FAITHFUL MONEY LIVING

7 Days to Financial Peace With God

Seven devotional readings with practical money exercises and room to reflect.

Biblical Wisdom for Financial Peace

Read • Reflect • Practice • Review

A calmer, clearer next step

Welcome to a gentle beginning. Money worry can make even a small task feel heavy. These seven days invite you to slow down, read scripture, and take a practical step with the resources and support available to you. Financial peace here means a growing practice of honest, thoughtful decisions, not a guarantee that every problem disappears.

HOW TO USE THIS RESOURCE

Set aside 15–20 minutes at a time. Read the assigned passage in your own NIV Bible, consider the original teaching, and complete one practical action. Work at a pace that fits your health, energy, and circumstances. Keep financial records private and store completed pages securely.

Each day has a lesson, an original prayer, a reflection question, and a practical action page. You may take longer than a week. Use the final action plan to carry one habit forward.

ABOUT SCRIPTURE AND ORIGINAL WRITING

Bible references invite you to read the NIV in your own Bible. This edition does not reproduce NIV verse text. All teachings, prayers, affirmations, and exercises are original Faithful Money Living writing; they are not scripture quotations. Practical applications are distinguished from the original biblical setting.

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My financial snapshot

Date: _____ Mark estimates and verify them when statements arrive. Do not record passwords, full account numbers, or sensitive identifiers.

Measure	Amount / note
Monthly take-home income	
Checking available balance	
Savings total	
Emergency portion of savings	
Total debt balances	
Total monthly minimums	
Overdue bills	
Next large irregular expense	

WHAT I MOST WANT TO CHANGE

CLARITY / CONFIDENCE TODAY (0–10) AND WHY

Begin with stewardship

READ AND CONSIDER

Read Proverbs 27:23-24 in your own NIV Bible.

Stewardship begins with paying attention. Proverbs speaks to an agricultural household: its flocks required care because wealth would not last forever. Our accounts are different, but the practical application is similar. We cannot make thoughtful decisions about resources we refuse to examine. Opening a statement is an act of attention, even when the balance is uncomfortable.
Your financial position is information, not a measure of your worth before God. Illness, caregiving, income loss, and rising costs can create real hardship. Start by naming what is true without blaming yourself. Today is for gathering facts, not fixing everything. A clear starting point makes a small next step possible.

PRACTICE TODAY

Gather current checking and savings balances, take-home income, and debt statements. Record totals and statement dates on the starting snapshot. Estimate only when necessary and mark estimates. Do not write account numbers or passwords in this workbook.

PRAY

God, meet me with courage as I look honestly at what is in my care. Help me trade avoidance for one thoughtful step. Amen.

AFFIRMATION | ORIGINAL WRITING

I can face my numbers with honesty and dignity.

Make room for your response

Which number have I been avoiding, and what support would help me face it?

MY EXERCISE NOTES AND NUMBERS

ONE ACTION I WILL TAKE AND WHEN

Separate worth from wealth

READ AND CONSIDER

Read 1 Timothy 6:6-10 in your own NIV Bible.

Paul warns against treating godliness as a route to financial gain. Contentment is not proof that a person has enough money for every need, and poverty is not evidence of weak faith. This passage challenges the place money occupies in our hopes. It does not promise that devotion will produce a larger bank balance.

When money becomes a scorecard for worth, ordinary decisions can turn into performances. We buy to appear successful or hide problems to appear responsible. Financial peace begins with permission to tell the truth. Choose a goal that serves your life: reliable groceries, a current utility bill, or less reliance on a credit card. Those quiet goals matter even when nobody applauds them.

PRACTICE TODAY

Write three things that give your life meaning without a purchase. Then name one money goal that supports a real need rather than an image. Put a dollar amount and a realistic date beside it.

PRAY

Lord, loosen the connection between my worth and my possessions. Help me pursue enough with gratitude and wisdom. Amen.

AFFIRMATION | ORIGINAL WRITING

My worth is greater than my balance.

Make room for your response

Whose definition of success has been shaping my spending?

MY EXERCISE NOTES AND NUMBERS

ONE ACTION I WILL TAKE AND WHEN

Practice contentment without denial

READ AND CONSIDER

Read Hebrews 13:5-6 in your own NIV Bible.

Hebrews connects freedom from the love of money with confidence in God's presence. Contentment does not require pretending that a difficult budget is comfortable. It means resisting the idea that the next purchase will finally make us safe, accepted, or complete. You can be grateful and still ask for help meeting essential needs.
Comparison can quietly add expenses to a budget. A social feed shows a renovated kitchen; it rarely shows the loan, family support, or sacrifices behind it. Today, interrupt one comparison loop. Notice what you already use and appreciate. Gratitude becomes practical when it helps you distinguish something useful from something you only want because someone else has it.

PRACTICE TODAY

Make an 'already enough' list of five useful things you own. Identify one account, store email, or app that fuels comparison. Mute or unsubscribe if you choose. Delay one nonessential purchase for 24 hours.

PRAY

God, help me notice what sustains me today and ask honestly for what I need. Give me freedom from comparison. Amen.

AFFIRMATION | ORIGINAL WRITING

I can appreciate today while improving tomorrow.

Make room for your response

What am I hoping a purchase will make me feel?

MY EXERCISE NOTES AND NUMBERS

ONE ACTION I WILL TAKE AND WHEN

Build a usable budget

READ AND CONSIDER

Read Proverbs 21:5 in your own NIV Bible.

A budget is a plan for the income available, not a prediction of your value or discipline. Proverbs commends diligence, and a written plan is one practical way to exercise it. Begin with take-home income you can reasonably expect. A plan based on hoped-for money may fail before the month starts.
Include housing, utilities, food, transport, medicines, required payments, savings, giving, and flexible spending as appropriate. If planned outflows exceed income, the arithmetic is a signal to adjust, seek support, or explore income options. It is not a reason to force a savings percentage you cannot afford. A modest realistic plan is more useful than an impressive one you cannot live with.

PRACTICE TODAY

Use the monthly budget worksheet. Subtract planned outflows from expected take-home income. If negative, identify the gap and three possible responses. Avoid counting transfers between your own accounts as new income.

PRAY

Lord, give me clarity to plan with the resources available and humility to ask for help where needed. Amen.

AFFIRMATION | ORIGINAL WRITING

A realistic plan is a useful plan.

Make room for your response

Which category needs a realistic allowance instead of a hopeful guess?

MY EXERCISE NOTES AND NUMBERS

ONE ACTION I WILL TAKE AND WHEN

Start an emergency reserve

READ AND CONSIDER

Read Proverbs 27:12 in your own NIV Bible.

Seeing danger and seeking refuge is a picture of prudence. An emergency reserve is one practical buffer for unplanned costs. It cannot prevent every hardship, but even a small accessible amount can offer another option when a tire fails or an urgent bill arrives.
There is no starter amount that fits every household. Choose a first target based on a realistic disruption and your available income. Keep emergency money accessible and separate enough from daily spending that you can recognize its purpose. If essentials are not covered, seeking assistance or negotiating bills may come before saving. A reserve supports stability; it is not a test of spiritual maturity.

PRACTICE TODAY

Choose a first reserve target and a safe accessible place for it. Write what counts as an emergency and how you will rebuild after using it. Set an affordable contribution or identify the support needed before you can start.

PRAY

God, give me wisdom to prepare and courage to seek support when my resources fall short. Amen.

AFFIRMATION | ORIGINAL WRITING

Small reserves can create useful options.

Make room for your response

Which likely unexpected cost would a small reserve help me handle?

MY EXERCISE NOTES AND NUMBERS

ONE ACTION I WILL TAKE AND WHEN

Give without pressure

READ AND CONSIDER

Read 2 Corinthians 9:7 in your own NIV Bible.

Paul describes giving as a considered choice made without compulsion. Generosity loses its warmth when it becomes a performance, a demand, or a bargain for future wealth. This passage does not authorize anyone to promise a financial return in exchange for a donation.
Plan giving with honesty about resources and responsibilities. Money is one way to help; time, practical service, hospitality, and sharing useful items may also matter. You can say no to a request that would prevent meeting essential needs. Choose recipients thoughtfully and avoid pressure-based appeals. A generous life can be deliberate, quiet, and appropriate to the season you are in.

PRACTICE TODAY

Write a giving plan with an affordable amount or a specific nonfinancial action. Identify the recipient, purpose, and timing. Add a boundary: what will you say if asked for more than you can responsibly offer?

PRAY

Lord, shape a willing heart in me. Help me give freely, wisely, and without trying to purchase your favor. Amen.

AFFIRMATION | ORIGINAL WRITING

I can practice generosity within honest limits.

Make room for your response

What form of generosity is sustainable in my current season?

MY EXERCISE NOTES AND NUMBERS

ONE ACTION I WILL TAKE AND WHEN

Write the next 90 days

READ AND CONSIDER

Read James 1:22-25 in your own NIV Bible.

The reset ends with practice, not a promise that your financial life is now fixed. James invites continued action. Choose a plan that is specific enough to use and modest enough to repeat. You do not need to launch five goals at once to continue faithfully.
Keep one money appointment, one financial target, and one source of support. Set a monthly review and decide what would cause you to adjust the plan. Financial peace can include hard conversations and slow progress. Let gratitude mark what you have learned, and let practical steps carry it forward. Your next season begins with what you can responsibly do today.

PRACTICE TODAY

Write a 90-day plan with one measurable goal, weekly action, monthly checkpoint, support person, and adjustment rule. Put the first appointment on your calendar. Reuse the budget and trackers as your circumstances change.

PRAY

Lord, help me carry wisdom into ordinary days. Give me steady courage, generosity, and discernment for the next season. Amen.

AFFIRMATION | ORIGINAL WRITING

I can continue with a clear and faithful next step.

Make room for your response

What will I keep doing when the motivation of a new workbook fades?

MY EXERCISE NOTES AND NUMBERS

ONE ACTION I WILL TAKE AND WHEN

Small steps you can return to

Day	Practical action
1	Gather one current statement
2	Name a need-based money goal
3	List five things already enough
4	Draft a realistic income/outflow plan
5	Choose an affordable reserve target
6	Plan a gift or practical act of service
7	Schedule a weekly money appointment

If an action is too large, make it smaller. Return to the corresponding lesson for its full exercise.

THE HABIT I WILL KEEP

Continue with a fuller reset

You have practiced facing the facts, choosing a purpose, noticing comparison, planning outflows, preparing a reserve, and giving within honest limits. Return to whichever practice made the biggest difference.

If you would like a structured next step, the 30-Day Biblical Money Reset expands the work into thirty daily lessons, separate journal pages, weekly reviews, budgeting tools, debt-planning exercises, and a 90-day personal action plan.

Explore current resources at faithfulmoney.com. There is no need to purchase anything to keep using the lessons in this guide.

MY NEXT MONEY APPOINTMENT

ONE QUESTION I WANT TO EXPLORE