

**Monday, February 11** – *“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” (Luke 16:13)* Notice that the question of whether or not you will serve a master is not even discussed. Serving a master is not an option, who that master will be is an option. Today your choice is between God and money. Not that these two cannot exist and function beautifully at the same time, but it is impossible to serve both as your master. Either God is the master of your life or money is the master of your life. If you are not sure take the time today to examine how you make decisions. What motivates you to act or not to act? When contemplating a decision, do you think about money or do you seek God’s guidance? Is the bulk of your day spent trying to make and save money or serving God? Remember, this isn’t about right or wrong; this is about you getting real with yourself. What master do you serve?

**Tuesday, February 12** – *“Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry.” (Colossians 3:5)* You will desire more and more of the master you have chosen to serve. If you make the decision that God is your master, you will desire more and more of God in your life. If you make the decision that money is your master, you will desire more and more money in your life. The former will bring you closer to love, to grace and to the people in your life. The latter will move you further away from love, grace and the people in your life. As you desire more and more money in your life you become self-centered, only interested in what will bring you pleasure and a profit. As you desire more and more God in your life you become more other-focused, interested in what will make the world a better place.

**Wednesday, February 13** – *“Honor the Lord with all your wealth, with the firstfruits of all your crops.” (Proverbs 3:9)* God isn’t anti-money. God isn’t anti-rich. God is anti-making money your God. God loves rich people, poor people and middle-class people. In fact, God could care less about your bank account. What God cares about is your heart. Can you be rich and still have God as the master of your life? Yes. Can you be poor and still have God as the master of your life? Yes. Can you be middle-class and still have God as the master of your life? Yes. How rich or poor or inbetween that you happen to be makes no difference to God. What makes a difference to God is your heart. There is nothing wrong with being motivated to be a financial success, just make sure you are constantly doing a heart check to make sure that you are not making money your God. Serving God and being rich can go hand in hand, it is a matter of the heart.

**Thursday, February 14** – *“Anyone who loves their life will lose it, while anyone who hates their life in this world will keep it for eternal life.” (John 12:25)* Again, perspective is important. Your life on earth is but a chapter in your eternal life. And it isn’t even close to the longest chapter. When you begin to view your life from an eternal perspective, things start to look a little different. What you once thought was important begins to fade away and what you might have previously thought was incidental becomes the stuff of life. Money fits into this perspective. If you believe that your life is eternal and after you die you will be in heaven, money becomes simply a means to an end. Money becomes something that is necessary to live life. Yet, it isn’t the master of your life. Conversely, if you believe that the years you have here on earth make up the totality of your entire existence, money becomes the master of your life. You will need to get all you can before you die.

**Friday, February 15** – *“But I am afraid that just as Eve was deceived by the serpent’s cunning, your minds may somehow be led astray from your sincere and pure devotion to Christ.” (2 Corinthians 11:3)* Let us banish all guilt and shame. Have you had a hard time with this subject because you realize that you have allowed money to be your master? You are not alone. There is still time to make a course correction. We just need to go over some ground rules. (1) If you walked for three days into the woods, it will take you at least three days to walk back out. Don’t expect total perspective change overnight. Trust in God, make him your master and take little steps every day. (2) Don’t lose you in the process. If you are a highly motivated, goal-oriented person, by all means stay that way. Simply change your goals. Don’t be afraid to be successful. Just know that your success is a gift from God and he wants you to use your success to build up his kingdom. (3) Find accountability. Ask a friend, your spouse, a small group at church, anyone to walk with you in this process. Old habits die hard and if you are not held accountable, you will settle back into your old ways.

Everyone serves a \_\_\_\_\_.

You can't serve \_\_\_\_\_ masters at once.

This is a \_\_\_\_\_, not a \_\_\_\_\_.

\_\_\_\_\_ competes with \_\_\_\_\_ for the human \_\_\_\_\_.

The problem is not \_\_\_\_\_ money, but \_\_\_\_\_ money.

Jesus isn't \_\_\_\_\_ - \_\_\_\_\_, Jesus is \_\_\_\_\_ - \_\_\_\_\_.