



25-Day Financial Fast Devotional & Journal

Dr. Joseph L. Williams, Senior Pastor
Rev. Jasper W. Williams Jr., Pastor Emeritus

Dear Salem Family:

What are your concerns about your financial status? Do you have a savings plan that will carry you for three to six months if need be? Have you thought about owning and operating your own business? Do you have a unique idea for a product or service that would be of benefit to others? No matter how you answered, be assured that Salem's *Entrepreneurial Extravaganza* is tailor-made to get you on track to moving forward regarding your financial future.

We are inviting you to join us during the month of September and October to take advantage of the various seminars, classes and the 25-Day Financial Fast that will change your life and financial well-being for the better. This devotional is also designed to encourage and inspire you to press on as you learn and become aware of the many ways you can be blessed as you Give, Save and Live!

WHAT IS A FINANCIAL FAST?

The principle of this 25-day financial fast is to bring you closer to God. For 25 days you will refrain from buying anything that is not a necessity. We are talking about purchasing only the essentials, such as food and medicine. During this fast you will refrain from going to the mall or retail stores to shop for clothes, shoes, jewelry, makeup, etc.... No buying restaurant meals— fast foods, breakfast, and/or lunch. In other words, no unnecessary spending---period.

DAILY DEVOTIONAL AND KEEPING A JOURNAL

This devotional journal is provided as a means to inspire you and help you stay on track with your financial fast and there is space for you to answer four questions related to the devotional reading regarding how you are feeling about the fast and how much money you are saving. As a bonus, you can use the 25 Day savings plan included in this booklet and at the end of 25 days you will have saved \$325.00.

LET'S GET STARTED--- on Wednesday, September 11, 2019 we will commence the financial fast and conclude on Saturday, October 5, 2019 with Salem's *Entrepreneurial Extravaganza* presentation of "Flip this House" and on Sunday, October 13, 2019 for the Business Expo highlighting our members who are business owners and entrepreneurs as they showcase their products and services.

For His glory and your prosperity,

Dr. Joseph L. Williams, Senior Pastor
Reverend Jasper W. Williams, Jr. Pastor Emeritus

Day One – Wednesday, September 11, 2019
Break Every Chain

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 and from maximizing my financial potential."

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 have I learned from today's devotional entry?

Day Two – Thursday, September 12, 2019
God's Promises Are Trustworthy

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, September 13, 2019

Grace to Achieve

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

"God has graced you with ability to get whatever it is you need to succeed."

Pledge

"I will search printed, video and any other resource to help fortify my knowledge of what is available to help me reach my financial and wealth building plan."

Journal Entry

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Day Four – Saturday, September 14, 2019
The Peril 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. I repent of my sense of entitlement "

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

Day Five – Sunday, September 15, 2019
Tithing Honors God

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."

Journal Entry

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Day Six – Monday, September 16, 2019
Godly 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.

1Timothy 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. I thank God that I have what I need and will be granted the desires of my heart."

Journal Entry

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Day Seven – Tuesday, September 17, 2019
Budgeting for Prosperity

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, September 18, 2019
The Blessing of Having a Game Plan

Scripture

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

Main Point

"Planning precedes success."

Pledge

"I will commit today to make intentional plans for my future with regard to my faith, my family and my future."

Journal Entry

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Day Nine – Thursday, September 19, 2019

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. Don't place all your eggs in the same basket."

Pledge

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

Journal Entry

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Day Ten – Friday, September 20, 2019
Marriage and Money Matters

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 finances together."

Journal Entry

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Day Eleven – Saturday, September 21, 2019

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 as a legacy and as a life lesson."

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Day Twelve – Sunday, September 22, 2019

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."

Journal Entry

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Day Thirteen – Monday, September 23, 2019
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 if not utilized prudently."

Pledge

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

Journal Entry

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Day Fourteen – Tuesday, September 24, 2019
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 to guarantee payment of another person's loan."

Pledge

"I will intend not to co-sign for 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, September 25, 2019
Greed Obstructs 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 and blessings."

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, September 26, 2019
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 and generosity of God."

Journal Entry

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Day Seventeen – Friday, September 27, 2019

Submission and Success

Scripture

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

Job 22:21

Main Point

"Submission to the will of God results in God's peace and prosperity for 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, September 28, 2019

Let God Bless Your Labor

Scripture

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

Main Point

"When you honor God with your finances, the blessings of God will result in wealth creation."

Pledge

"I will trust God to bless my stewardship efforts based on the Word of God."

Journal Entry

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Day Nineteen – Sunday, September 29, 2019
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 pledge today to be a trustworthy steward of all the blessings God has granted me so that God will give and trust me with even more."

Journal Entry

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Day Twenty – Monday, September 30, 2019
The Word Reigns, Not Wealth

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

"To maintain and increase your wealth means that you must always allow the Word and will of God to reign supreme in all aspects of your living."

Pledge

"I commit to knowing and understanding the Word of God that it may preserve my wealth and my well-being."

Journal Entry

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Day Twenty-One - Tuesday, October 1, 2019
Financial Freedom

Scripture

For where your treasure is, there your heart will be also.
Matthew 6:21

Main Point

"If you really want to know what you value, look at where you spend your money."

Pledge

"I promise to take inventory often of how and where I spend my money."

Journal Entry

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Day Twenty-Two - Wednesday, October 2, 2019

Give

Scripture

Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.

Luke 6:38

Main Point

"You can give and not love God; but you cannot love God and not give."

Pledge

"I pledge to give to God in obedience to God's command to give the tithe, an offering and to give sacrificially."

Journal Entry

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Day Twenty-Three - Thursday, October 3, 2019

Save

Scripture

The plans of the diligent lead surely to plenty, But those of everyone who is hasty, surely to poverty.

Proverbs 21:20

Main Point

"When you save on a regular and consistent basis, you will always have more than you need, and you will accumulate wealth."

Pledge

"I will save minimum of 10% of my income on a regular and consistent basis."

Journal Entry

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Day Twenty-Four - Friday, October 4, 2019

Live

Scripture

The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have *it* more abundantly.
John 10:10

Main Point

"To live the abundant life is to follow Christ in word and deed."

Pledge

"I pledge to live life to it's fullest as I follow Christ and reap the blessings of holiness."

Journal Entry

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Day Twenty-Five - Saturday, October 5, 2019

I Give, I Save, I Live

Scripture

For I know the thoughts that I think toward you, says the LORD, thoughts of peace and not of evil, to give you a future and a hope.

Jeremiah 29:11

Main Point

"God has a plan to bless your life."

Pledge

"I commit to knowing the plan God has for my life, to follow it so that I may be a blessing to God, myself and others as I give, save and live according to the Word of God."

Journal Entry

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I GIVE – I SAVE – I LIVE: 25-DAY SAVINGS PLAN
SALEM BIBLE CHURCH- SEPTEMBER 11- OCTOBER 5, 2019

September 11, 2019	1	\$1.00	\$1.00
September 12, 2019	2	\$2.00	\$3.00
September 13, 2019	3	\$3.00	\$6.00
September 14, 2019	4	\$4.00	\$10.00
September 15, 2019	5	\$5.00	\$15.00
September 16, 2019	6	\$6.00	\$21.00
September 17, 2019	7	\$7.00	\$28.00
September 18, 2019	8	\$8.00	\$36.00
September 19, 2019	9	\$9.00	\$45.00
September 20, 2019	10	\$10.00	\$55.00
September 21, 2019	11	\$11.00	\$66.00
September 22, 2019	12	\$12.00	\$78.00
September 23, 2019	13	\$13.00	\$91.00
September 24, 2019	14	\$14.00	\$105.00
September 25, 2019	15	\$15.00	\$120.00
September 26, 2019	16	\$16.00	\$136.00
September 27, 2019	17	\$17.00	\$153.00
September 28, 2019	18	\$18.00	\$171.00
September 29, 2019	19	\$19.00	\$190.00
September 30, 2019	20	\$20.00	\$210.00
October 1, 2019	21	\$21.00	\$231.00
October 2, 2019	22	\$22.00	\$253.00
October 3, 2019	23	\$23.00	\$276.00
October 4, 2019	24	\$24.00	\$300.00
October 5, 2019	25	\$25.00	\$325.00