



# 40 Day

LENT FINANCIAL FAST

YOUR WAY TO FINANCIAL PEACE AND FREEDOM

**FEBRUARY 22 - APRIL 08, 2023**

**2023**  
THE YEAR FOR  
SOMETHING  
**new**

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## *Your Way to Financial Peace and Freedom*

Our highest aim in life should be to serve God in all that we do, all that we say, and in all that we believe. Fasting is a way to draw closer to God. Similarly, the principal of financial fasting is to deny your flesh so that you can become closer to God. The 40 Day Lent Financial Fast will help you break the yoke of the material and financial burdens of this world by aligning your heart and mind with the will of God for your life. Through financial fasting you are exercising discipline in your spending as well as renewing your mindset toward the way you handle your finances. This will allow you to enter into an inner dwelling of lasting financial peace and freedom. Whatever your financial situation, you will be challenged to focus only on the necessities to sustain your daily living while demonstrating your stewardship towards God, your family, your church, your community, and to yourself.

Our financial health is important. From a Biblical perspective, how we manage our finances affects every aspect of our lives. The Bible has over 800 references that deal with finances. In fact, it is one of the most referenced topics in the Bible. This makes sense since the leading cause of divorce is financial stress.

The purpose of this financial fast is to help you gain a new perspective on how you use money and gain a new level of discipline in your use of credit. You will be encouraged to keep a journal and create a budget so that you can become a better steward of your finances.

As with most fasts, the first couple of days will be difficult. It is a detoxification process as you learn to rely less upon credit and debit cards. However, if you push through this fast and embrace it, you will experience a new level of financial freedom.

The path to prosperity begins by breaking the yoke to buy, and buy, and then buy some more.

Set your financial goals, budget your money, pray consistently for discipline, align yourself with an accountability partner, and watch how God blesses you throughout this time.

## *8 Financial Disciplines*

**PRAY** daily for God to give you direction in managing your finances.

**COMMIT** for 40 Days to refraining from any non-emergency or non-essential spending. An emergency (or essential item) is defined as food, hygiene, school supplies, cleaning supplies, medicine/medical supplies only.

**SAVE** to position yourself to give a sacrificial offering of your choice at the end of the fast.

**PREPARE** because a failure to plan is a plan to fail.

**TRACK** your spending by writing down all expenses.

**AVOID** people, places, and things that you know are a distraction.

**SET S.M.A.R.T. FINANCIAL GOALS** which means goals that are Specific, Measurable, Attainable, Relevant, and Timely.

**EXPECT** your faith to be challenged and stretched and your financial seeds to reap a harvest.

*Start each day with the P-A-Y Regimen:*

**Pray**  
before you read  
the daily suggested  
Scriptures.

**Act**  
on the pledge you signed  
with your accountability  
partner.

**Yield**  
to God's Will,  
Not Your Own.

# *Financial Goals*

## **Why Are You Becoming Financially Fit?**

<b>Goal #1:</b>
<b>Time Frame:</b>
<b>Action Steps:</b>

<b>Goal #2:</b>
<b>Time Frame:</b>
<b>Action Steps:</b>

<b>Goal #3:</b>
<b>Time Frame:</b>
<b>Action Steps:</b>

# *Something New Pledge*

*“Look straight ahead and fix your eyes on what lies before you...”*  
Proverbs 4:25 (NLT)

During The Financial Fast, I Specifically Pray For:

On a Weekly, Bi-Weekly or Monthly Basis, I Pledge to Save \$

*“So we fasted and petitioned our God about this, and he answered our prayer.”*  
Ezra 8:23

I believe that God is the only answer to my prayer and that fasting will draw me closer to Him. Therefore, God being my strength and grace being my basis, I commit myself to the Mt. Zion 40 Day Lent Financial Fast.

\_\_\_\_\_  
Signature/Date

\_\_\_\_\_  
Accountability Partner/Date

# Daily Scripture & Prayer Devotion

## Day 1



*Scripture:* Proverbs 3:9-10



*Prayer:* Today, let me honor you with my first fruits. Make a deposit into my spirit and give me a fresh start!

## Day 2



*Scripture:* Proverbs 22:7



*Prayer:* Today, I commit to coming from under the power and bondage of the spirit of borrowing!

## Day 3



*Scripture:* 1 Timothy 6:17-19



*Prayer:* Today, help me to not put more hope in money than I do in the living God for my security!

## Day 4



*Scripture:* Acts 20:33-35



*Prayer:* Today, thank You for the ability to provide for myself and for the ability to help others as well!

## Day 5



*Scripture:* Ephesians 3:20



*Prayer:* Today, enlarge my territory far beyond my thoughts and imagination!

## Day 6



*Scripture:* Psalm 77:14



*Prayer:* Today, show me your miracles and wonders. Break me and increase my faith!

## Day 7



*Scripture:* Proverbs 13:11



*Prayer:* Today, save me from the fast money mentality. Teach me how to be steady and diligent!

### *Day 8*



*Scripture:* Deuteronomy 28:12



*Prayer:* Today, thank you for blessing my obedience and rewarding my faithfulness!

### *Day 9*



*Scripture:* John 3:17



*Prayer:* Today, keep my heart open so that I may be of service to another brother or sister!

### *Day 10*



*Scripture:* Luke 6:38



*Prayer:* Today, as I sow blessings may I also reap blessings!

### *Day 11*



*Scripture:* Luke 12:15



*Prayer:* Today, help me to tune out expensive enticements and concentrate on the truly fulfilled life of living in relationship with God!

### *Day 12*



*Scripture:* Luke 21:1-4



*Prayer:* Today, teach me to give sacrificially until it hurts in a good way!

### *Day 13*



*Scripture:* Philippians 4:11-13



*Prayer:* Today, whether I have a little or a lot, help me be satisfied in any circumstances!

### *Day 14*



*Scripture:* Deuteronomy 16:17



*Prayer:* Today, help me give cheerfully in proportion to how you have blessed me!

### *Day 15*



*Scripture:* Luke 16:11



*Prayer:* Today, keep me full of integrity in small details and to not allow money to become my hard master!

### *Day 16*



*Scripture:* Proverbs 13:7



*Prayer:* Today, help me stop living above my means, and live within my means.

### *Day 17*



*Scripture:* Philippians 4:12-13



*Prayer:* Today, deliver me from the addiction of consuming and help me be content in whatever state You have me in!

### *Day 18*



*Scripture:* Romans 13:8



*Prayer:* Today, give me the tools to build a wealth machine that grows exponentially and keeps me from borrowing from anyone!

### *Day 19*



*Scripture:* Proverbs 11:14



*Prayer:* Today, position me to sit at the feet of the wise to be poured into!

### *Day 20*



*Scripture:* 1 Thessalonians 5:18



*Prayer:* Today, I want to thank you for helping me halfway through the 40 Day fast!

### *Day 21*



*Scripture:* 2 Corinthians 9:6-15



*Prayer:* Today, change my lens to see wealth not as a single event but as a process of processes mastered over time!

### *Day 22*



*Scripture:* Jeremiah 17:7-8



*Prayer:* Today, let me stay planted like a tree by the riverbank of your abundance so my leaves stay green and never stop producing fruit!

### *Day 23*



*Scripture:* Luke 14:28



*Prayer:* Today, teach me to count the cost for everything I desire to spend money on!



### *Day 24*



*Scripture:* Luke 16:10



*Prayer:* Today, help me to adopt new concepts about money along with convictions about how You would have me steward over it!

### *Day 25*



*Scripture:* Proverbs 22:6



*Prayer:* Today, take the scales off my eyes so I can teach my children how to invest, save and create different streams of income!

### *Day 26*



*Scripture:* Matthew 6:24



*Prayer:* Today, as I seek financial peace and freedom, do not allow my desire for money to become greater than my desire for You!

### *Day 27*



*Scripture:* Proverbs 13:22



*Prayer:* Today, show me where I am so I will know where I am going; legacy awaits all those associated with me!

### *Day 28*



*Scripture:* Luke 12:15



*Prayer:* Today, make wisdom the supervisor of my wealth. Protect me and my wealth from being managed by my wants!

### *Day 29*



*Scripture:* Proverbs 6:6-9



*Prayer:* Today, help me toil in my summer so there may be a financial harvest during my winter!

### *Day 30*



*Scripture:* Proverbs 14:15



*Prayer:* Today, develop my M.I.N.D. – Money, Intelligence, Need and Discipline!

### *Day 31*



*Scripture:* Proverbs 21:20



*Prayer:* Today, expel my foolish thinking about spending and increase my knowledge about financial freedom and legacy!

### *Day 32*



*Scripture:* 2 Chronicles 1:7-12



*Prayer:* Today, in all of my pursuits, give me financial wisdom, knowledge and understanding so that I welcome wealth into my house!

### *Day 33*



*Scripture:* Malachi 3:10-12



*Prayer:* Today, it is a pleasure to know that You remember those who are faithful, love, honor, and respect you.

### *Day 34*



*Scripture:* Acts 8: 20



*Prayer:* Today, deliver me from the concept that more equals happiness. I choose not to waste money chasing happiness!

### *Day 35*



*Scripture:* Matthew 6:19-21



*Prayer:* Today, my faith, identity, joy and treasure do not lie in the American Dream but lies solely in Christ.

### *Day 36*



*Scripture:* Colossians 3:2



*Prayer:* Today, allow my heart and thoughts to be in sync with your Will and Way.

### *Day 37*



*Scripture:* Genesis 41:34-36



*Prayer:* Today, help me to prepare for as many of the “if’s” as I possibly can!

### *Day 38*



*Scripture:* Luke 18:1-5



*Prayer:* Today, I understand that in order to attain a financially successful place, I must be persistent in every part of my financial life!

### *Day 39*



*Scripture:* Luke 17:32



*Prayer:* Today, as I walk away from the things that have destroyed my finances, give me the strength to never look back!

## *Day 40*



*Scripture:* John 5:14



*Prayer:* Today, and moving forward, help me stay disciplined to not undo all the efforts I have accomplished!

## *Daily Spending Tracker*

In committing to break the yoke of the material and financial burdens of this world by aligning your heart and mind with the will of God for your life discipline, as previously mentioned, is key. Developing discipline is a process and all processes need proper monitoring to gauge success. Saying we want to renew our mindset is a start. But tracking our spending and the handling of our finances gets us across the finish line.

On the pages to follow, you will find a Daily Spending Tracker sheet that is designed to assist you in gauging everything from what time you tend to spend money, to what method you use to spend money, to whether the transaction was essential or non-essential. Why does these elements matter? They matter because tracking when, how and why you do something can help you recognize a pattern that needs to be more deeply explored and once explored can serve to support you in addressing and/or modifying that particular behavior. The same decency and order that Paul admonishes the Corinthians to operate with is the same decency and order we want to employ when it comes to the financial resources God gives us stewardship over. Knowing if you are more likely to spend in the morning, afternoon, or evening matters. Knowing if your spending is different when using cash versus a card versus a check matters. Tracking could potentially reveal that you don't do as much non-essential spending as you initially thought you did. Seeing this information over 40 Days in real time can make instituting order where your money is concerned life changing.

Another way monitoring your behavior over the next 40 Days may prove beneficial is monitoring could uncover a link between your spending pattern and your daily devotions. You may notice that on the days you are spiritually full because you prayed and read Scripture, you're more conscientious therefore more disciplined regarding your spending. To the contrary, on the days you don't pray or take the time to read God's word, there may be less accountability.

Ultimately, the goal is for each of us to learn more about ourselves and our spending habits as we grow closer to our God. The Daily Spending Tracker simplifies achieving this goal. Instead of writing down every transaction, you are simply writing down how much next to the method used to make the transaction and whether or not the transaction was essential or non-essential. Discipline is the name of the game. The more disciplined you are, the more success you will have over the next 40 Days. (Don't forget to make copies for each day.)

Wouldn't it be nice to see your relationship with money transform from one week to the next because tracking invoked a new level of awareness, conviction, decency, order, and responsibility?

## *Rate your day...*

At the conclusion of each day, using the below four options, you are asked to rate how you did. Again, because we are serious about your success, this is another means by which you can track your progress. How? Because seeing your trajectory go from *I struggled a lot* in the beginning to *I totally conquered the day* by week three will be a mark of decisive growth, discipline and ultimately success. Sure, at the start of the 40 Day Fast your rating may fluctuate from day to day, but fret not, over time and with prayer God will make you victorious.

### **I struggled a lot**

My spending pattern today was the same as it's always been. I couldn't and didn't really want to stop myself from spending unnecessarily.

### **I made a little progress**

Though modest, there was some noticeable change in my spending today. I at least thought about what I was doing as I was doing it. The conviction to do better was there.

### **I did great**

The warring between my previous relationship with money and my new relationship with money was not as intense today. My resistance was far greater than my acquiescing. I was much better with telling myself no and honoring that no.

### **I totally conquered the day**

My spending was under control today. The discipline is real and it feels good. God has truly transformed my mindset to the point where I am not even tempted to spend unnecessarily. Plus, I am loving seeing the money in my bank account grow.

# Daily Spending Tracker

Date: \_\_\_\_\_

TIME	SPENDING METHOD			TOTAL AMOUNT	ESSENTIAL (E) / NON-ESSENTIAL (NE)				
12:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
1:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
2:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
3:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
4:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
5:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
6:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
7:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
8:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
9:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
10:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
11:00am	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
12:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
1:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
2:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
3:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
4:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
5:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
6:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
7:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
8:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
9:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
10:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE
11:00pm	\$	via cash	\$	via credit or debit	\$	via check	\$	E	NE

*Rate your day...*

I struggled a lot \_\_\_\_ I made a little progress \_\_\_\_ I did great \_\_\_\_ I totally conquered the day \_\_\_\_

