



25 Day Financial Saving and Fasting Guide

Salem Bible Church
www.salembiblechurch.org

Dr. Joseph L. Williams - Senior Pastor
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Dear Salem Family:

We are inviting you to join us during July and August to take advantage of the various seminars classes and the 25-Day Savings & Financial Fast plans that will change your life and financial well-being for the better.

The plan is simple. GIVE – Give the tithe - 10% of your income to God and you honor God as God has commanded that everyone give the tithe. SAVE – Save 10% of your income for you and participate in the 25-Day Savings Plan. LIVE – Live the abundant life as God will bless the remaining 80% of your income and your life as a whole in immeasurable ways.

WHAT IS THE 25-DAY SAVINGS PLAN?

The purpose of the 25-Day Savings Plan is to have you systematically save a total of \$325.00 at the end of the 25 day period beginning on Wednesday, July 11th and concluding on Saturday, August 4th. A chart is provided that will direct you with regard to what you will save each day.

WHAT IS THE 25-DAY FINANCIAL FAST?

The principle of this 25-day financial fast is to lead you to live lean and within your means. For 25 days you will refrain from buying anything that is not a necessity. During this fast you will break from going to the mall or retail stores to shop for clothes, shoes, jewelry, makeup, etc... No restaurant meals or fast foods purchases for breakfast, lunch or dinner should be your goal. You should even consider no stops for coffee, nor going to the movies.

DAILY DEVOTIONAL AND SPENDING RECORD

This devotional journal is provided as a means to inspire you and help you stay on track with your financial fasting and saving. Each of the devotionals entries are written to encourage and inspire you.

SACRIFICIAL SUNDAY

We will conclude the 10-4 GIVE-SAVE- LIVE on Sunday, August 5th, which is Sacrificial Sunday. On this Sunday, we are asking every member to give a sacrificial offering over and above your regular tithe and offering as you worship God. SHALOM and may you prosper well during these next 25 days!

Dr. Joseph L. Williams, Senior Pastor

Reverend Jasper W. Williams, Jr., Pastor Emeritus

Day One – Wednesday, July 11, 2018
Breaking Bonds

Scripture

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

Main Point

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

Pledge

"For the next twenty-five days, I will be on a spending diet. I will not shop for anything 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."

Journal Entry

1. What I am feeling today about my finances?

2. What was easy for me about the financial fast today?

3. What was difficult for me about the financial fast today?

4. What I learned from today's devotional entry was?

Day Two – Thursday, July 12, 2018
God Will Provide

Scripture

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

Main Point

"God promises prosperity."

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."

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Day Three – Friday, July 13, 2018
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

Main Point

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

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."

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Day Four – Saturday, July 14, 2018
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

Main Point

"Tithing is still applicable today."

Pledge

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

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Day Five – Sunday, July 15, 2018
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

Main Point

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

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."

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Day Six – Monday, July 16, 2018
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

Main Point

"Be content with what you have."

Pledge

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

Journal Entry

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Day Seven – Tuesday, July 17, 2018
Budgeting For Life

Scripture

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

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."

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Day Eight – Wednesday, July 18, 2018
The Salvation of Saving

Scripture

The plans of the diligent lead to profit as surely as haste leads to poverty.
Proverbs 21:5

Main Point

"There is great reward in saving."

Pledge

"I will commit today to set aside a percentage of every paycheck for my savings."

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Day Nine – Thursday, July 19, 2018
Diversification Delivers

Scripture

Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land. Ecclesiastes 11:2

Main Point

"Understand that when you invest, you put your money at risk."

Pledge

"I will examine my investments to make sure I'm well diversified."

Journal Entry

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Day Ten – Friday, July 20, 2018
Matrimonial Money

Scripture

Two are better than one, because they have a good return for their labor: If they fall down, they can help each other up. But pity those who fall and have no one to help them up! Ecclesiastes 4:9-10

Main Point

"Together as one you can become better stewards of your money."

Pledge

"I will work with my spouse to develop a set of rules to govern how we handle our money together."

Journal Entry

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Day Eleven – Saturday, July 21, 20188
The Impact of an Inheritance

Scripture

Good people leave an inheritance for their children's children, but a sinner's wealth is stored up for the righteous. Proverbs 13:22

Main Point

"Leaving an inheritance to your family is a blessing to them from you."

Pledge

"I will strive to leave my children and grandchildren an inheritance."

Journal Entry

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Day Twelve – Sunday, July 22, 2018
The Devil Is in the Debt

Scripture

The rich rule over the poor, and the borrower is slave to the lender. Proverbs 22:7

Main Point

"Debt is dangerous."

Pledge

"I will tally my total debt and make a plan to eliminate my debt."

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Day Thirteen – Monday, July 23, 2018
The Curse of Credit

Scripture

The prudent see danger and take refuge, but the simple keep going and pay the penalty. Proverbs 22:3

Main Point

"Credit is dangerous."

Pledge

"I will review my credit/debit card statements going back at least three months and examine my spending on my credit/debit cards."

Journal Entry

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Day Fourteen – Tuesday, July 24, 2018
The Risk of Surety

Scripture

One who has no sense shakes hands in pledge and puts up security for a neighbor. Proverbs 17:18

Main Point

"It is not wise to co-sign."

Pledge

"I will not co-sign with anyone other than my spouse. But if I decide to co-sign for someone, I will make sure I can afford to pay the debt in full should the person default on the loan."

Journal Entry

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Day Fifteen – Wednesday, July 25, 2018
Greed Will Not Bring Grace

Scripture

"Watch out! Be on your guard against all kinds of greed; life does not consist in the abundance of possessions." Luke 12:13

Main Point

"Greed blocks your path to prosperity."

Pledge

"I will take an inventory of what I own so that I can guard against wanting more. I will be on the lookout for things that pull me in the direction of greed."

Journal Entry

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Day Sixteen – Thursday, July 26, 2018
Outpouring of Grace

Scripture

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”

2 Corinthians 9:6

Main Point

“You always reap more than you sow.”

Pledge

“I will give generously and experience the grace of God.”

Journal Entry

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Day Seventeen – Friday, July 27, 2018
Perpetual Peace

Scripture

Submit to God and be at peace with him; in this way prosperity will come to you. Job 22:21

Main Point

"Trust that God will bring financial peace into your life."

Pledge

"I will identify at least one aspect of my finances and decide today to stop stressing about it. I will pray that God brings me peace in that area."

Journal Entry

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Day Eighteen – Saturday, July 28, 2018
Wealth is Blessing

Scripture

The blessing of the Lord brings wealth, without painful toil for it. Proverbs 10:22

Main Point

"It's okay to embrace your wealth."

Pledge

"I will stop worrying about not having enough money because God has so richly blessed me."

Journal Entry

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Day Nineteen – Sunday, July 29, 2018
Stewardship Responsibility

Scripture

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? Luke 16:10-11

Main Point

"The better I handle the money I have, the more I may receive."

Pledge

"I acknowledge that everything I have belongs to God."

Journal Entry

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Day Twenty – Monday, July 30, 2018
Relationships Rescued

Scripture

But the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.

Mark 4:19

Main Point

"Taking a break from the consumption can help you focus on the most important relationships in your life."

Pledge

"I will call a close relative or friend with whom I have exchanged gifts in the past and make an agreement that on the next birthday, anniversary, or holiday, we will not spend money on each other but spend time with each other instead."

Journal Entry

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Day Twenty-One – Tuesday, July 31, 2018

Pay on Time

Scripture

Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law. Romans 13:8

Main Point

“Eliminating debt in a timely fashion will ultimately result in you owing nothing but love to others.”

Pledge

“I will make it my goal to pay all my outstanding debt on time and thereby become free to demonstrate love without restriction.”

Journal Entry

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Day Twenty-Two– Wednesday, August 1, 2018
Honesty is the Best Practice

Scripture

Dishonest money dwindles away, but whoever gathers money little by little makes it grow. Proverbs 13:11

Main Point

“Fast money comes and goes quickly. Accumulate money slowly, deliberately, purposefully and honestly and reap the benefits of watching your wealth grow.

Pledge

“I will be honest and fair in all of my financial transactions.”

Journal Entry

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Day Twenty-Three – Thursday, August 2, 2018
Satisfaction

Scripture

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.” Hebrews 13:5

Main Point

“Learn to be satisfied with what you have knowing blessings are on the way”

Pledge

“I will not love money more than I trust God who promised never to leave or forsake me.”

Journal Entry

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Day Twenty-Four– Friday, August 3, 2018
Hard Work Brings Wealth

Scripture

Lazy hands make for poverty, but diligent hands bring wealth.
Proverbs 10:4

Main Point

“You will never advance to the next level by being lazy. Working hard leads to wealth.”

Pledge

“I will work diligently to avoid poverty and enjoy the blessings of wealth.”

Journal Entry

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Day Twenty-Five– Saturday, August 3, 2018
Wealth and Wisdom

Scripture

Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: Wisdom preserves those who have it. Ecclesiastes 7:12

Main Point

“You maintain your wealth by being wise in your financial affairs”

Pledge

“I will learn all I can about money and finances to become a good steward of all God’s blessing to me have.”

Journal Entry

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25-Day Savings Plan

Date	Day	Amount	Accumulated
		Deposited	Savings
11-Jul-18	1	\$1.00	\$1.00
12-Jul-18	2	\$2.00	\$3.00
13-Jul-18	3	\$3.00	\$6.00
14-Jul-18	4	\$4.00	\$10.00
15-Jul-18	5	\$5.00	\$15.00
16-Jul-18	6	\$6.00	\$21.00
17-Jul-18	7	\$7.00	\$28.00
18-Jul-18	8	\$8.00	\$36.00
19-Jul-18	9	\$9.00	\$45.00
20-Jul-18	10	\$10.00	\$55.00
21-Jul-18	11	\$11.00	\$66.00
22-Jul-18	12	\$12.00	\$78.00
23-Jul-18	13	\$13.00	\$91.00
24-Jul-18	14	\$14.00	\$105.00
25-Jul-18	15	\$15.00	\$120.00
26-Jul-18	16	\$16.00	\$136.00
27-Jul-18	17	\$17.00	\$153.00
28-Jul-18	18	\$18.00	\$171.00
29-Jul-18	19	\$19.00	\$190.00
30-Jul-18	20	\$20.00	\$210.00
31-Jul-18	21	\$21.00	\$231.00
1-Aug-18	22	\$22.00	\$253.00
2-Aug-18	23	\$23.00	\$276.00
3-Aug-18	24	\$24.00	\$300.00
4-Aug-18	25	\$25.00	\$325.00