



SALEM
BIBLE CHURCH
Shalom

Rev. Jasper Williams, Jr.
Pastor Emeritus

Dr. Joseph L. Williams
Senior Pastor

11:00 AM
Stonecrest Campus
5460 Hillandale Dr.
Stonecrest, GA 30058

11:00 AM
Atlanta Campus
2283 Baker Rd. N.W.
Atlanta, GA 30318

www.salembiblechurch.org
404.792.0303

2021 GOD FIRST FINANCIAL FAST DEVOTIONAL

WEEK 1

Salem Bible Church

Dr. Joseph L. Williams, Senior Pastor

Rev. Jasper W. Williams, Jr., Pastor Emeritus

Day One – Monday, October 11, 2021

Breaking Bonds

Is not this kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Isaiah 58:6

DEVOTIONAL READING

Isaiah 58

MAIN THEME

"We need to be set free from the bondage of spending holds on our lives."

When Alice, raised by a single mother, was in high school, she only had two types of shoes, dress shoes for church, and school shoes. Ernestine, one of her classmates from a middle-class family, wore different shoes each day and had several leather jackets. Alice promised herself that when she was an adult, she would have shoes of every color and type. After finishing college and obtaining a good-paying job, Alice found that the more money she made, the more debt she had because of her spending habits. One day in church the pastor preached from the subject "Breaking the Yoke of Financial Bondage", Isaiah 58:6. Alice prayed and asked God to help her to break the habit of buying things that she did not need and to live a debt-free life. Ask and you shall receive; today, Alice is debt-free because of putting God first!

PLEDGE

”For the next twenty-eight days, I will be on a spending diet. I will not shop for anything, in person or online, except necessities. I will not use my credit card. I will limit or eliminate the use of my debit card. I will use cash for purchases I make during the fast. In this way, I will strive to break the chains that keep me from achieving financial freedom.”

REFLECT

In your journal, make a list of things you often buy that you do not need or really want. Are there things that you do that increase your indebtedness that you can eliminate or do yourself? Ask for God’s guidance and direction as you begin this 28-day journey of spiritual and financial renewal.

PRAYER

Heavenly Father, thank you for your love and guidance as I step out in faith to put You first in all that I do! I know that without You I can do nothing! However, I know that I can do all things if I lean not on my own power, but on You to break the bondage of indebtedness! Amen!

Day Two – Tuesday, October 12, 2021

God Will Provide

But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. Deuteronomy 8:18

DEVOTIONAL READING

Deuteronomy 8:1-18

MAIN THEME

"God promises prosperity."

William Samuel Winston is an American televangelist, preacher, author, and entrepreneur. He is the founder and Senior Pastor of Living Word Christian Center, a non-denominational church in Forest Park, Illinois with over 22,000 members. However, in January 1973, Mr. Winston joined the IBM Corporation as a Marketer. He was soon promoted to Regional Marketing Manager in IBM's Midwest Region. He states that during his time at IBM he became spiritually "born again" and felt a call from God into full-time ministry. In 1988, while residing in Minneapolis, Minnesota, he, and his wife started a small ministry. A few months later, he moved his family to Chicago and began a Bible training school, with services held at a local hotel. By heeding the calling of God's Word and stepping out on faith. Pastor Winston's ministry grew from a congregation of 20 to 22,000. The condition of Pastor Bill Winston's spiritual growth and financial prosperity was to step out in faith and trust God!¹

¹ <https://peoplepill.com/people/bill-winston>

PLEDGE

"To find the key to wealth, I have to understand that prosperity comes with conditions. I must follow God's will and Word for my life."

REFLECT

Are you financially where you want to be at this stage of your life? Were there opportunities that you did not take because of conditions that required totally trusting God as your resource? It is never too late to step out in faith, trusting God to give you the ability to get wealth. Write your feelings in your journal.

PRAYER

Father, You are my source and I trust You to meet my needs; You give me the ability to gain wealth! As I step out in faith, help me to know that Your love enfolds me and Your presence watches over me! Wherever I am, You will be my strength and comfort? Amen!

Day Three – Wednesday, October 13, 2021

Cheerful Giving

SCRIPTURE

And God is able to make all grace abound to you, so that in all things at all times; having all that you need, you will abound in every good work. 2 Corinthians 9:8

DEVOTIONAL READINGS

2 Corinthians 9

MAIN POINT

"To whom much is given, much is required."

In 1990, our church, formerly Salem Baptist Church, adopted the Bowen Homes Housing Project. The church paid teachers to tutor students attending the elementary school, located in Bowen Homes. The academic achievement of the students was very low and participation of parents in any school activities was literally non-existent. Pastor Williams asked the church members to adopt and buy gifts based on grade averages of A (\$100), B (\$75), and C (\$50). The students were asked to make a list of five things they wanted for Christmas. The men of Salem spent most of Saturday night before the designated Sunday assembling bikes and toys; the ladies of Salem decorated the Fellowship Hall. The congregation stepped up and made this a Christmas the youth in Bowen Homes will never forget. The holiday gift program was mutually beneficial for the children and the church members that participated. Church members experienced the joy of sharing their blessings with those in need according to the Word of God.

PLEDGE

"I will identify someone - a friend, family member, neighbor, or co-worker - who needs help either with cash (I can afford to give away) or time. I will use God's generosity toward me as an example of how to be generous to others. As I prosper, I will share my wealth with others."

REFLECT

Can you think of a time that you financially put the needs of others above your own? How did it make you feel? Take the time to record in your journal about the times that you were able to help others out of your blessings from God!

PRAYER

Father God, I thank You for Your blessings and favor on my life! Help me to always remember that what I have comes from You! May I always be a willing vessel to help others in their times of need. Amen!

Day Four – Thursday, October 14, 2021

The Evils of Entitlement

SCRIPTURE

I denied myself nothing my eyes desired; I refused my heart no pleasure. My heart took delight in all my work, and this was the reward of all my labor. Ecclesiastes 2:10

DEVOTIONAL READING

Job 42:7-17

MAIN POINT

"A sense of entitlement could be getting in the way of God blessing you."

*The CARES Act was signed into law on March 27, 2020, and the first stimulus check, which maxed out at **\$1,200 per person (with an extra \$500 per dependent)**, arrived as early as mid-April 2020. The second stimulus checks for the COVID-19 relief package was set to total **\$600 per person**, with phase outs based on adjusted gross income limits that were similar to the first relief package. Families also received additional \$600 payments for each qualifying dependent under age 17. There were new rules for the third stimulus check if qualifying recipients have dependents. Each dependent counts for **\$1,400**. Dependents are no longer restricted by age. College students, adult children with disabilities and older adult relatives now count toward \$1,400 each. As part of the CARES Act, tenants renting units in properties with federally backed mortgages could not be evicted or charged penalties for*

nonpayment of rent for a period of 120 days between March 27 and July 24, 2020, later extended through end of July 2021. The Supreme Court on August 26, 2021 ended the [most recent eviction moratorium](#) extension issued by the U.S. [Centers for Disease Control and Prevention \(CDC\)](#) — reopening the threat of eviction for millions of U.S. renters.

While the majority of people receiving the stimulus checks and relief from worrying about eviction saw this as opportunities to survive and save during the unexpected events of the pandemic, there were those who had the spirit of entitlement. They bought what they did not need, large screen televisions, the newest electronic devices, clothes that they had no places to wear, and other pleasures with no preparation for tomorrow. As Americans are reentering the workplace, those who continue to trust in God in the midst of the pandemic are not worried about tomorrow because No good thing will He withhold from those who walk uprightly (Psalm 84:11). Do you want your needs met? Then tell God today, I trust you completely to meet my needs, in Your timing, and according to Your methods. And I will continue to obey You, by the power of Your Spirit, believing that as I do, You will take care of me.²

PLEDGE

"Today, I'll think about something in my life I did or purchased that I now realize was giving in to a sense of entitlement."

² Charles F. Stanley (1982). Life Principles Bible. Nashville: Thomas Nelson Publishers, p. 621.

REFLECT

If you received a stimulus check, did you see it as a blessing from God? Journal about your feelings and stewardship. If you were not a recipient of a stimulus check, journal about your feelings about trusting God to supply all your needs and more!

PRAYER

Father God thank you for keeping me during these dark days of this pandemic! Help me to be a good steward of the blessings you have bestowed upon me! I trust you with my life and every situation! In Jesus name I pray! Amen!

Day Five – Friday, October 15, 2021

Contentment

SCRIPTURE

But godliness with contentment is great gain....For we brought nothing into the world and we can take nothing out of it. But if we have food and clothing, we will be content with that. 1 Timothy 6:6-8

DEVOTIONAL READING

1 Timothy 6: 1-18

MAIN POINT

"Be content with what you have."

Rosa was a 65 year old widow with five adult children. She married at the age of 18 and never worked except as a housewife and mother. Before he died, her husband worked for a large steel mill for over 30 years. After a stroke, he retired early on disability and they lived on a modest fixed income. Rosa was not accustomed to managing the household bills. With the sudden death of her husband, she found herself thrust into a position of responsibility for maintaining her household. Because Rosa had never worked, she received a lesser portion of her husband's retirement from the steel mill. She learned to budget and live on this small, fixed income with some assistance from her children. Rosa was a member of a small church that she loved; she was a member of the choir and participated in other ministries and programs. Her faith and church were the center of her life and she was content living in what some would call the ghetto, but to Rosa it was a community of neighbors and friends. One of her sons had become a very

influential bishop and lived in another city over 3,000 miles away. He constantly tried to persuade his mother to move in with him so that she could have what he called a better life of travel and other luxuries. Rosa consistently refused to move and believed as Paul when he wrote to Timothy that “godliness with contentment is great gain”. Rosa believed that if she had her faith, health, ability to serve the Lord, the necessities of life (e.g., food, a place to stay, etc.), she had all that she needed and she would be content.

PLEDGE

"Today, I promise I will not complain about anything I don't have."

REFLECT

What does contentment mean to you? Are you content with your life? Would you be content if you had a better job or more money? Write in your journal what would make your life content.

PRAYER

Heavenly Father I have learned to be content in whatever state I am in. You promised to be with me and to supply all of my needs. Help me to live and be thankful for the blessings You give me each day. In Jesus name I pray! Amen!

Day Six – Saturday, October 16, 2021

Budgeting For Life

SCRIPTURE

Whoever disregards discipline comes to poverty and shame, but whoever heeds correction is honored. Proverbs 13:18

DEVOTIONAL READING

Proverbs 13: 1-18

MAIN POINT

"A budget is your road map to prosperity."

PLEDGE

"I will be diligent and develop a budget so that every penny I earn has a designated purpose."

Alicia was the mother of four who escaped an abusive marriage and moved in with her mother until she could find a job. For a brief time, she was forced to apply for temporary public assistance to help take care of her children and moved into public housing. Not one to depend on public assistance, Alicia applied for a program to help women on welfare to go to school. She was accepted into the practical nursing program. She finished the program and became a licensed practical nurse. Alicia worked nights as a practical nurse in a nursing home and went to nursing school during the day to become a registered nurse. She promised her children that they would move out of public housing into their own home one day when she finished school and became a

registered nurse. Alicia knew that if she was to keep her promise that she had to work hard, be a good steward of her money, develop a budget, and stick to it. Alicia had to learn to stop using credit cards and to spend cash only. The habit of using cash helped her not to buy what she did not need. Alicia finished school and within two years, she had saved enough to make a down payment on her first small house. She kept her promise to her children and moved them out of public housing into their own home. Alicia continued to budget and kept track of what she spent. Alicia's stewardship allowed her to send two of her children to a private Historical Black College and University (HBCU), and to build her next home.

REFLECT

Do you live on a budget? If no, why not? If you live on a budget, has it helped you to achieve some of your financial goals? Journal about what you can do to take control of your finances and achieve some of your personal goals.

PRAYER

Father God make me a good steward over Your money! It all belongs to you! Father, I will give the first dime out of every dollar to You and then to myself, it all belongs to You. If I keep You first in my plans, I will see the fruit of my labor. In Jesus Name I pray!
Amen!

Day Seven - Sunday, October 17, 2021

Tithing

SCRIPTURE

Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. Proverbs 3:9-10

DEVOTIONAL READING

Malachi 3:8-12; 1Cor. 16:2; 2 Cor. 9:7-8

MAIN POINT

"Tithing is still applicable today."

Mary, a single parent, moved to Atlanta in 1983. As a registered nurse, she was not worried about getting a job in the hospital, but she wanted to change and work in public health. However, the pay for a public health nurse was much lower than what she received as a nursing supervisor at her old job. The benefits of working as a public health nurse meant being off all weekends and holidays. Mary was raised by her grandmother to go to church every Sunday and to be active in some type of ministry. Back home when she was not working her one Sunday a month, required of supervisors, she always went to church. Despite the easier workload and time off, Mary found herself needing to work on weekends to supplement her income and to save for a condominium or house. So, Mary found herself taking contract jobs on the weekends and not having time to spend with her son or attend church. As the time passed, one year turned into a new year. When Mary received her church statement for income tax purposes, she was shocked at how few times she had attended church or how little that she had given in

offering. She made a promise to herself that she would not work as much in this new year and she would give more in offering to God. The following year, Mary kept her promise and did not work as much so that she could attend church and gave more in offering. However, the following year, Mary was audited by the IRS that resulted in her owing a large amount in back taxes from the year that she had worked almost every Sunday. As Mary looked at the amount that she owed in back taxes, she realized it was almost the same amount that she owed to God in tithes. The scripture of will a man rob God came to her mind when she made arrangement to pay the government. Mary made a pledge on that day to not only give of herself in service, but to give to God what is owed to Him, the tithes. She now consistently gives one dime out of every dollar she receives. Thirty-eight years later, Mary only needs to work one job; she is active in church ministries, a consistent tither, homeowner, and lives more abundantly on the 90%.

PLEDGE

"I will commit to tithing or recommit to continue tithing."

REFLECT

If you are a tither, continue trusting God! In your journal, take just a few moments to reflect on how God has blessed and kept you because of your obedience to His Word. If you are not a tither yet, it is never too late to start. It is a matter of trusting God to meet your needs. Journal about what is keeping you from trusting Him and write a prayer asking God to strengthen your faith!

It is now seven days into our Financial Fast. Write in your journal about:

1. What are you feeling this week about your finances?
2. What was easy for you about the financial fast this week?
3. What was difficult for you about the financial fast this week?
4. What have you learned from the devotionals over the past seven days?

PRAYER

Heavenly Father, I thank you for loving me, protecting me and for Your presence that watches over me. All that I have belong to You! I trust You to not only meet my needs, but your Word also says that you will open the windows of heaven and pour out such blessing that I will not have enough room to receive it. I trust you and I will give back to You my tithes and offerings, willingly and cheerfully, in Jesus Name I pray! Amen!