



Wisdom in Your Finances



Explore biblical wisdom on budgeting, tithing, and contentment over three days to gain clarity and peace in managing your finances.



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Introduction

Welcome to your journey toward **financial wisdom**! Managing finances is crucial for living a balanced and fulfilling life. Yet, it often brings stress and confusion. This three-day study plan offers clear biblical insights on budgeting, tithing, and contentment, helping you align your finances with God's wisdom.

In *Proverbs*, wisdom is described as more valuable than rubies, offering guidance not only in spiritual matters but practical ones like finances. When we apply God's principles, we can reduce anxiety, make responsible choices, and experience peace in stewardship.

Day 1 focuses on *budgeting*, learning to plan wisely as the ant does (Proverbs 6:6–8). **Day 2** explores *tithing*, recognizing that giving back honors God and blesses us (Malachi 3:10). **Day 3** addresses *contentment*, inviting us to find joy in God's provision rather than constant wanting (Philippians 4:11–13).

As you engage with scripture and reflection each day, open your heart to God's wisdom. Let these truths reshape your finances and deepen your trust in God's abundant provision. May your financial life become a testimony of faith, discipline, and joyful giving! 🙏💡





Day 1: 📁 Planning Your Finances Wisely



Your Verse

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

Supporting Scriptures

- *Proverbs 6:6-8 - "Go to the ant, you sluggard; consider its ways and be wise! It stores its provisions in summer and gathers its food at harvest."*
- *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?"*



Devotional: The Power of Thoughtful Financial Planning

Financial wisdom starts with planning. Proverbs 21:5 reminds us that diligent planning leads to profit, while rushing leads to poverty. The ant's example in Proverbs 6 shows us the importance of foresight and preparation, gathering resources at the right time to ensure survival.

Budgeting is not merely about restrictions but about stewardship. When you plan your finances, you are valuing what God has entrusted to you. Luke 14:28 teaches us the importance of counting the cost — whether building a house or managing monthly expenses, thoughtful planning avoids debt and stress.

Consider your spending habits and how well you prepare for both regular needs and unexpected expenses. Are you diligent in tracking income and outgoings? Do you set priorities that reflect your values and faith? Wise budgeting honors God by using resources responsibly, helping you live within your means and avoid anxiety.

Today, seek God's wisdom for financial clarity. Pray for discipline and insight as you create or refine your budget, knowing that planning is a powerful way to flourish.



Reflect and Apply

1. How does your current budgeting reflect diligence or haste?

2. What can you learn from the ant about preparation and resource management?

3. In what ways can you improve planning to better honor God with your finances?



Journaling Prompts

1. Describe your current budgeting process. What works well and what challenges do you face?

2. List areas in your spending where better planning could bring peace or savings.

3. Write a prayer asking God to help you develop discipline in budgeting.



Day 1: 📅 Planning Your Finances Wisely

Prayer for Today

Dear God, thank You for the resources You have entrusted to me. Help me to be diligent and wise in planning my finances, just like the ant prepares for the future. Give me clarity to budget well and discipline to follow through, so that I honor You in all I do with money. Teach me to trust You in this process and to live within my means. *Guide my steps and grant me peace as I steward Your blessings.* In Jesus' name, Amen. 🙏💰📊





Day 2: Honoring God Through Giving



Day 2: ❤️ Honoring God Through Giving

Your Verse

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, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

Supporting Scriptures

- *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."*
- *Acts 20:35 - "It is more blessed to give than to receive."*



Day 2:  Honoring God Through Giving

Devotional: The Joy and Blessing of Generous Giving

Tithing and giving are vital acts of faith and worship. Malachi 3:10 challenges us to bring our tithes faithfully, promising that God will respond with abundant blessings. This invitation is not just about money but about trusting God's provision and prioritizing Him above all.

Giving with a cheerful heart, as Paul emphasizes in 2 Corinthians 9:7, moves us beyond obligation to joy. It transforms our mindset about money from scarcity and selfishness to generosity and freedom. The early church in Acts 20:35 reminds us that blessing flows best through giving, offering a deeper fulfillment than mere accumulation.

When you give, you participate in God's kingdom work and demonstrate trust that He will supply all your needs. Consider how tithing and generosity have shaped your relationship with God and your understanding of wealth. Is your giving marked by joy, faith, and gratitude, or by pressure and reluctance?

Today, reflect on your giving habits, embrace God's invitation to generosity, and watch how He blesses your obedience and heart.



Reflect and Apply

1. What attitude do you bring to your giving – joy, reluctance, or obligation?

2. How does tithing reflect your trust in God's provision?

3. In what ways have you experienced blessings through generous giving?



Journaling Prompts

1. Write about your current giving practices. How do they express your faith?

2. Recall a time when giving brought unexpected joy or blessing.

3. Pray and ask God to grow your heart for cheerful generosity.



Day 2: ❤️ Honoring God Through Giving

Prayer for Today

Lord, thank You for Your faithfulness and generosity. Teach me to give with a cheerful heart, trusting Your promise to provide abundantly. Help me honor You with my finances, understanding that all I have comes from You. May my giving be an act of worship that blesses others and draws me closer to You. Strengthen my faith to trust Your provision fully. In Jesus' name, Amen. 🙏





Day 3: 🌟 Contentment in God's Provision



Your Verse

Philippians 4:11-13 - "I have learned to be content whatever the circumstances... I can do all this through him who gives me strength."

Supporting Scriptures

- *1 Timothy 6:6-8 - "Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it."*
- *Hebrews 13:5 - "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'"*



Devotional: Finding Peace Through Contentment in Christ

True financial wisdom includes contentment. Paul's words in Philippians 4:11-13 show a profound peace regardless of circumstances, grounded in Christ's strength. Contentment frees us from the grasp of greed and anxiety over money.

1 Timothy 6:6-8 highlights that godliness coupled with contentment leads to great gain. We recognize that material things are temporary and that real treasure lies beyond possessions. Hebrews 13:5 assures us that God's presence is our ultimate security, not accumulated wealth.

When you embrace contentment, you resist the constant pressure to acquire more and instead rest in God's sufficiency. Ask yourself: Are you striving to keep up with others or finding peace in God's provision? How can contentment transform your financial decisions and your heart?

Today, seek to grow contentment by trusting God completely. Reflect on His faithfulness and choose joy in what you have. Let contentment be a safeguard against financial stress and a testimony of your reliance on God's grace.



Reflect and Apply

1. What challenges do you face in practicing contentment with your finances?

2. How does knowing God will never leave you change your view of money?

3. In what ways can contentment positively affect your financial decisions?



Journaling Prompts

1. Write about a moment when you felt truly content with God's provision.

2. List any worries you have about money and surrender them to God.

3. Pray asking God to help you find contentment and strength in Him alone.



Day 3: 🌟 Contentment in God's Provision

Prayer for Today

Gracious God, thank You for Your constant presence and provision. Teach me to be content in every circumstance, knowing that You hold all things in Your hands. Help me to resist greed and comparison, finding peace in Your strength and sufficiency. May my heart rest in You rather than possessions, trusting Your promises. Fill me with contentment and joy as I rely fully on Your grace. In Jesus' name, Amen. 🙏🕊️🌟





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