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**Money Monster**

**Devotional Series Guide**

For many of us, financial issues are a significant source of anxiety, relational tension, insecurity, and uncertainty. The Bible offers profound insights into God's perspective on money and possessions, guiding us on how to serve Him through them. In this sermon series, we will explore three parables that Jesus used to teach His followers about money, revealing what our financial priorities say about our hearts and emphasizing the importance of being rich toward God.

The Bible frequently addresses money and possessions, and this series aims to deepen our understanding of God's heart regarding these matters. This 15-day devotional includes a daily scripture passage, followed by a brief reflection to help you grasp its meaning and relevance. Each day's devotional concludes with questions for personal reflection or group discussion, designed to encourage thoughtful application of biblical principles to your life.

**Day 1: Stewardship and Ownership**

**Read**: Psalm 24:1-10

In Psalm 24:1, we are reminded that *“The earth is the Lord’s, and everything in it, the world, and all who live in it.”* This foundational truth sets the stage for understanding stewardship. We are not owners of our possessions; but we are stewards. God entrusts us with resources, talents and opportunities and with His help, He looks for us to manage them wisely for His glory and the good of those around us. Recognizing God’s ownership frees us from the anxiety of ownership and shifts our focus to faithful stewardship.

**Refection Questions:**

1. What does it mean to you that God owns everything?
2. How does this perspective change the way you view your possessions?
3. In what areas of your life do you struggle with the concept of stewardship?

**Day 2: Secret Generosity: Giving with a Pure Heart**

**Read**: Matthew 6:1-4

In this passage, Jesus teaches about the importance of genuine humble giving. He warns against performing acts of righteousness for the sake of being seen by others as this leads to superficial praise rather than true reward from God. Jesus urges His followers to give in secret not letting their left hand know what their right hand is doing. This metaphor emphasizes the need for discretion and sincerity in our generosity. When we give quietly and without seeking recognition, our Father in Heaven sees what is done in secret and rewards us accordingly. This passage challenges us to examine our motives and to strive for purity in our acts of kindness and charity, ensuring that they are driven by life and obedience to God rather than a desire for human approval.

**Reflection Questions:**

1. Why does Jesus emphasize giving in secret? How does this principle apply to other areas of our lives?
2. Have you ever given or done something good primarily for recognition? How did it feel compared to giving quietly?
3. How can you cultivate a heart that seeks God’s approval over human praise?
4. Reflect on a time when you received a reward from God for your secret acts. How did that impact your faith and actions moving forward?

**Day 3: Treasures of the Heart: Investing in Eternity**

**Read**: Matthew 6:19-24

In this passage, Jesus addresses the issue of where we place our treasures and consequently, our hearts. He contrasts the temporary nature of earthly treasures with the eternal value of heavenly treasures. Earthly possessions are vulnerable to decay and theft, but treasures stored in heaven are secure and everlasting. Jesus emphasizes that our hearts will follow our treasures, urging us to invest in what is eternal. He speaks about the eye as the lamp of the body, implying that our perspective and focus will determine the purity and direction of our lives. If our eyes are fixed on God’s kingdom and righteousness, our lives will be filled with His light. However, if we are fixated on material wealth and worldly desires, we will be enveloped in darkness. Jesus concludes by declaring that we cannot serve both God and money, challenging us to examine our loyalties and choose to serve God wholeheartedly.

**Reflection Questions:**

1. How do you define “treasures in heaven”? Can you give examples of what these might be?
2. In what ways can focusing on material wealth lead to darkness in our lives?
3. Take some time to reflect on your own life: where do you see your heart following your treasures?
4. How does serving money conflict with serving God? Have you experienced this tension in your own life?

**Day 4: God’s Provision and Our Trust**

**Read**: Matthew 6:25-34

In this passage Jesus reminds us not to worry about this world: “What shall we eat? or What shall we drink? or What shall we wear?” for God knows our needs. People who don’t know God worry about these things, but we have a Heavenly Father who cares for us. Jesus encourages us to “seek first His kingdom and His righteousness and all these things will be given to you”. Trusting in God’s provision means believing that He is aware of our needs and will provide for us. This trust frees us from anxiety about our financial future and allows us to live with confidence and peace. When we prioritize God’s Kingdom and righteousness, we align our lives with His purposes and His promises to meet our needs.

**Reflection Questions:**

1. How does trusting God’s provision change your approach to finances?
2. Can you share an experience where you saw God’s provision in your life?
3. What practical steps can you take to prioritize God’s Kingdom in your daily financial decisions?

**Day 5: The Dangers of Loving Money**

**Read**: 1 Timothy 6:6-10

In 1 Timothy 6:10, we read Paul’s warning *“For the love of money is a root of all kinds of evil.”* Loving money can lead to destructive behaviors and misplaced priorities. It’s not money itself that is evil, but the love of money that corrupts our hearts. Paul also reminds us to have an eternal perspective which helps Christ-followers avoid the allure of greed with the result that they are content with God’s provision. The desire to be rich leads someone to fall into temptation and wander away from the faith. Jesus taught that where our treasure is, there our hearts will be also (Matthew 6:21). We must guard our hearts against the allure of wealth and ensure that our primary devotion is to God.

**Reflection Questions:**

1. How can we distinguish between having money and loving money?
2. What are some signs that money may be taking too important a role in our lives?
3. How can we keep our focus on God while managing our finances?

**Day 6: Contentment in Christ**

**Read**: Hebrew 13:5-6

In Hebrew 13:5 the author reminds us to “Keep your lives free from the love of money and be content with what you have because God has said, never will I leave you; never will I forsake you.” Contentment is a crucial principle in our financial lives and spiritual journey. It’s not based on our circumstances or abundance of our possessions but on our relationship with God and our trust in His promises. The world often measures success and happiness by the accumulation of wealth and material goods. Advertisements and societal pressures push us to believe that more is better. However, God offers a counter-cultural perspective, encouraging us to find our satisfaction in Him rather than in the fleeting pleasures of material possessions. Contentment involves gratitude for what we have and trust in God’s provision. It requires us to shift or focus from what we lack to the abundant blessings we already possess. When we cultivate a heart of gratitude, we begin to see God in every aspect of our lives, and our trust in His faithfulness grows.

**Practical steps to foster contentment:**

1. **Practicing Gratitude**: Regularly take time to thank God for His blessings. Keeping a gratitude journal can help you focus on the positive aspects of your life and recognize God’s provision.
2. **Simplifying Life**: Evaluate your lifestyle and identify areas where you can simplify. Reducing clutter and avoiding unnecessary purchases can help you focus on what truly matters.
3. **Serving Others**: Shifting your focus from yourself to others can increase your contentment. Serving those in need reminds you of your blessings and helps you experience the joy of giving.
4. **Trusting God’s Timing**: Sometimes, our discontent stems from impatience. Trusting that God’s timing is perfect and that HE knows what’s best for us can help us wait patiently for His provision.

**Reflection Questions:**

1. How does your relationship with Christ influence your contentment?
2. What are some practical ways to practice contentment?
3. Can you think of a time when you struggled with contentment? How did you overcome it?

**Day 7: First Fruits**

**Read:** Deuteronomy 26:1-15 & Proverbs 3:9-10

The principle of first fruits involves giving the first and best portion of our harvest or income to God. It symbolizes our trust in His provision and our dedication to Him. In the Bible, offering the first fruits was an act of worship and an acknowledgment that everything we have comes from God. For Christ-Followers today giving our first fruits means prioritizing God in all areas of our lives, including our finances. It is a declaration that God is our provider, and we trust Him to meet our needs. By giving our first and best to God, we honor Him and align our hearts with His purposes. A tangible way to put this into practice with our money each week or month is to first give, then save, then spend.

**Reflection Questions:**

1. How can you apply the principle of first fruits in your life today?
2. In what ways can giving our first and best to God impact our relationship with Him and our trust in His provision?
3. How do you decide what to give as your first fruits, and what motivates your giving?
4. What changes can you make in your daily life to ensure that God is receiving your first and best in all areas, not just finances?

**Day 8: Tithing for Christians Today**

**Read:** Malachi 3:6-12 & 2 Corinthians 9:6-15

Tithing is a practice that dates back to the Old Testament, where God’s people were instructed to give a tenth of their produce and livestock as an offering to Him. Today, tithing remains a significant act of faith and obedience for Christ-followers. It is a way to acknowledge God’s provision, show gratitude, and support the work of His gospel mission of the local church. While the exact amount and manner of giving may vary, the principle of tithing teaches us to prioritize God in our finances and trust Him with our resources. By giving a portion of our income, we participate in God’s mission and experience His blessings in our lives.

In 2 Corinthians 9, Paul encouraged the church in Colossae to give to the church in Jerusalem that was going through a famine. In verse 7, Paul encourages us to give cheerfully: “Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” Generosity reflects God’s heart. When we give, we participate in God’s work and demonstrate our trust in His provision. Our giving should be motivated by love and gratitude, not obligation or guilt.

**Reflection Questions:**

1. How do you understand the concept of tithing in the context of today?
2. Why do you think God loves a cheerful giver?
3. What challenges do you face when it comes to tithing or giving financially to your local church?
4. How have you experienced God’s provision and blessings through your practice of tithing or generous giving?
5. What practical steps can you take to prioritize tithing or giving in your financial planning?

**Day 9: Sowing and Reaping**

**Read**: Galatians 6:7-10

In this passage, Paul highlights the principle of sowing and reaping, emphasizing that our actions have consequences. This principle applies not only to our spiritual lives but also to our financial decisions, relationships, and character. Understanding and applying this principle encourages us to live intentionally and purposefully, focusing on actions that lead to positive and eternal outcomes. When we sow generously, we reap generously. This doesn’t always mean financial gain, but it often results in blessings, opportunities, and the joy of seeing God’s work accomplished through our giving. The principle of sowing and reaping teaches us the importance of our actions and decisions. By sowing to the Spirit and living intentionally, we can expect a harvest of blessings and eternal life. Persevere in doing good, look for opportunities to serve others, and trust in God’s faithfulness to bring forth a bountiful harvest in His time.

**Reflection Questions:**

1. How have you experienced the principle of sowing and reaping in your life?
2. What challenges do you face in persevering in doing good, and how can you overcome them?
3. In what areas of your life do you need to be more intentional about sowing good seeds?
4. How can you take advantage of opportunities to do good to others?

**Day 10: Keeping Contentment in Christ**

**Read**: Philippians 4:10-13

In this passage, Paul shares a profound insight about contentment. His words teach us that contentment is not dependent on our external circumstances but on our relationship with Christ. This kind of contentment is cultivated through faith and abiding with Jesus and trusting in God’s provision. Paul experienced both abundance and scarcity, yet he remained content in all situations knowing that God is in control. A contented heart is a peaceful heart. When we are content, we are less likely to experience anxiety and more likely to experience God’s peace, which transcends all understanding (Philippians 4:7). To help build contentment, regularly count your blessings and thank God for what you have. Gratitude shifts our focus to what we have been given (1 Thessalonians 5:18). Also serving others shifts our focus from ourselves to the needs of others. Beware of comparison which is the thief of contentment. Focus on your unique journey and God’s plan for your life instead of comparing yourself to others.

**Reflection Questions:**

1. How can you learn to be content in both times of plenty and times of need?
2. What practical steps can you take to cultivate gratitude in your daily life?
3. How does living within your means contribute to contentment?
4. In what ways can serving others help you develop a contented heart?

**Day 11: Planning and Budgeting**

**Read**: Proverbs 21:5

This verse underscores the importance of careful planning and diligence in managing our finances. Planning and budgeting are not just practical financial tools; they are also acts of stewardship that honor God. A budget is essentially a plan that allocates your financial resources according to your values and goals. It helps you track your income and expenses, prioritize your spending and save for future needs. Without a budget, it’s easy to lose track of where your money is going and to spend impulsively, leading to financial stress. It is also important to remain generous and open-handed with what God has entrusted to you. Even as you budget and save, make room for giving and helping others. Generosity reflects God’s heart and reminds us that our security is not in our wealth, but in Him.

**Reflection Questions:**

1. Why is planning and budgeting important for financial stewardship?
2. How can you ensure that your budget reflects your values and priorities?
3. What are some common challenges to sticking to a budget, and how can you overcome them?
4. Can you think of a time when careful planning and budgeting helped you achieve a financial goal?

**Practical Steps for Starting a Budget:**

1. **Assess Your Income and Expenses**: Start by listing all sources of income and tracking all your expenses for a month. This will give you a clear picture of your financial situation.
2. **Set Financial Goals**: Determine short-term and long-term financial goals. These could include paying off debt, saving for a major purchase, building an emergency fund, or increasing your giving.
3. **Monitor and Adjust**: Regularly review your budget to track your progress and make adjustments as needed. Life circumstances change and your budget should be flexible enough to accommodate those changes.
4. **Avoid Impulse Spending**: Plan your purchases and avoid buying on impulse. Take time and pause and ask God if this is how He wants you to spend His money.
5. **Save for Emergencies**: An emergency fund is essential for financial stability. Aim to save at least $1,000 to start.

**Day 12: Avoiding Debt**

**Read**: Proverbs 22:7 & 13:7

In Proverbs 22:7, the author warns “the borrower is slave to the lender.” This vivid imagery highlights the burden that debt can place on individuals, restricting our freedom to give and serve and creating a form of modern-day servitude. While not all debt is inherently wrong, the Bible cautions us to approach it with wisdom. In today’s society, debt is often viewed as a normal part of life. Instead of relying on credit, save for your future purchases. Living within our means (Proverbs. 13:7) and prioritizing debt repayment can help us experience greater peace and flexibility in our finances.

**Reflection Questions:**

1. What are some of the dangers and consequences of living in debt?
2. How can you apply the principle of living within your means to your daily life?
3. What practical steps can you take to avoid or eliminate debt?
4. How does trusting in God’s provision help you manage your finances?

**Day 13: Learning from the Ant**

**Read**: Proverbs 6:6-8

This passage encourages us to observe and learn from the diligence and foresight of the ant. These tiny creatures work hard without needing constant supervision and store up food during times of plenty to prepare for times of scarcity. Saving is a biblical principle that helps us prepare for the future and provides a buffer against financial emergencies. By saving wisely, we demonstrate foresight and prudence, and ensure that we can meet our needs and support others. If you are able, spend some time observing ants today and ask God for wisdom in handling the finances that He has entrusted to you.

**Reflective Questions:**

1. What lessons can you learn from the diligence and foresight of the ant?
2. How can you apply the principle of planning ahead in your finances?
3. What steps can you take to develop greater self-discipline in your finances?
4. Can you think of a time when planning ahead helped you avoid financial stress?
5. What role does trusting God play in your financial planning and decision-making?

**Day 14: Honesty in Financial Dealings**

**Read**: Proverbs 11:1-4

In Proverbs 11:1 the author teaches “The Lord detests dishonest scales, but accurate weights find favor with Him.” Honesty and integrity in our life honors God and builds trust with others. This is also true in how we handle our financial dealings. Whether in business or personal finances, we are called to act justly, transparently, and with integrity. This principle extends to paying our debts and taxes and treating others fairly in all financial matters.

**Reflection Questions:**

1. Why is honesty important in our financial dealings?
2. How can you ensure integrity in your financial practices?
3. What challenges might you face in maintaining honesty, and how can you overcome them?

**Day 15: False Fortresses: Trusting in God's True Security**

**Read**: Proverbs 18:11

In this verse, Solomon highlights the false sense of security that wealth can provide. The rich often see their wealth as a fortress, a protective wall that guards against life's uncertainties. However, this perception is an illusion. While money can offer temporary security, it cannot shield us from all of life's challenges or provide true peace. Genuine security and peace come from trusting in God, who is our ultimate protector and provider. Wealth can be lost in an instant, but God's faithfulness endures forever. It's a reminder to place our trust not in material possessions but in the steadfast love and provision of our Heavenly Father.

**Reflection Questions:**

1. How does our society typically view wealth in terms of security and success? Do you find yourself influenced by this view?
2. Have you ever experienced a time when you relied on your resources or abilities for security, only to find that they were not enough? What did you learn from that experience?
3. In what ways does the Bible suggest we find true security and peace? Can you think of other verses that echo the message of Proverbs 18:11?
4. How can you practically shift your trust from material wealth to God in your daily life? What steps can you take to ensure your heart is aligned with God’s perspective on security?

