed by worry about finances?
  - What does it practically look like for our family to "seek first His kingdom" in our financial decisions? (e.g., tithing first, funding a mission trip before a vacation).
  - How can I lead my family in trusting God's provision, especially during tight financial months?
- **Differing Viewpoints:**
  - **Worry-Driven View:** I must control everything. My security is in my plan and my savings.
  - **Trust-Driven View:** I must be a wise manager. My security is in God's character and His promises.
- **Daily Challenge:** Identify one financial worry you have. Write it down, and next to it, write down Matthew 6:33. Pray over it, surrendering it to God and asking for His wisdom and peace.

## Week 2: Earning & Working - The Inflow

This week focuses on how we acquire resources. The Bible dignifies work and calls men to provide for their families with integrity and diligence, all for the glory of God.

### Day 1: The Dignity of Work

- **Scripture:** Genesis 2:15; Colossians 3:23-24
- **Context:** In Genesis, before the Fall, God places Adam in the garden "to work it and take care of it." Work is not a curse; it's part of God's original, good design for humanity. In Colossians, Paul is writing to the church, instructing them on how to live out their new life in Christ in very practical ways, including their work life.

- **Modern Relevance:** Many men see their job simply as a means to an end—a paycheck. The Bible presents a much higher view. Your work is a primary context for worship. Whether you're a plumber, a programmer, or a pastor, you can do your work "for the Lord." This infuses your daily labor with purpose and meaning beyond just earning money.
- **Reflection Questions:**
  - On a typical workday, do I see my job as a chore, or as an act of worship and service to God?
  - How does viewing my boss or my clients as representatives of Christ change my attitude and quality of work?
  - In what ways does my work contribute to the flourishing of others and reflect the creative nature of God?
- **Differing Viewpoints:**
  - **"Thank God It's Friday" View:** Work is a necessary evil to be endured to enjoy the weekend.
  - **"Work as Worship" View:** Work is a God-given opportunity to create, serve, and glorify Him.
- **Daily Challenge:** Choose one task at work today that you normally dislike. Before you begin, pray, "Lord, I'm doing this for you." Then do it with all your heart.

## Day 2: The Command to Provide

- **Scripture:** 1 Timothy 5:8; Proverbs 14:23
- **Context:** Paul is giving instructions to his protégé, Timothy, on how the church should be ordered. He makes this shockingly strong statement about the fundamental duty of a man to provide for his own household. This is considered a baseline requirement of the faith. Proverbs consistently links hard work with profit and provision.
- **Modern Relevance:** The responsibility to provide for one's family is a sacred trust given by God. It is a tangible way a man expresses his love and faithfulness to his wife and children. This doesn't mean a wife cannot work, but it places the primary responsibility on the husband to ensure the family's needs are met. Fulfilling this is an act of faith and obedience.
- **Reflection Questions:**
  - Do I feel the weight of this responsibility? Do I view it as a burden or a God-given privilege?
  - What steps am I taking to ensure I can provide for my family not just today, but also in the future (e.g., developing skills, having insurance)?
  - How can my wife and I work as a team in this area, even if I bear the primary responsibility?
- **Differing Viewpoints:**
  - **Passive View:** "Things will work out." An abdication of responsibility, often spiritualized as "trusting God" without the corresponding action.
  - **Proactive View:** "God calls me to act." Diligently working, planning, and trusting God to bless those efforts.
- **Daily Challenge:** Express your gratitude to your wife for her contributions to the family (whether financial or otherwise) and reaffirm your commitment to providing for your family as your service to God and to them.

## Day 3: Honesty and Integrity in Business

- **Scripture:** Proverbs 11:1; Proverbs 16:8
- **Context:** The book of Proverbs is a collection of wisdom sayings, largely attributed to Solomon. A recurring theme is the contrast between the righteous and the wicked, and this frequently plays out in the marketplace. Honest scales, fair dealing, and integrity are presented as hallmarks of someone who fears the LORD.
- **Modern Relevance:** The temptation to cut corners, fudge the truth, or take unfair advantage is everywhere in the business world. God explicitly detests dishonesty. A man of God builds a reputation

for rock-solid integrity. This is your witness. People may not listen to your words, but they will watch how you conduct your business.

- **Reflection Questions:**
  - Think about your last week at work. Was every action, email, and conversation marked by complete honesty?
  - Is it more important for me to get the best deal or to be a person of my word?
  - How can I actively promote a culture of integrity in my workplace?
- **Differing Viewpoints:**
  - **"Business is Business" View:** A different set of ethical rules applies at work. You have to be ruthless to succeed.
  - **"Kingdom Business" View:** The same Lord reigns over your office as your home. Your ethics are non-negotiable.
- **Daily Challenge:** Identify a business or a person you admire for their integrity. Send them a note of encouragement or think of one way you can better emulate their character in your own work.

#### Day 4: The Danger of Idleness

- **Scripture:** Proverbs 6:6-11; 2 Thessalonians 3:10-12
- **Context:** Proverbs uses the ant as a model of diligence and self-motivation, warning that laziness leads directly to poverty. Paul, writing to the Thessalonians, addresses a specific problem in their church: some people had stopped working (perhaps thinking the Lord's return was imminent) and were becoming busybodies. He lays down a firm rule: if a man will not work, he shall not eat.
- **Modern Relevance:** While rest is godly, laziness is a sin. For a man, idleness not only leads to financial hardship but often to other temptations as well. Diligence in work provides structure, purpose, and the resources to bless one's family and others. This is a call to be productive with the time God has given you.
- **Reflection Questions:**
  - Are there areas in my life (work or home) where I have been lazy or procrastinating?
  - How does my use of leisure time reflect diligence and purpose, rather than idleness?
  - What is one practical step I can take this week to be more like the ant and less like the sluggard?
- **Differing Viewpoints:**
  - **Entitlement View:** I deserve to be taken care of. I should only have to do work that I enjoy.
  - **Responsibility View:** I have a duty to work hard and be productive, whether I feel like it or not, as a service to God and my family.
- **Daily Challenge:** Use the "5-Minute Rule." If a task takes less than five minutes to complete, do it immediately instead of putting it off.

#### Day 5: The Sabbath and Rest

- **Scripture:** Exodus 20:8-11; Mark 2:27
- **Context:** The command to rest on the seventh day is one of the Ten Commandments. It's woven into the fabric of creation. God Himself rested. It's a sign of the covenant and an act of trust, declaring that God, not our ceaseless labor, is our ultimate provider. Jesus clarifies that the Sabbath was made for man, not man for the Sabbath—it is a gift, not a crushing burden.
- **Modern Relevance:** In our 24/7 work culture, burnout is a real danger. Many men wrap their identity so tightly in their work and ability to produce that they never truly rest. The Sabbath principle is God's protection for us. It forces us to stop, trust, and worship. Leading your family in true rest is as important as leading them in work.
- **Reflection Questions:**

- Do I truly take a day of rest each week, or is my "day off" just a day to do a different kind of work (chores, errands)?
  - What does it look like for me to cease from my work and truly trust God for our provision?
  - How can I lead my family in making the Sabbath a delight—a day of rest, worship, and connection with each other and God?
  - **Differing Viewpoints:**
    - **The Hustle Culture View:** Rest is for the weak. You must out-work everyone to get ahead.
    - **The Rhythmic View:** God designed a rhythm of work and rest. Both are essential for human flourishing and are acts of obedience.
  - **Daily Challenge:** Plan your upcoming Sabbath. Intentionally schedule time for worship, rest, and family connection, and protect that time from the intrusion of work.
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## Week 3: Managing the Outflow - Giving, Saving & Debt

Now that we have the foundation (stewardship) and the inflow (work), this week we focus on how to wisely manage the resources God provides.

### Day 1: The First and the Best (Giving)

- **Scripture:** Proverbs 3:9-10; Malachi 3:10
- **Context:** Proverbs instructs us to honor God with our "firstfruits"—the very first and best of our harvest. This was an agricultural principle that established a priority. In Malachi, God is speaking through the prophet to the people of Israel who have become lazy in their worship and are giving Him their leftovers. He challenges them to test Him by bringing the "full tithe" (10%) into the storehouse.
- **Modern Relevance:** The principle of the tithe is about priority and heart posture. Giving God the "firstfruits" (tithing off the gross income, not the net) is a powerful declaration of faith. It says, "God, you are first in my life and my finances." It forces us to trust Him to make the remaining 90% sufficient. Leading your family in tithing builds a legacy of faith and dependence on God.
- **Reflection Questions:**
  - Is our giving to God and His church the first "bill" we pay, or is it from whatever is left over?
  - Do I view the tithe as a duty to be checked off, or a joyful act of worship and trust?
  - How can we involve our children in the family's giving so they learn the joy of it from a young age?
- **Differing Viewpoints:**
  - **"Is the Tithe for Today?" View:** Some argue the tithe was an Old Testament law not explicitly repeated for the church, and that we should just "give cheerfully."
  - **"Tithe as a Starting Point" View:** Others see the tithe as a timeless principle of honoring God and a baseline for New Testament generosity, which should often go above and beyond 10%.
- **Daily Challenge:** If you are not tithing, calculate 10% of your gross income and make a plan to give that amount first from your next paycheck. If you are tithing, pray and ask God if He is calling you to a new level of generosity.

### Day 2: The Cheerful Giver (Generosity)

- **Scripture:** 2 Corinthians 9:6-8
- **Context:** Paul is encouraging the Corinthian church to follow through on their pledge to give to a special offering for the suffering church in Jerusalem. He is teaching them about the *spirit* of giving. It's not about the amount but the attitude.

- **Modern Relevance:** God is not after your money; He is after your heart. Giving out of compulsion or guilt doesn't please Him. He loves a giver whose heart is filled with joy and generosity. As a leader, you can cultivate a spirit of generosity in your home that looks for needs to meet and opportunities to bless others, reflecting the generous heart of our God.
- **Reflection Questions:**
  - When I give, what is my internal monologue? Is it cheerful or grudging?
  - Beyond the tithe, how is our family practicing spontaneous, Spirit-led generosity?
  - Who is one person or family we could bless financially this month, with no strings attached?
- **Differing Viewpoints:**
  - **Scarcity Mindset:** "I have to hold on to what I have. There's not enough to go around."
  - **Abundance Mindset:** "God is my source. I am a channel of His blessings, not a reservoir."
- **Daily Challenge:** As a couple or family, decide on a specific amount of "generosity money" to set aside. Pray together and ask God to show you who to give it to this week.

### Day 3: The Wisdom of Saving

- **Scripture:** Proverbs 21:20; Genesis 41:34-36
- **Context:** Proverbs contrasts the wise, who store up valuable resources, with the foolish, who spend everything they get. In Genesis, Joseph interprets Pharaoh's dream and advises him to save 20% of the harvest during the seven years of plenty to prepare for the seven years of famine. This act of saving not only saved Egypt but the surrounding world.
- **Modern Relevance:** Saving is not an act of faithlessness; it's an act of wisdom and good stewardship. It prepares a family for future opportunities (a down payment, education) and protects them from unexpected emergencies (job loss, medical bills). Leading your family to have a robust emergency fund and to save for the future is a key part of biblical provision.
- **Reflection Questions:**
  - Does our family budget reflect the wisdom of saving, or do we live paycheck to paycheck?
  - What are the biggest obstacles preventing us from saving more consistently?
  - What are the long-term goals (e.g., kids' college, retirement) that we need to be saving for right now?
- **Differing Viewpoints:**
  - **"Radical Faith" View (misapplied):** Saving shows a lack of trust in God's daily provision.
  - **"Wise Steward" View:** Saving is trusting God for the future by wisely managing the provision He gives us today.
- **Daily Challenge:** Calculate one month of your essential family living expenses. Make that amount your first emergency fund goal. Automate a transfer to a savings account for every payday until you reach it.

### Day 4: The Slave and the Lender (Debt)

- **Scripture:** Proverbs 22:7; Romans 13:8
- **Context:** Proverbs states a simple, observable truth about finances: debt creates a power imbalance. The borrower is in a position of servitude to the lender. In Romans, Paul's command to "let no debt remain outstanding, except the continuing debt to love" places a high premium on paying what is owed and living with financial freedom.
- **Modern Relevance:** Our culture runs on debt (credit cards, car loans, student loans). The Bible consistently warns against it. Debt presumes upon the future, adds risk and stress to a family, and limits your ability to be generous and say "yes" to God's calling. While some debt may be necessary (like a mortgage), the goal should always be to eliminate it as quickly as possible.
- **Reflection Questions:**

- How much of our monthly income goes to servicing debt instead of building wealth or being generous?
- What is the "feeling" debt creates in our home? Freedom or bondage? Peace or stress?
- What is one practical step we can take this month to accelerate our debt repayment?
- **Differing Viewpoints:**
  - **Cultural View:** Debt is normal and is a tool to get what you want now. "Good debt" vs. "bad debt."
  - **Biblical Wisdom View:** Debt is dangerous and is a form of bondage. Avoid it whenever possible and get out of it as quickly as you can.
- **Daily Challenge:** List all of your debts (excluding your mortgage) from smallest to largest. Commit to paying off the smallest one as aggressively as possible (the "debt snowball" method) to build momentum.

## Day 5: Planning and Counsel

- **Scripture:** Proverbs 15:22; Luke 14:28-30
  - **Context:** Proverbs repeatedly emphasizes the wisdom of seeking advice from multiple counselors. A man who thinks he knows it all is destined for failure. Jesus uses the practical example of a man building a tower to illustrate a spiritual point: you must count the cost before you begin a major endeavor.
  - **Modern Relevance:** A man does not need to be a financial genius, but he must be humble enough to seek counsel. This starts with creating a budget (a plan) with his wife. It also means seeking advice from wise, godly people or financial advisors before making major financial decisions. Don't lead your family on your own understanding.
  - **Reflection Questions:**
    - Do my wife and I have a written monthly budget that we both agree on and follow?
    - Who are the wise, godly "counselors" in my life that I can talk to about financial matters?
    - When was the last time I delayed a major decision in order to pray and seek more counsel about it?
  - **Differing Viewpoints:**
    - **Lone Wolf View:** "I'm the man of the house, I'll make the decisions. I don't need anyone's help."
    - **Team Captain View:** "I'm the leader, so it's my job to gather the best input—from my wife, from counselors, and from God's Word—to make the best decision for the team."
  - **Daily Challenge:** Schedule a "budget meeting" with your wife for this week. Use it to either create your first budget together or review and refine your current one. Make it a positive, collaborative meeting.
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## Week 4: The Heart and Legacy

This final week moves from the mechanics to the motivation. *Why* we do what we do with money is more important than *what* we do. This is about cultivating a heart of contentment and leaving a godly legacy.

### Day 1: Guarding Against Greed

- **Scripture:** Luke 12:15; 1 Timothy 6:9-10
- **Context:** In Luke, someone asks Jesus to settle a family inheritance dispute, and Jesus uses it as a teaching moment to warn against greed, stating that life's meaning is not found in possessions. In 1 Timothy, Paul gives a stark warning to his protégé about the dangers of desiring to be rich. He calls the love of money a "root of all kinds of evil."



- **Modern Relevance:** Our world is a machine designed to produce discontentment and greed. We are constantly told we need more, newer, better. A man must actively guard his heart and the hearts of his family against this. Greed is not just for the super-rich; it's the desire for more that pulls our heart away from God.
- **Reflection Questions:**
  - What is my emotional response when a friend or neighbor gets a new car, a bigger house, or a promotion? Is it joy for them, or envy?
  - In what ways might the "desire to be rich" be influencing my career choices or the amount of time I spend away from my family?
  - How can we as a family actively fight against the tide of materialism?
- **Differing Viewpoints:**
  - **The World's View:** Greed is good. Ambition for more wealth is a virtue that drives success.
  - **The Kingdom View:** Greed is a destructive idol. Ambition for God's glory is the virtue that drives a life of purpose.
- **Daily Challenge:** Go through a room in your house and identify three things you bought but didn't really need. Use this as a moment to confess any greed in your heart and thank God for His sufficient provision.

## Day 2: The Secret of Contentment

- **Scripture:** Philippians 4:11-13; Hebrews 13:5
- **Context:** Paul is writing from prison, thanking the Philippian church for a financial gift they sent him. In the middle of his thanks, he reveals his secret: his contentment is not based on his circumstances but on the strength he finds in Christ. The author of Hebrews commands believers to keep their lives free from the love of money and to be content with what they have, based on God's promise to never leave them.
- **Modern Relevance:** Contentment is the antidote to greed. It is a learned skill for the Christian. It's the ability to be financially at peace whether you have a little or a lot because your ultimate joy and security are in Christ, not your circumstances. A content man leads a peaceful and stable home.
- **Reflection Questions:**
  - On a scale of 1-10, how content am I with my family's current financial situation? Why?
  - What circumstances tend to rob me of my contentment most easily?
  - How can I actively practice gratitude as a way to cultivate contentment in my heart and in my home?
- **Differing Viewpoints:**
  - **Conditional Contentment:** "I'll be content when... I get that raise / the house is paid off / we can afford a new car."
  - **Christ-Centered Contentment:** "I can be content now because Christ is my strength and God has promised to provide for all my needs."
- **Daily Challenge:** Create a "gratitude list." Write down 10 things you are thankful for that money cannot buy. Share this list with your wife or children at dinner.

## Day 3: The Rich Fool

- **Scripture:** Luke 12:16-21
- **Context:** Immediately after warning against greed, Jesus tells this parable about a man whose sole focus was accumulating more for himself. He built bigger barns, planned for a life of ease, and completely forgot about God. God's verdict on him is chilling: "You fool!"
- **Modern Relevance:** This is a sobering warning for any successful man. It is easy to get so caught up in providing, saving, and investing for the future that we forget the purpose of it all. Building bigger

barns (bigger houses, bigger retirement accounts) with no thought for God or eternity is the definition of foolishness in God's eyes.

- **Reflection Questions:**
  - When I think about retirement, is my vision one of self-indulgent ease, or one of increased freedom for ministry and generosity?
  - Is my financial planning focused only on "me and my," or does it have a clear component for being "rich toward God"?
  - What would it look like to "downsize our barns" in one area of our life in order to be more generous?
- **Differing Viewpoints:**
  - **The World's Retirement Plan:** Accumulate as much as possible so you can stop working and do whatever you want for yourself.
  - **The Steward's "Redeployment" Plan:** Accumulate resources so you can be financially free to serve God and others in new and greater ways.
- **Daily Challenge:** Look at your retirement savings plan. Spend five minutes in prayer, dedicating that money to God's purposes, both now and in the future. Ask Him how He wants you to use it for His glory.

#### Day 4: Storing Up Treasure in Heaven

- **Scripture:** Matthew 6:19-21
- **Context:** Part of the Sermon on the Mount. Jesus presents a clear choice between two investment strategies: one on earth, which is temporary and insecure, and one in heaven, which is eternal and completely secure. He concludes that where your treasure is, your heart will be also.
- **Modern Relevance:** This is the ultimate portfolio allocation advice. We should be investing in things that have eternal value: giving to the church, funding missions, helping the poor, using our resources to share the gospel. These investments pay eternal dividends. Your financial decisions are a clear indicator of where your heart truly is.
- **Reflection Questions:**
  - If someone looked only at my bank statement, where would they conclude my treasure is?
  - What is one tangible way I can "invest" in heaven this month?
  - How can I shift my family's focus from the joy of acquiring things on earth to the joy of investing in the kingdom of God?
- **Differing Viewpoints:**
  - **Earthly Portfolio:** Focused on stocks, bonds, and real estate for earthly security.
  - **Eternal Portfolio:** Uses earthly assets to invest in souls, discipleship, and kingdom work for eternal security.
- **Daily Challenge:** Research a missionary or ministry your church supports. Read their latest newsletter and make a specific, prayerful donation to their work. Involve your kids in the process.

#### Day 5: A Legacy of Faithfulness

- **Scripture:** Proverbs 13:22; Psalm 78:4-7
- **Context:** Proverbs notes that a good man leaves an inheritance. While this includes financial resources, the broader biblical context seen in the Psalms shows that the most important inheritance is spiritual. Psalm 78 is a command to teach the next generation about the works and laws of God so they will put their trust in Him.
- **Modern Relevance:** The ultimate goal of a godly man is to leave a legacy that goes far beyond money. It's to leave children and grandchildren who love the Lord and are wise stewards themselves. The greatest inheritance you can give your family is not a fat trust fund, but a living example of a man who

worked diligently, gave generously, lived contentedly, and loved God with all his heart, soul, mind, and strength.

- **Reflection Questions:**

- Twenty years from now, what do I want my children to say about how I handled money?
- What financial habits and principles am I actively teaching my children right now?
- If I were to die today, what would my financial life say about my love for God and my trust in Him?

- **Differing Viewpoints:**

- **Worldly Legacy:** "I want to leave my kids enough money so they never have to work."
- **Godly Legacy:** "I want to leave my kids a powerful example and the wisdom they need to be faithful stewards of whatever God entrusts to them."

- **Daily Challenge:** Write a short letter to your children (even if they are very young). Tell them what you are learning about honoring God with money and share your prayer that they will grow up to be wise and generous stewards for God's glory. Put it somewhere safe for them to read one day.