



# 40-DAY LENTEN FINANCIAL FASTING GUIDE

**Surrendering to God in the areas of spending, saving, and giving.**



## WHAT IS A FINANCIAL FAST?

Fasting is denying yourself things that you need and want in order to elevate your focus towards building a stronger connection with God.

The concept of a financial fast is about submitting our spending, saving, and giving habits to the Lord by denying ourselves the worldly pleasures that money affords us so that we can become closer to God. This time of financial fasting will allow God to redirect our finances to reflect His plan for our financial stewardship.

## WHAT IS LENT?

Lent is a period of fasting for 40 days leading up to easter, mirroring Jesus' time in the wilderness, where He fasted. It is a time for Christians to reflect on our lives, recognize our sins, and turn back to God with all our heart. During Lent, believers are invited to be devoted to fasting, abstaining from pleasures, and increasing our focus on Jesus and His sacrifice.

## DAILY JOURNAL ENTRY:

**Keep a digital or paper journal. Answer the following questions with every devotional, every day:**

1. What I learned from today's devotional entry was?
2. How is God leading me to manage my finances better/differently?
3. What I am feeling today about my finances?
4. What was easy for me about the financial fast today?
5. What was difficult for me about the financial fast today?

## FASTING GUIDELINES:

- **Only purchase** essential items for life such as food, medication, personal hygiene products, required clothing, essential items for your family, and essential items for your home.
  - When things outside of your essentials list come up, say “NO”. Deny yourself! “NO” to restaurants, shopping, entertainment, etc.
- **Set spending goals.** If you don’t have a budget, make one. Determine what you will spend money on in advance so that you can have alternative options available for meals (from home), entertainment (that’s free), and plans for all essential purchases.
- **Set savings goals.** Aim to save at least 10% of your income, if possible.
- **Set giving goals.** Tithe faithfully and give to those who are in need.
- Get a journal and write your feelings, fears, frustrations, or successes on the journey. You can record your spending, saving, and giving progress each day towards the goals you have set.
- Engage in the daily journal devotional prompts. Take the time to express yourself clearly.
- **PRAY!** Remember that fasting and prayer go hand-in-hand. As you deny yourself financially, be sure to read scripture and pray, inviting God to guide and transform your relationship with money.

*Some of the daily devotions have been adopted from the book, “The 21-Day Financial Fast: Your Path to Financial Peace and Freedom” by Michelle Singletary (Available as of 2/1/24 on Amazon.com for \$11.99 on Kindle and \$18.99 Hardcover)*



**Day 1 – Wed. Feb. 14, 2024- 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."

**Day 2 – Thur. Feb. 15, 2024 - 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."

**Day 3 – Fri. Feb. 16, 2024 - 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 coworker - 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."



**Day 4 – Sat. Feb. 17, 2024 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."

**Day 5 – Mon. Feb. 19, 2024 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."

**Day 6 – Tue. Feb. 20, 2024 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."



**Day 7 – Wed. Feb. 21, 2024 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."

**Day 8– Thu. Feb. 22, 2024 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."

**Day 9 – Fri. Feb. 23, 2024 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."





**Day 10– Sat. Feb. 24, 2024 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."

**Day 11 – Mon. Feb. 26, 2024 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."

**Day 12 – Tue. Feb. 27, 2024 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."





**Day 13– Wed. Feb. 28, 2024 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."

**Day 14– Thu. Feb. 29, 2024 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."

**Day 15 – Fri. Mar. 01, 2024 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."

**Day 16– Sat. Mar. 02, 2024 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."



**Day 17 – Mon. Mar. 04, 2024 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."

**Day 18 – Tue. Mar. 05, 2024 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."

**Day 19 – Wed. Mar. 06, 2024 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."

**Day 20– Thu. Mar. 07, 2024 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."



**Day 21 – Fri. Mar. 08, 2024 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.”

**Day 22 – Sat. Mar. 09, 2024 - Prudent Planning**

Scripture: The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.”

Proverbs 21:5

Main Point: "Planning our finances with diligence leads to abundance and avoids the pitfalls of hasty decisions."

Pledge: "I will take time to plan my finances, focusing on long-term goals rather than impulsive spending."

**Day 23 – Mon. Mar. 11, 2024 - Contentment in Simplicity**

Scripture: "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it." 1 Timothy 6:6-7

Main Point: "True gain is found in contentment and simplicity, not in the accumulation of material possessions."

Pledge: "I will find joy in simple pleasures, appreciating what I have rather than longing for more."



**Day 24 – Tue. Mar. 12, 2024 - Generous Giving**

Scripture: "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." Luke 6:38

Main Point: "Generosity opens the door to reciprocal blessings. The more we give, the more we receive in various forms."

Pledge: "I will seek opportunities to give generously, trusting that my needs will be met in return."

**Day 25 – Wed. Mar. 13, 2024 - Faithful Stewardship**

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." Luke 16:10

Main Point: "Being faithful in small financial matters prepares us to handle greater responsibilities."

Pledge: "I will be meticulous and honest in all my financial dealings, no matter how small."

**Day 26 – Thu. Mar. 14, 2024 - Debt-Free Living**

Scripture: "The rich rules over the poor, and the borrower is the slave of the lender." Proverbs 22:7

Main Point: "Living without debt frees us from financial bondage and brings peace of mind."

Pledge: "I will strive to reduce my debts and avoid taking on new debts, seeking freedom from financial obligations."

**Day 27 – Fri. Mar. 15, 2024 - Joyful Generosity**

Scripture: "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." 2 Corinthians 9:7

Main Point: "Giving should be a joyful act, not out of obligation but out of a generous heart."

Pledge: "I will give cheerfully, finding joy in the act of giving and the blessings it brings to others."



**Day 28 – Sat. Mar. 16, 2024 - Wise Investments**

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

Main Point: "Diversifying our investments wisely prepares us for unforeseen financial challenges."

Pledge: "I will seek wisdom in how I invest, ensuring a balanced and thoughtful approach to securing my future."

**Day 29 – Mon. Mar. 18, 2024 - Trusting God with Finances**

Scripture: "And my God will meet all your needs according to the riches of his glory in Christ Jesus." Philippians 4:19

Main Point: "Our financial security lies not in wealth, but in God's promise to provide for our needs."

Pledge: "I will trust in God's provision for my needs, rather than relying solely on my financial acumen."

**Day 30 – Tue. Mar. 19, 2024 - Budgeting with Purpose**

Scripture: "For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?" Luke 14:28

Main Point: "Purposeful budgeting is essential for financial health and achieving our goals."

Pledge: "I will create and follow a budget that reflects my values and goals, helping me to steward my resources effectively."

**Day 31 – Wed. Mar. 20, 2024 - Avoiding Materialism**

Scripture: "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal." Matthew 6:19

Main Point: "True treasure is not found in material possessions, but in spiritual wealth and relationships."

Pledge: "I will focus on building spiritual and relational wealth, rather than accumulating material possessions."



**Day 32 – Thu. Mar. 21, 2024 - Financial Integrity**

Scripture: "Better is a little with righteousness than great revenues with injustice." Proverbs 16:8

Main Point: "Integrity in our financial dealings is more valuable than wealth gained through unjust means."

Pledge: "I will prioritize ethical practices in my finances, valuing integrity over profit."

**Day 33 – Fri. Mar. 22, 2024 - The Blessing of Sharing**

Scripture: "Give to the one who asks you, and do not turn away from the one who wants to borrow from you." Matthew 5:42

Main Point: "Sharing what we have is a blessing, both to the giver and the receiver."

Pledge: "I will be open to sharing my resources, recognizing that generosity blesses both the giver and the receiver."

**Day 34 – Sat. Mar. 23, 2024 - Sustainable Living**

Scripture: "The earth is the Lord's, and everything in it, the world, and all who live in it." Psalm 24:1

Main Point: "Living sustainably is a way of honoring God's creation and managing His resources wisely."

Pledge: "I will adopt sustainable practices in my daily life, recognizing my responsibility to care for God's creation."

**Day 35 – Mon. Mar. 25, 2024 - Mindful Consumption**

Scripture: "Keep your lives free from the love of money and be content with what you have." Hebrews 13:5

Main Point: "Contentment and mindful consumption prevent the pitfalls of materialism and overspending."

Pledge: "I will practice contentment and mindfulness in my consumption, valuing what I have over constant acquisition."



**Day 36 – Tue. Mar. 26, 2024 - Gratitude in Abundance**

Scripture: "When you have eaten and are satisfied, praise the Lord your God for the good land he has given you."

Deuteronomy 8:10

Main Point: "Gratitude for our abundance is a vital aspect of our relationship with God and our financial health."

Pledge: "I will regularly express gratitude for all that I have, acknowledging God's generosity in my life."

**Day 37 – Wed. Mar. 27, 2024 - Responsible Borrowing**

Scripture: "The wicked borrow and do not repay, but the righteous give generously." Psalm 37:21

Main Point: "Responsible borrowing and repayment reflect our integrity and stewardship."

Pledge: "I will be responsible and ethical in borrowing and ensure timely repayment, reflecting my commitment to financial stewardship."

**Day 38 – Thu. Mar. 28, 2024 - Embracing Simplicity**

Scripture: "But if we have food and clothing, we will be content with that." 1 Timothy 6:8

Main Point: "Simplicity in our lifestyle can lead to greater contentment and financial peace."

Pledge: "I will embrace a simpler lifestyle, focusing on what truly matters and reducing unnecessary expenses."

**Day 39 – Fri. Mar. 29, 2024 - Financial Wisdom**

Scripture: "The wise store up choice food and olive oil, but fools gulp theirs down." Proverbs 21:20

Main Point: "Wisdom in managing our resources ensures future stability and prevents wastefulness."

Pledge: "I will seek wisdom in managing my resources, saving diligently, and avoiding impulsive financial decisions."

**Day 40 – Sat. Mar. 30, 2024 - Trust in Providence**

Scripture: "And my God will supply every need of yours according to his riches in glory in Christ Jesus." Philippians 4:19

Main Point: "Our ultimate trust should be in God's providence, not in our financial capabilities."

Pledge: "I will place my trust in God's provision, focusing on His faithfulness rather than my financial anxieties."