



DAY 1 PROVERBS 21:5

1

Have you ever made an impulse purchase? Of course, you have. Whether it was the candy bar at the checkout line, those designer shoes you just needed to have, or the car deal that was too good to pass up, we've all made quick decisions we later regret. Too often we want what we want, and we want it immediately. Patiently waiting isn't something we've learned to value as a culture. The promise of today's passage is that careful planning, not careless purchases will lead to prosperity. If you want to win with money you need a plan. In the words of Dave Ramsey, "If you live like no one else now, you will live like no one else later." Looking for help learning how to be a responsible money manager? Sign up for Financial Peace University at parkerhill.org/fpu.

DAY 2 HEBREWS 13:5

2

We get excited about new purchases like a bigger house, nicer car, stainless appliances, or a sleeker, faster phone. The problem with new things is that they don't stay new! In a quest to remain relevant and fill a void, we spend money to upgrade our stuff. Unfortunately, all the purchasing in the world will never bring peace. That's why the writer of Hebrews warns us to keep ourselves from becoming obsessed with wealth and possessions. Instead, we're told to practice contentment: being satisfied with what we have. Can you get some more life out of your clunker? Do you need the latest phone release? Will you survive if your washer doesn't have a touchscreen? Today, thank God for what you have rather than focusing on what you want. This practice will help you pause before you purchase!

DAY 3 1 TIMOTHY 6:17-19

3

Many of us have heard the stories of heartbreak as people who have worked long and hard lose everything they have because of an economic downturn. We should work hard and plan, but the reality is there are no guarantees. That's why the Apostle Paul instructs us not to put our hope in our worldly wealth which can be here one day and gone the next. Be responsible. Plan for those rainy days. Invest and save. However, be careful not to place your trust in your 401k or the stock market. When we put our confidence in our cash, it becomes our god, and we become proud. Instead, while we are wise money managers, we should also take the time to make eternal investments. When we give generously and serve others, we are building into an account that will never go bankrupt!

DAY MALACHI 3:10

4

I don't know what comes into your mind when you think about testing God. To me, it conjures up images of being struck by lightning! God calls us to test Him...in one very particular area: generosity. God knows that giving is counterintuitive. We don't believe we can give because we don't have the margin. We think that if we give something away, we will have less but that's not how God's economy works. That's why He challenges us and gives us a promise at the same time. When we don't hold back, neither does He! We cannot outgive God. Don't believe it? Give it a try. Test God. Start giving. Decide in advance what you will give and see if He doesn't provide for you as you trust Him with your finances.

DAY MATTHEW 25:14-30

5

Wealth is subjective. The reality is you and I may never be millionaires, but we are all accountable for what we have, whether it be a little or an abundance. God isn't concerned with the number on our W2, but He does care about our faithfulness. When you manage your resources well, you get more to oversee which means you now have a greater responsibility. How have you used what God entrusted to you so far? There will come a day when will give a report on what we did with what we had. When that day comes, what words will you hear? Will you be praised as a good manager or as someone who has squandered their resources? It's not too late to turn it around!

AppNotes are available on our Facebook page, Monday-Friday.

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