

CHOOSE OR LOSE: A DEVOTIONAL Week 4

Teaching our children about budgeting is, without a doubt, one of my least favorite tasks. First, because, honestly, it's never been my strong suit. And second, because money carries so much emotion. It's not the piece of paper or the coin itself that stirs something deep within us—it's what that money *represents*.

It's the possibilities: The newest on-brand sweatshirt. A fun activity. A craft. *ROBUX!* The thrill of what money can provide, of experiences that feel just within reach.

But money also comes with limitations—and that's the hard part. The flip side of budgeting means facing the reality of trade-offs. *You want a car?* Let's talk about monthly payments, insurance, gas, and maintenance. *What kind of car are you thinking about?* Ok, now what kind of job will get you there?

As we have these conversations with our older girls, we also break them down into simpler terms for our youngest—the one who always wants to have money in the car to give to those on the street, who loves buying gifts for her friends, but who also *really* loves her toys.

For her, the tension is real. Should she give generously and buy that gift for a friend, or buy that new American Girl Doll set (*off-brand, because we have our limits!*)? The weight of this decision can spiral her into full-blown anxiety, sending her pacing through the hallways of our home, wrestling over the choice.

And honestly? I get it.

How many times have I stared at our family's budget, feeling the weight of what it represents? A budget isn't just numbers—it's a reflection of priorities. It shows what matters most to us.

How many times have I groaned, wishing there was enough—enough to cover what we need, enough to enjoy what we *want*, enough to help others freely? How many times have I felt that pull between holding tightly to what I want and living open-handedly like I know God calls me to?

This tension isn't new. In Luke 12:18-19, Jesus tells the story of a man who believed his security lay in having more. Instead of sharing his abundance, he built bigger barns to store it all. He thought, *Once I have enough, then I can relax. Then I can enjoy life.*

But Jesus calls him a fool because he put his trust in his wealth, not in God.

And isn't that so often the root of our struggle? We believe that if we just had a little more, we could be generous. We tell ourselves, *Once I have this much in savings... Once I get that raise... Once I feel more comfortable... then I'll give.*

But biblical generosity isn't about waiting until we feel secure. It's about trusting that God is our provider right now.

I don't want to shame my daughter for her struggle—I see myself in her. Instead, I want to walk with her in it. I want to remind her that God doesn't call us to choose between wisdom and generosity. He calls us to trust.

So when I look at our budget—when I feel that tension between security and generosity—I remind myself:

My security does not come from my paycheck. My hope is not in my savings account.

And I tell my daughters: *We give because God is our provider. We trust Him to meet our needs. And when we live with open hands, we get to experience the joy of being part of something bigger than ourselves.*

And maybe—just maybe—that lesson will sink into both our hearts.

Story To Remember: Luke 12:18-19

Verse To Memorize:

Acts 20:35b- It is more blessed to give than to receive

Day 1: The Rich Fool – When Hoarding Replaces Trust

READ: Luke 12:13-21

REFLECT:

1. What does this story teach us about the dangers of greed?
2. How does generosity show our trust in God?
3. Where in your life are you tempted to hold on tightly rather than give freely?

Application:

Write down three things you “store up” that could instead be used to bless others—this could be finances, time, or even talents. Ask God to show you where to share them.

Day 2: The Widow’s Offering – Giving from the Heart

READ: Mark 12:41-44

Reflection Questions:

1. Why do you think Jesus valued the widow’s offering so highly?
2. How does this story challenge our idea of generosity?
3. What’s one way you can give sacrificially, even if it feels small?

Application:

Take a moment to evaluate: Are you giving from your *leftovers*, or do you trust God enough to give first? Commit to a small act of sacrificial giving this week.

Day 3: The Good Samaritan – Generosity Beyond Money

READ: Luke 10:25-37

REFLECT:

1. How does this story redefine generosity?
2. Have you ever hesitated to help someone because it felt inconvenient?
3. Who in your life needs your generosity right now—not just financially, but emotionally or physically?

Application:

This week, find one way to show generosity beyond money—maybe through encouragement, service, or time.

Day 4: The Early Church – Radical Generosity in Community

READ: Acts 2:42-47

REFLECT:

1. How does this passage challenge modern ideas of ownership and sharing?
2. Why do you think generosity was a key part of the early church's strength?
3. How can we practice generosity within our own church communities today?

Application:

Think of one way you can contribute to your church or small group—whether through finances, serving, or mentoring.

Day 5: Jesus – The Ultimate Example of Generosity

READ: 2 Corinthians 8:9

“You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich.”

REFLECT:

1. How does Jesus' generosity challenge the way we give?
2. What's one area of your life where you can follow Jesus' example of selfless giving?
3. How does generosity deepen our relationship with God?

Application:

Pray and ask God to cultivate a heart of generosity in you. Consider one long-term commitment to generosity, whether in giving, serving, or hospitality.

Prayer:

Lord, everything I have comes from You. Help me to see my resources—whether time, money, or talents—not as mine to hoard, but as gifts to be shared. Make me generous like You, and help me to trust that You will always provide. Amen.

Final Challenge:

Choose **one** of the stories from this study that stood out to you most. Write a short prayer asking God to help you apply its lesson in your life.