

# **A Financial Devotional**



**Your finances: a manifestation of who you are**

Esther Samboe

## **Colophon**

A financial devotional  
Your finances: a manifestation of who you are

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# Introduction

Finances are one of the things in life we cannot live without. For some, this might be a challenge, and for others, a blessing. Either way, we cannot do without it on this planet. Sometimes it looks like the whole earth is evolving around a money system. Yes, it is true, finances are not a surety that you will have good health and happiness. Still, if you have an excellent filled bank account, life gets more accessible in some aspects. Some people will scream from the rooftops that money is not the most crucial thing in life; others will say it is. You can debate and choose sides, whichever you want to select. However, everybody will agree that finances are not to be wiped away or blotted out because it is the system used in this world. Finances are here to stay, if you like it or not. So why not ensure that your view on finances is healthy and correct? You have to live with it anyway. So let's make sure you live accordingly and in the best way possible. That's what this book '*A financial devotional, your finances: a manifestation of who you are*' is all about. To help you make sure that your views and standards of finances are healthy and proper. The best way to do that is with help from the Bible. As a matter of fact, I believe that this is the only way to get there.

But first things first, we will get to the Bible part later on. I want to let you know that I am not a financial advisor or have a high position in a vast company. My college degree is not specialized in business or finance-related things—none of these things I have. But what I do have is the experience in how to deal with finances and how to change your view based upon the Word of God. The reason being I was in so much debt a long time ago; it was a troubling situation. In that period, I came to Christ radically and received the love of Christ, yet my bank account was still bankrupt. I was broke beyond broke. I had two choices. The first was to enroll in a government program and get solid within 3 to 5 years. This program is designed to help you, but you don't have any ownership of your income, bank account, and how much money you can spend. But instead, they will help you, and you will get out of debt after a specific time. The second one was I could do it God's way and enroll in the Kingdom program. This program is based on love, belief, giving, and choosing the Word of God above feelings and emotions. It meant following Jesus no matter what. I chose the last one. I definitely will not say the route was smooth and easy, but it was worth it. All of it. Enrolling in God's Kingdom and living according to the Bible got me out of debt within one and a half years. That is half the time of the government program! During these one and a half years, the Holy Spirit helped me to transform my mind to the Word of God and taught me to take ownership of my life and finances. In this period, I received many financial miracles. Still, there were also a lot of tears concerning my financial situation. There were a lot of pity parties and walking on anxious roads, hoping I would make it. The good news is: I made it. I am not claiming I have arrived, but I am now in a better financial position. I am giving and prospering so much more than I could ever dream or think about. And this is something I want for you as well. That is why you have this devotional in your hands.

Now to the Bible and how it can help you. Yet, this financial devotional is not only for people who are in debt. This is meant for everyone who wants to prosper according to the Word of God. When you want to live with and for God, the best thing to do is give Him all you have. Basically, giving your whole life to Him. Aka,

not your life, but living His. Not your own understanding, problem-solving, and doings but only His ways, ways of solving problems, knowledge, and wisdom. Not gaining for your own and using it for your own purposes, definitely not. All for the Kingdom of God. He loves you, and God wants you to prosper in all areas of your life, including your finances. But the first focus needs to be God, not your finances or your prosperity. When you focus on God, wealth will be a by-product.

Can you imagine what the world would look like if every Christian around the world would not live worrying about money? If they were debt-free, enough money to start whatever project God asks them to do? It would be life-changing. Instead, many Christians are in bondage, and the bondage name is money. To be more specific, the love or the lack of it. When you have more than enough, it is possible you look for stability in money instead of God. If you have a shortage, you can be so money-minded, all you can think about is, for example, 'how can I pay my bills?' or 'how am I going to make it this month, what am I going to eat?'

In order to get to a place where the mind is free from bondage, we need to transform our minds. And we need to change it to the Word of God. This is not my sayings and thinking, but this is what God says:

*"And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God." Romans 12:2 KJV*

It is a day-to-day process to change the way you think. It is something you need to do every day, not once in a while. This devotional has 90 days, as in a quarter a year. Businesses and the financial world live by quarters. They make up financial reports to analyze how things are going and evaluate. Is it going well, or do they need to adjust? My prayer for you is that you start changing how you think when you start the walk with this devotional. I believe that you will be transformed if you follow what the Word of God is saying concerning your finances. Of course, you won't be transformed perfectly all at once, but hey, you are getting there just as you work out in a gym. You won't get a flat tummy when you work out for one week; it takes more training. It is up to you to analyze and evaluate where you stand after 90 days. Maybe you can check your own heart and thinking report. When you need to adjust, please do so. Or, if you need to start once again with this financial devotional, don't hesitate to do so. This devotional is categorized into themes. If you only need specific knowledge of a particular theme, for example, the second ten days from this devotional, never stop rereading it when required.

It is possible when you read the days of the first four themes; you might wonder what this has to do with finances. I am happy to explain. There is a saying which is so true: show me your finances, and I can read your life. For instance, if you see someone's expenses, and most of them are diapers and baby food, you will know this person has children. But that is not the only thing you can read. If you look at what this individual will give their money to, you will learn what they are busy with and what they find important in life. You can also see if they are wise people with how they handle their money. Not to judge, but to know. So finances are, in a way, a manifestation of who you are. I will illustrate this more with my own life. When I was in debt, my expenses were more than my income. I lived beside my paycheck from loans and credit cards. Utilities, parties, clothing, and extremely high phone bills were most of my expenses. This said something about me as a person. Nobody phoned me because my so-called friends didn't have the money for it, so I would call them. I didn't have the money either but just wanted

to speak to them. I was a people pleaser at the core. Also, I would invite friends to come with me to a party, and I would pay for it all. There was something wrong with me, which would manifest in my finances.

Of course, not everything is our fault. For example, you could be in a financial mess because your spouse has died, or you are in a middle of a divorce. The thing is, when you look at somebody's finances, it can tell you about their situation.

To change things, we first need to know who God is and start to trust Him so the Word of God can transform us, and our heart matters will change with it. This is with everything in life; finances are no different. God knows you, but do you know God?

*"According as his divine power hath given unto us all things that pertain unto life and godliness, through the knowledge of him that hath called us to glory and virtue: Whereby are given unto us exceeding great and precious promises: that by these ye might be partakers of the divine nature, having escaped the corruption that is in the world through lust." 2 Peter 1:2,3 KJV*

I found out that so many people have made their own point of view of God. Sometimes it comes because of how they look at their father or hear pastors preach, or they are just making something up in their mind. It is so important to live in the truth and learn who God is by the Word of God. That is what the first theme is all about: Who God is. The following three themes are a follow-up. Bit by bit in this financial devotional, you start to see things through the Word of God, and piece by piece, you will be changed.

Each day of this devotional exists out of pillars of scripture, a short explanation, a prayer, a speaking part, and last but not least, something to meditate on during the day. Because if we can transform our minds, our lives will be changed. For you to get there, you need to start also thinking about the Word, not only about your problems or whatever occupies your mind.

The pillar speaking is likewise essential. Whatever you will say, you will have is what the Bible tells us. (Proverbs 18:21, Mark 11:23) There is too much talking and speaking about how the current situation is. So it is best to start speaking what God's Word tells you about your finances and His promises. Words are that powerful. This pillar will affect and change your situation and your thinking as well. Even if you are a positive person, the Word of God will bring you to greater heights than positivity ever can. I know for sure that when you start to transform to the Word of God, this will manifest in your finances as well!

So let's start!

*Much blessings,  
Esther*