30-Day

Kingdom Finances Workbook

A Biblical Guide to Stewardship, Freedom & Legacy

Revealing Treasures

Live well. Grow deeper. Steward wisely.

Welcome to Your Kingdom Finances Journey

This workbook is not just a financial tool — it is a discipleship guide. Over the next 30 days, you will encounter God at the intersection of your faith and your finances, building habits and beliefs that will serve you for a lifetime. Each day is designed to take approximately 15-20 minutes.

How to Get the Most from This Workbook

- Work through one day at a time — resist the urge to skip ahead.
- Be honest in your written reflections — God already knows, and transparency accelerates transformation.
- Complete every action step, no matter how small. Action creates momentum.
- Find an accountability partner to share your journey — community multiplies impact.
- Review your previous entries regularly — patterns and progress become clear over time.
- Pray before each session. Invite the Holy Spirit into your financial life.

What You Will Cover

Week 1	Foundation: God Owns It All	Days 1–7
Week 2	Building: The Biblical Budget	Days 8–14
Week 3	Breaking Free: Defeating Debt & Building Savings	Days 15–21
Week 4	Thriving: Generosity, Legacy, and Kingdom Impact	Days 22–30

Jeremiah 29:11
"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

WEEK 1: FOUNDATION: GOD OWNS IT ALL

Days 1–7 | Establishing a Kingdom Mindset

Before we can steward money well, we must settle the most important question: who does it belong to? This week we lay the cornerstone of biblical finance — the truth that God is the owner of everything, and we are His managers. When that truth takes root, every financial decision changes.

DAY 1

God Is the Owner

FOCUS: Stewardship Identity

Today's Devotional

Psalm 24:1 declares, 'The earth is the Lord's, and everything in it.' That includes your bank account, your paycheck, and every asset you hold. This is not just a theological statement — it is a daily reality that reorients every financial choice you make. A steward does not clutch resources out of fear; a steward releases them with confidence, knowing the Owner is faithful.

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

Reflection Prompts

1. In what areas of your finances do you act more like an owner than a steward?

2. How does viewing God as the true owner change how you feel about money right now?

3. Write a short prayer releasing ownership of one financial area to God today.

Today's Action Step

Audit one account or asset today and write 'God owns this' next to it in your notes.

Daily Checklist

- [ ] Read Psalm 24:1-2
- [ ] Complete reflection prompts
- [ ] Complete today's action step

ADDITIONAL NOTES

DAY 2

The Faithful Steward

FOCUS: Accountability

Today's Devotional

In Luke 16:10-12, Jesus connects faithfulness with small things to trustworthiness with large ones. God is watching how you handle the $50 before He entrusts you with $5,000. Faithfulness is not a function of the amount — it is a posture of the heart. Each day is an opportunity to demonstrate that you can be trusted with what you have been given.

> **Luke 16:10**
> *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.*

Reflection Prompts

1. What 'small' financial area have you been tempted to overlook or handle carelessly?

2. Describe a time God expanded your resources after you were faithful with less.

3. What specific financial discipline will you practice this week as an act of faithfulness?

Today's Action Step

Track every dollar you spend today — no exceptions, no matter how small.

Daily Checklist

- [ ] Read Luke 16:10-12
- [ ] Complete reflection prompts
- [ ] Track all spending today

ADDITIONAL NOTES

DAY 3

Breaking the Scarcity Mindset

FOCUS: Abundance & Trust

Today's Devotional

Fear and scarcity are not from God. Philippians 4:19 promises that God will supply all your needs 'according to the riches of His glory.' A scarcity mindset is a faithlessness problem — it says God might not come through. Today, replace every anxious thought about money with the truth: you serve a God of more-than-enough.

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

Reflection Prompts

1. What scarcity belief about money did you learn growing up?

2. How does that belief show up in your financial decisions today?

3. Write out Philippians 4:19 as a personal declaration over your finances.

Today's Action Step

Find and write down three ways God has already provided for you this month.

Daily Checklist

- [ ] Read Philippians 4:19
- [ ] Complete reflection prompts
- [ ] List three provisions

ADDITIONAL NOTES

DAY 4

Honor God First: Tithing

FOCUS: First Fruits

Today's Devotional

Malachi 3:10 contains one of the few places God invites us to test Him — bring the whole tithe and watch what happens. Tithing is not about buying God's favor; it is an act of trust that declares, 'You are first in my finances.' When you tithe, you are acknowledging that the 90% is in better hands when God is honored with the 10%.

> **Malachi 3:10**
> *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty.*

Reflection Prompts

1. What is your current practice of tithing? What has held you back, if anything?

2. How do you feel when you give, versus when you do not? What does that reveal?

3. If you committed to tithing consistently for 90 days, what would need to change in your budget?

Today's Action Step

Calculate 10% of your last paycheck. Decide on your giving plan for this pay period.

Daily Checklist

- [ ] Read Malachi 3:10-12
- [ ] Complete reflection prompts
- [ ] Calculate your tithe

ADDITIONAL NOTES

DAY 5

Generosity as a Lifestyle

FOCUS: Giving Beyond the Tithe

Today's Devotional

2 Corinthians 9:7 tells us God loves a cheerful giver — not a reluctant or compelled one. Generosity is not an event; it is a lifestyle cultivated through practice. Every act of giving trains your heart away from hoarding and toward the open-handed freedom God designed for you. Generosity is one of the most counter-cultural, transformative habits you can build.

> **2 Corinthians 9:7**
> *Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

Reflection Prompts

1. What is the most generous thing you have ever done financially? How did it make you feel?

2. What would it look like to build generosity into your monthly budget as a line item?

3. Who in your life could you bless financially this week — even in a small way?

Today's Action Step

Perform one spontaneous act of financial generosity today — no matter the size.

Daily Checklist

- [ ] Read 2 Corinthians 9:6-8
- [ ] Complete reflection prompts
- [ ] Give generously today

ADDITIONAL NOTES

DAY
6

Contentment: The Hidden Wealth

FOCUS: Gratitude & Enough

Today's Devotional

Paul wrote from prison, 'I have learned, in whatever state I am, to be content' (Philippians 4:11). Contentment is not passivity — it is the learned art of finding sufficiency in God regardless of circumstances. In a culture screaming 'more, more, more,' contentment is an act of spiritual resistance and one of the greatest markers of financial freedom.

> **Philippians 4:11-12**
> *I have learned, in whatever state I am, to be content. I know both how to be abased, and I know how to abound.*

Reflection Prompts

1. Rate your current level of contentment on a scale of 1-10. What drives that number?

2. What purchase or financial goal have you been chasing that has not brought lasting satisfaction?

3. Write three things about your current financial situation you are genuinely grateful for.

Today's Action Step

Practice a 24-hour social media fast to detox from comparison culture.

Daily Checklist

- [ ] Read Philippians 4:11-13
- [ ] Complete reflection prompts
- [ ] Take a gratitude inventory

ADDITIONAL NOTES

DAY 7

Week 1 Reflection & Commitment

FOCUS: Consolidation

Today's Devotional

You have spent six days building the foundation of a kingdom financial mindset. Before moving forward, consolidate what God has been speaking to you. Real transformation does not happen by rushing to the next thing — it happens by letting truth settle deep and making commitments that stick. Today is your day to declare, review, and commit.

> **Proverbs 16:3**
> *Commit to the Lord whatever you do, and he will establish your plans.*

Reflection Prompts

1. What is the single most powerful truth from this week that shifted your perspective on money?

2. What specific commitment do you want to make to God about your finances this month?

3. Write a prayer of consecration: give your financial life to God intentionally and specifically.

Today's Action Step

Write out your Week 1 commitment statement and put it somewhere visible.

Daily Checklist

- [ ] Review Days 1-6 notes
- [ ] Write your commitment statement
- [ ] Share it with an accountability partner

ADDITIONAL NOTES

WEEK 2: BUILDING: THE BIBLICAL BUDGET

Days 8–14 | Planning with Purpose

A budget is not a cage — it is a plan. Proverbs 21:5 says the plans of the diligent lead to profit, while haste leads to poverty. This week you will build a biblical approach to budgeting: giving every dollar a God-honoring purpose, eliminating financial chaos, and creating a spending plan that reflects your values and His priorities.

DAY 8

Why Every Dollar Needs a Name

FOCUS: Zero-Based Budgeting

Today's Devotional

Luke 14:28 asks whether we count the cost before building a tower. A budget is simply counting the cost — giving every income dollar an intentional destination before the month begins. Without a plan, money evaporates. With one, you become a deliberate steward of what God has provided. Financial chaos is not a money problem; it is a planning problem.

> **Luke 14:28**
> *Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?*

Reflection Prompts

1. Where does your money currently 'disappear' at the end of each month?

2. What would it mean for you to give every dollar a purpose before you spend it?

3. What emotions come up when you think about creating a detailed budget? Why?

Today's Action Step

Write down every expense you expect this month — housing, food, transport, giving, fun.

Daily Checklist

- [ ] Read Luke 14:28-30
- [ ] Complete reflection prompts
- [ ] List all monthly expenses

ADDITIONAL NOTES

DAY 9

Income, Expenses, and the Gap

FOCUS: Cash Flow Clarity

Today's Devotional

Knowing your numbers is not optional for a faithful steward. Proverbs 27:23 says, 'Be sure you know the condition of your flocks.' In a modern context, that means knowing your income and expenses. The gap between what comes in and what goes out is your financial margin — the breathing room God wants you to have for saving, giving, and building toward His purposes.

> **Proverbs 27:23**
> *Be sure you know the condition of your flocks, give careful attention to your herds.*

Reflection Prompts

1. What is your actual monthly take-home income? (Be specific.)

2. Do you currently spend more than you earn? What drives that gap?

3. What is one expense category you could reduce by 10% this month?

Today's Action Step

Calculate your net cash flow: total income minus total fixed expenses.

Daily Checklist

- [ ] Read Proverbs 27:23-24
- [ ] Complete reflection prompts
- [ ] Calculate your cash flow

ADDITIONAL NOTES

DAY 10

Needs, Wants, and Wishes

FOCUS: Priority Spending

Today's Devotional

1 Timothy 6:8 says, 'If we have food and clothing, we will be content.' Not that we should not have more — but we must clearly distinguish needs from wants from wishes. This hierarchy protects you from overspending on wants before needs are met. Clarity here is not about restriction; it is about building a life where you are always financially stable and free to be generous.

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

Reflection Prompts

1. List your top 5 'needs' in your current budget. Now list your top 5 'wants.'

2. Where do 'wants' regularly masquerade as 'needs' in your spending?

3. How can you honor your 'wishes' without compromising your 'needs' and financial integrity?

Today's Action Step

Categorize each expense from Day 8 as a Need, Want, or Wish.

Daily Checklist

- [ ] Read 1 Timothy 6:6-10
- [ ] Complete reflection prompts
- [ ] Categorize your expenses

ADDITIONAL NOTES

DAY
11

The Emergency Fund: Rest, Not Fear

FOCUS: Building a Buffer

Today's Devotional

Proverbs 6:6-8 praises the ant who stores provision in summer for winter. An emergency fund is your financial 'ant season.' It is not a fear response — it is wisdom. Without a buffer, every unexpected expense becomes a crisis. With one, you can face the unexpected from a place of peace rather than panic, trusting in both God's provision and your faithful preparation.

> **Proverbs 6:6-8**
> *Go to the ant, you sluggard; consider its ways and be wise! It has no commander, yet it stores its provisions in summer and gathers its food at harvest.*

Reflection Prompts

1. Do you currently have an emergency fund? How many months of expenses does it cover?

2. What financial crisis would have been prevented or eased with a 3-month emergency fund?

3. What is a realistic monthly amount you could commit to building your emergency fund?

Today's Action Step

Open or label a dedicated savings account 'Emergency Fund' today. Deposit any amount to start.

Daily Checklist

- [ ] Read Proverbs 6:6-8
- [ ] Complete reflection prompts
- [ ] Take one action on your emergency fund

ADDITIONAL NOTES

DAY 12

Avoiding the Debt Trap

FOCUS: Living Debt-Free

Today's Devotional

Proverbs 22:7 warns: 'The borrower is slave to the lender.' Debt is not inherently sinful, but chronic consumer debt is a form of financial bondage that limits your ability to be generous, flexible, and at peace. God's best for you is freedom — including financial freedom. Avoiding new debt and systematically eliminating existing debt is one of the most powerful acts of stewardship you can take.

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

Reflection Prompts

1. List all your current debts: creditor, balance, interest rate, minimum payment.

2. How does carrying debt affect your peace, your generosity, and your ability to follow God's lead financially?

3. What would your life look like — spiritually and financially — if you were completely debt-free?

Today's Action Step

Write out your complete debt list. Circle the smallest balance — that is your first target.

Daily Checklist

- [ ] Read Proverbs 22:7
- [ ] Complete reflection prompts
- [ ] Write your full debt inventory

ADDITIONAL NOTES

DAY 13

Building Your Budget Blueprint

FOCUS: The Complete Plan

Today's Devotional

A budget built on biblical values includes four categories in priority order: giving (God first), saving (future faithfulness), necessities (responsible living), and lifestyle (enjoying God's gifts). This is not a formula — it is a framework. Use it as a structure to build a spending plan that honors God, protects your future, provides for your family, and still lets you enjoy the life He has given you.

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

Reflection Prompts

1. What percentage of your income currently goes to: giving? saving? necessities? lifestyle?

2. What adjustments would make your budget reflect your stated values?

3. What is one 'budget buster' habit you need to address to make your budget work?

Today's Action Step

Write your complete monthly budget. Include giving, savings, all expenses, and free margin.

Daily Checklist

- [ ] Read Proverbs 21:5
- [ ] Complete reflection prompts
- [ ] Draft your full monthly budget

ADDITIONAL NOTES

DAY 14

Week 2 Reflection & Budget Review

FOCUS: Consolidation

Today's Devotional

You now have the building blocks of a biblical budget. But a budget only works when you review it regularly. Financial success is not built in a month — it is built in daily, weekly, monthly habits of review and correction. Commit today to a regular 'money date' with yourself or your spouse to review spending, celebrate wins, and recalibrate what is off track.

> **Habakkuk 2:2**
> *Write the vision and make it plain on tablets, that he may run who reads it.*

Reflection Prompts

1. Looking at your budget, where are you most likely to overspend? Why?

2. What accountability structure will help you stick to your budget?

3. Write a two-sentence financial vision statement for where you want to be in 12 months.

Today's Action Step

Schedule a recurring 'budget review' on your calendar — weekly, monthly, or both.

Daily Checklist

- [ ] Review your Week 2 budget
- [ ] Write your financial vision statement
- [ ] Schedule budget reviews

ADDITIONAL NOTES

WEEK 3: BREAKING FREE: DEFEATING DEBT & BUILDING SAVING

Days 15–21 | The Road to Financial Freedom

This week we move into action — practical, systematic steps to eliminate debt and build lasting savings. Romans 13:8 says, 'Owe no one anything except to love each other.' That is the goal: a life so financially clear that your only outstanding obligation is the debt of love. Let us work toward that freedom — one day, one decision at a time.

DAY 15

The Snowball and the Avalanche

FOCUS: Debt Payoff Strategy

Today's Devotional

There are two proven debt payoff strategies — the snowball (smallest balance first for psychological wins) and the avalanche (highest interest first for math efficiency). Neither is more 'biblical.' Choose the one you will actually stick to. Consistency always beats strategy. The best debt payoff plan is the one you commit to and follow through on, regardless of which method you choose.

> **Romans 13:8**
> *Let no debt remain outstanding, except the continuing debt to love one another.*

Reflection Prompts

1. Which debt payoff method resonates most with your personality — snowball or avalanche? Why?

2. What is your total consumer debt? Write it out — seeing it clearly is step one to defeating it.

3. If you redirected every discretionary dollar to debt payoff for 90 days, how much faster would you be done?

Today's Action Step

Rank your debts using your chosen method. Label the first target 'Debt #1 — Next to Fall.'

Daily Checklist

- [ ] Read Romans 13:8
- [ ] Complete reflection prompts
- [ ] Build your debt payoff sequence

ADDITIONAL NOTES

DAY 16

Finding Extra Money

FOCUS: Increasing Cash Flow

Today's Devotional

Before you can accelerate debt payoff or grow savings, you need margin. Margin comes from two levers: spending less and earning more. God is a God of creativity and multiplication — trust Him to show you ways to increase your financial capacity. Ask Him what skills, assets, or opportunities He has already placed in your hands that you have not fully used for His purposes.

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

Reflection Prompts

1. What skills, hobbies, or assets do you have that could generate additional income?

2. What subscriptions or recurring expenses could you eliminate without significantly impacting your quality of life?

3. What is the fastest, most realistic way to find an extra $100-200 per month?

Today's Action Step

Identify and cancel at least one unused subscription today.

Daily Checklist

- [ ] Read Proverbs 10:4
- [ ] Complete reflection prompts
- [ ] Identify one income or savings opportunity

ADDITIONAL NOTES

DAY
17

The Power of the Sinking Fund

FOCUS: Planning for Large Expenses

Today's Devotional

A sinking fund is simply saving a little each month for a large, predictable expense — car insurance, holiday gifts, annual fees. Without sinking funds, these 'surprises' destroy budgets. With them, those same expenses feel like nothing — because they are already funded. This is practical wisdom: anticipate what is coming and prepare for it quietly, one month at a time.

Proverbs 13:16
All who are prudent act with knowledge, but fools expose their folly.

Reflection Prompts

1. What large expenses do you know are coming in the next 12 months? List them and estimate their cost.

2. If you divided each large expense by 12, how much would you need to set aside per month?

3. How would having sinking funds change your stress levels and your financial stability?

Today's Action Step

Create a sinking fund plan for your top 3 upcoming large expenses.

Daily Checklist

- [ ] Read Proverbs 13:16
- [ ] Complete reflection prompts
- [ ] Build your sinking fund plan

ADDITIONAL NOTES

DAY
18

Investing in Your Future

FOCUS: Long-Term Thinking

Today's Devotional

Proverbs 13:22 says a good person leaves an inheritance for their children's children. Long-term investing is not greed — it is generational faithfulness. You are building a legacy, not just a balance sheet. Start where you are, with what you have. Even small, consistent investments compound over time into something that can bless not just you, but those who come after you.

> **Proverbs 13:22**
> *A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous.*

Reflection Prompts

1. What is your current retirement savings plan? Are you satisfied with your progress?

2. What does leaving a legacy mean to you — financially and spiritually?

3. If you started investing $50-100/month today, what might that grow to in 30 years?

Today's Action Step

Research one investment vehicle (Roth IRA, 401k, index fund) and take one step toward using it.

Daily Checklist

- [ ] Read Proverbs 13:22
- [ ] Complete reflection prompts
- [ ] Research one investment option

ADDITIONAL NOTES

DAY 19

Protecting What God Has Given

FOCUS: Insurance & Risk

Today's Devotional

A wise steward not only grows what has been entrusted to them — they protect it. Insurance, wills, and legal documents are forms of stewardship that say, 'I am taking care of what God has given me.' Neglecting protection is not faith — it is negligence. Today, review what you are protecting and what gaps exist. Responsible protection is part of honoring the Owner.

> **Proverbs 27:12**
> *The prudent see danger and take refuge, but the simple keep going and pay the penalty.*

Reflection Prompts

1. Do you have adequate health, life, and disability insurance? What gaps exist?

2. Is your estate in order — will, beneficiary designations, power of attorney?

3. What is one area where you are financially exposed right now that you need to address?

Today's Action Step

Review your beneficiary designations on all accounts today. Update if necessary.

Daily Checklist

- [ ] Read Proverbs 27:12
- [ ] Complete reflection prompts
- [ ] Review insurance and estate basics

ADDITIONAL NOTES

DAY 20

Accountability: Your Money Partner

FOCUS: Community & Accountability

Today's Devotional

Proverbs 15:22 says, 'Plans fail for lack of counsel, but with many advisers they succeed.' Financial transformation is rarely a solo journey. You need someone who can ask hard questions, celebrate wins with you, and call you back when you drift. An accountability partner is not a judge — they are a teammate in your stewardship journey. Who will you invite into this space?

> **Proverbs 15:22**
> *Plans fail for lack of counsel, but with many advisers they succeed.*

Reflection Prompts

1. Who in your life could serve as your financial accountability partner?

2. What specific financial metrics or habits would you want them to help you track?

3. What would you need to be transparent about in that accountability relationship?

Today's Action Step

Reach out to your accountability partner today and share your financial goals.

Daily Checklist

- [ ] Read Proverbs 15:22
- [ ] Complete reflection prompts
- [ ] Identify and contact your accountability partner

ADDITIONAL NOTES

DAY 21

Week 3 Reflection & Celebration

FOCUS: Consolidation

Today's Devotional

Three weeks of intentional work. That is not nothing — that is commitment. Celebrate the progress, no matter how small. God rewards faithfulness, not perfection. You are building a new financial life one day at a time, and each day you show up is a victory worth acknowledging. Rest today, review your wins, and enter the final week with renewed energy and clarity.

> **Galatians 6:9**
> *Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.*

Reflection Prompts

1. What is the most significant financial decision or change you have made in the last three weeks?

2. Where do you feel the most momentum? Where do you need the most prayer and support?

3. Write a note of encouragement to yourself to read when you feel like giving up.

Today's Action Step

Review your debt list and savings progress. Update the numbers and acknowledge every gain.

Daily Checklist

- [ ] Review weeks 1-3 notes
- [ ] Update your financial tracking numbers
- [ ] Write your encouragement note

ADDITIONAL NOTES

WEEK 4: THRIVING: GENEROSITY, LEGACY, AND KINGDOM IMPAC

Days 22–30 | Living Your Financial Purpose

The final week of the workbook takes you to the destination: a financial life so aligned with God's purposes that it becomes a source of joy, generosity, and lasting impact. Kingdom finances are not just about getting out of debt or building wealth — they are about becoming the kind of person God can trust with more because He knows you will give it away. This is the abundant life Jesus promised — and it starts with stewarding what you already have.

DAY 22

The Generous Life

FOCUS: Radical Generosity

Today's Devotional

Luke 6:38 gives one of the most counter-intuitive financial principles in Scripture: 'Give, and it will be given to you.' Generosity is not a financial strategy — but it is a spiritual reality. When your hands are open to give, they are also open to receive. The generous life is not lived from surplus — it is lived from faith that God will always replenish what is released for His purposes.

> **Luke 6:38**
> *Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap.*

Reflection Prompts

1. Describe your vision of a truly generous life. What does it look like day to day?

2. What would you give to if money were no object? What does that reveal about your God-given calling?

3. What is one step toward greater generosity you could take in the next 30 days?

Today's Action Step

Make a specific, faith-stretching giving commitment for the next 30 days.

Daily Checklist

- ☐ Read Luke 6:38
- ☐ Complete reflection prompts
- ☐ Make your generosity commitment

ADDITIONAL NOTES

DAY 23

Building Kingdom Wealth

FOCUS: Wealth with Purpose

Today's Devotional

Deuteronomy 8:18 reminds us that it is God who gives us the ability to produce wealth, 'to confirm his covenant.' Wealth built in the kingdom is not for show — it is for service. Building wealth as a Christian is a sacred responsibility when it is done with the right motive: to advance God's kingdom and expand His generosity through your hands.

> **Deuteronomy 8:18**
> *But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant.*

Reflection Prompts

1. What is your 'why' for building wealth? Is it aligned with kingdom purposes?

2. What would you do with an extra $100,000 if you had it today?

3. How can your financial growth become a vehicle for God's work in the world?

Today's Action Step

Write your Kingdom Wealth Statement: what you will build, why, and who it will serve.

Daily Checklist

- [ ] Read Deuteronomy 8:17-18
- [ ] Complete reflection prompts
- [ ] Write your Kingdom Wealth Statement

ADDITIONAL NOTES

DAY 24

Teaching the Next Generation

FOCUS: Financial Legacy

Today's Devotional

Proverbs 22:6 says, 'Train up a child in the way he should go.' That includes financial discipleship. The financial habits you model and teach will outlive you. What financial wisdom do you wish someone had taught you earlier? That is exactly what the next generation needs from you. You have the opportunity to break generational financial cycles and establish new ones rooted in Scripture.

> **Proverbs 22:6**
> *Start children off on the way they should go, and even when they are old they will not turn from it.*

Reflection Prompts

1. What financial beliefs or habits did you inherit from your family — positive and negative?

2. What one financial lesson do you most want to pass on to the next generation?

3. How are you currently (or how will you begin) teaching financial stewardship to children or young people in your life?

Today's Action Step

Have one money conversation with a child or young person in your life this week.

Daily Checklist

- [ ] Read Proverbs 22:6
- [ ] Complete reflection prompts
- [ ] Plan your legacy conversation

ADDITIONAL NOTES

DAY 25

Your Financial Testimony

FOCUS: Sharing Your Story

Today's Devotional

Revelation 12:11 says they overcame by the blood of the Lamb and the word of their testimony. Your financial journey — the struggles, the breakthroughs, the lessons — is a testimony. Someone is waiting to hear that God can transform a financial mess into a masterpiece. Your story is not just for you. It is a weapon and a witness that can set someone else free.

> **Revelation 12:11**
> *They triumphed over him by the blood of the Lamb and by the word of their testimony; they did not love their lives so much as to shrink from death.*

Reflection Prompts

1. What is your financial testimony — the story of how God has worked in your finances?

2. Who needs to hear your testimony? How and when will you share it?

3. How has this 30-day journey changed or deepened your financial story?

Today's Action Step

Write out your financial testimony in 3-5 sentences. Practice saying it out loud.

Daily Checklist

- [ ] Read Revelation 12:11
- [ ] Write your financial testimony
- [ ] Share it with one person

ADDITIONAL NOTES

DAY
26

When Finances Are Hard: Trusting in the Valley

FOCUS: Faith in Difficulty

Today's Devotional

Not every financial season is a season of abundance. Job, Paul, and countless others trusted God through financial devastation. If you are in a valley right now, this devotional is for you. God is not absent in financial hardship — He is often most present in it. Your faith in the valley is not wasted; it is being refined into something that will be used for His glory in ways you cannot yet see.

> **Psalm 23:4**
> *Even though I walk through the darkest valley, I will fear no evil, for you are with me; your rod and your staff, they comfort me.*

Reflection Prompts

1. What financial valley — past or present — has required the most trust in God?

2. What did you learn about God (and yourself) through that difficult season?

3. What Scripture has sustained you in financial difficulty? Write it here.

Today's Action Step

Write a letter to a future version of yourself who is struggling financially. What would you tell them?

Daily Checklist

- [ ] Read Psalm 23
- [ ] Complete reflection prompts
- [ ] Write your encouragement letter

ADDITIONAL NOTES

DAY
27

Praying Over Your Finances

FOCUS: Financial Intercession

Today's Devotional

James 5:16 says the prayer of a righteous person is powerful and effective. Have you brought your finances specifically and boldly before God in prayer? Not vague requests, but specific: 'Lord, I need X for Y purpose by Z date.' God is not intimidated by the numbers. He invented math. Pray over your budget, your debt, your goals, your giving. Invite Him into every financial detail.

> **James 5:16**
> *The prayer of a righteous person is powerful and effective.*

Reflection Prompts

1. What specific financial request have you been afraid to bring to God? Why the hesitation?

2. Write out three specific, bold financial prayers with dates and details.

3. How will you track the answers to those prayers over the coming months?

Today's Action Step

Spend 10 minutes in dedicated prayer over your specific financial needs and goals today.

Daily Checklist

- [ ] Read James 5:13-18
- [ ] Write your three financial prayers
- [ ] Spend 10 minutes in financial intercession

ADDITIONAL NOTES

DAY
28

Reviewing Your 30-Day Progress

FOCUS: Assessment

Today's Devotional

Lamentations 3:40 says, 'Let us examine our ways and test them, and let us return to the Lord.' A financial review is a spiritual practice. Today you take honest stock of where you were on Day 1 and where you are now. Progress is progress — even if it is small. What matters is the direction, not the pace. Celebrate every win, no matter how incremental.

> **Lamentations 3:40**
> *Let us examine our ways and test them, and let us return to the Lord.*

Reflection Prompts

1. Compare where you were financially and mentally on Day 1 versus today. What has changed?

2. What financial win — however small — can you celebrate from the last 30 days?

3. What is still unresolved that needs continued prayer, work, and attention?

Today's Action Step

Update all your financial numbers: debt balances, savings total, budget compliance.

Daily Checklist

- [ ] Review Day 1 reflections vs. today
- [ ] Update all financial numbers
- [ ] Write your 30-day celebration note

ADDITIONAL NOTES

DAY 29

Your 90-Day Financial Action Plan

FOCUS: Next Steps

Today's Devotional

The end of this workbook is not the end of the journey — it is the beginning of sustainable change. Proverbs 24:27 says, 'Put your outdoor work in order and get your fields ready; after that, build your house.' Build step by step. Your 90-day plan is the next season of construction. Be specific, be realistic, and be faith-filled as you write it.

> **Proverbs 24:27**
> *Put your outdoor work in order and get your fields ready; after that, build your house.*

Reflection Prompts

1. What are your three most important financial goals for the next 90 days?

2. What obstacles are most likely to derail you? How will you handle them?

3. Who will hold you accountable to your 90-day plan?

Today's Action Step

Write your 90-Day Financial Action Plan with specific goals, dates, and dollar amounts.

Daily Checklist

- [ ] Read Proverbs 24:27
- [ ] Write your 90-Day Action Plan
- [ ] Share it with your accountability partner

ADDITIONAL NOTES

DAY 30

Day 30: Living the Kingdom Life

FOCUS: Celebration & Commissioning

Today's Devotional

You made it. Thirty days of intentional, faith-driven financial work. The principles in this workbook are not a formula — they are a framework for a lifetime of faithful stewardship. You are not the same person who started on Day 1. God has been working in you, around you, and through you during this journey. Now go — and be the kind of faithful, generous, joyful steward who changes their family, their community, and their world for the Kingdom.

> **Matthew 25:21**
> *His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'*

Reflection Prompts

1. What is the single most important truth about money and stewardship you are leaving this workbook with?

2. How has your relationship with God deepened through this financial journey?

3. Write your personal Kingdom Finance Manifesto: your commitment, your values, your vision.

Today's Action Step

Share your financial testimony or one key lesson from this workbook with someone you trust.

Daily Checklist

- [ ] Read Matthew 25:14-30
- [ ] Write your Kingdom Finance Manifesto
- [ ] Share your journey with someone

ADDITIONAL NOTES

FINANCIAL TRACKING TOOLS

Reference Pages — Use Throughout the 30 Days

Monthly Budget Template

Month: ________________________ Total Income: $______________

Category	Budgeted	Actual	Difference
— GIVING —			
Tithe / Church	$	$	$
Offerings / Missions	$	$	$
Charitable Giving	$	$	$
— SAVINGS —			
Emergency Fund	$	$	$
Retirement / Investment	$	$	$
Sinking Funds	$	$	$
— HOUSING —			
Rent / Mortgage	$	$	$
Utilities	$	$	$
Insurance	$	$	$
Maintenance	$	$	$
— TRANSPORTATION —			
Car Payment	$	$	$
Insurance	$	$	$
Gas / Maintenance	$	$	$
Transit	$	$	$
— FOOD —			
Groceries	$	$	$
Dining Out	$	$	$
Coffee / Snacks	$	$	$
— HEALTH —			

Insurance	$	$	$
Medical / Dental	$	$	$
Gym / Wellness	$	$	$
— PERSONAL —			
Clothing	$	$	$
Haircare / Grooming	$	$	$
Entertainment	$	$	$
Subscriptions	$	$	$
— DEBT PAYMENTS —			
Debt 1	$	$	$
Debt 2	$	$	$
Debt 3	$	$	$

Debt Payoff Tracker

List every debt below. Update balances each month to track your progress toward freedom.

Creditor / Debt Name	Starting Balance	Interest Rate	Min. Payment	Current Balance	Target Payoff Date
	$	%	$	$	
	$	%	$	$	
	$	%	$	$	
	$	%	$	$	
	$	%	$	$	
	$	%	$	$	
	$	%	$	$	
	$	%	$	$	
	$	%	$	$	
	$	%	$	$	

Total Debt Today: $________________ Total Debt at Day 30: $________________

Total Paid Off in 30 Days: $________________ Months to Debt Freedom: ________________

Savings & Sinking Fund Tracker

Track each savings goal separately. Celebrate every milestone.

Fund Name	Goal Amount	Starting Balance	Monthly Contribution	Current Balance	% Complete
Emergency Fund	$	$	$	$	%
Retirement	$	$	$	$	%
	$	$	$	$	%
	$	$	$	$	%
	$	$	$	$	%
	$	$	$	$	%
	$	$	$	$	%

My 90-Day Financial Action Plan

Date Written: _______________ Review Date: _______________

Goal 1

Target Date:

Dollar Amount / Metric:

Accountability Partner:

How I Will Track Progress:

Goal 2

Target Date:

Dollar Amount / Metric:

Accountability Partner:

How I Will Track Progress:

Goal 3

Target Date:

Dollar Amount / Metric:

Accountability Partner:

How I Will Track Progress:

My Kingdom Finance Manifesto

Write your personal declaration of how you will honor God with your finances going forward.

Key Scriptures for Financial Stewardship

Psalm 24:1
The earth is the Lord's, and everything in it.

Proverbs 3:9-10
Honor the Lord with your wealth, with the firstfruits of all your crops.

Malachi 3:10
Bring the whole tithe into the storehouse... Test me in this, says the Lord.

Luke 16:10
Whoever can be trusted with very little can also be trusted with much.

Proverbs 22:7
The borrower is slave to the lender.

Philippians 4:19
My God will meet all your needs according to the riches of his glory.

2 Corinthians 9:7
God loves a cheerful giver.

Proverbs 21:5
The plans of the diligent lead to profit.

Luke 6:38
Give, and it will be given to you.

Deuteronomy 8:18
It is God who gives you the ability to produce wealth.

Matthew 25:21
Well done, good and faithful servant!

Proverbs 13:22
A good person leaves an inheritance for their children's children.

You Were Made for This.

Completing this workbook is not the finish line — it is the starting line of a transformed financial life. The habits, beliefs, and commitments you have built over these 30 days are seeds. Keep watering them with prayer, Scripture, community, and consistent action. Your faithfulness today is building something you cannot yet fully see.

At Revealing Treasures, we believe every resource we create should equip you to live well — God's way. This workbook is a gift from our heart to yours. If it has blessed you, please share it with someone who needs it.

> **Matthew 25:21**
> *"Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!"*

Revealing Treasures

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Live well. Grow deeper. Steward wisely.