

5 Day Devotional

Day 1: Where Your Heart Really Is

Devotional

It is easy to assume that our spiritual life and our financial life are two separate things. We keep them in different categories, manage them with different mindsets, and rarely think about how one reflects the other. But Scripture does not allow that separation.

Jesus made it plain. Where your treasure is, that is where your heart is. Not where you say your heart is. Not where you wish it was. Where your money goes tells the truth about what you actually value.

God referenced money approximately 2,300 times throughout Scripture. That is not filler content. That is God saying, repeatedly and consistently, that this matters. He is not trying to get into your bank account. He is trying to get into your heart, and your spending habits are one of the clearest windows into it.

Here is the encouraging part. God already knows where your heart is, and He still loves you. He is not exposing your heart to shame you. He is exposing it to heal you. He wants to do something in you that goes far deeper than changing your behavior. He wants to transform who you are from the inside out.

This week, as we walk through five days together, we are going to look honestly at what our finances reveal about our faith. Not with guilt, but with hope. Because a God who loves you enough to tell you the truth is a God who loves you enough to change you.

Bible Verse

"For where your treasure is, there your heart will be also." - Matthew 6:21 (New King James Version)

Reflection Question

If someone could only look at how you spend your money, what would they conclude about what matters most to you?

Quote

"Your money is tied to your worship and you cannot separate the two. If God doesn't have your money, God equally doesn't have you."

Prayer

Lord, give me the courage to let You examine my heart honestly. Transform me from the inside out, and let my finances reflect a life that truly belongs to You. Amen.

Day 2: You Moved, Not Him

Devotional

Have you ever felt distant from God and quietly wondered if He moved away from you? That feeling is more common than most people admit. But Malachi 3 gives us a clear and honest answer. God does not drift. He does not change. He is the same yesterday, today, and forever.

When God spoke to the children of Israel through Malachi, they were religious people. They were showing up. They were going through the motions. And yet something was off. God told them plainly: if there is distance between us, you are the ones who moved.

He called them children of Jacob, not Israel. That name choice was intentional. Jacob was the version of the man who schemed, cut corners, and gave less than what was owed. God was saying, I see that part of you. And still, in the very same breath, He declared His love for them.

That is the character of God. He does not wait for you to get it together before He loves you. His love is not based on your performance. It is rooted in who He is, and who He is never changes.

If you have been distant from God lately, take heart. He has not gone anywhere. The door back is open, and He is already standing on the other side of it, waiting. The first step is simply being honest about the fact that you are the one who walked away.

Bible Verse

"For I am the Lord, I do not change; therefore you are not consumed, O sons of Jacob." - Malachi 3:6
(New King James Version)

Reflection Question

In what area of your life have you slowly drifted from God while still going through the motions of faith?

Quote

"If there is a relationship issue in our relationship, God is telling the children of Jacob, you changed, not me."

Prayer

Father, thank You for being a God who does not change. Draw me back to You, and help me to return with my whole heart, not just my habits. Amen.

Day 3: The Heart Behind the Robbery

Devotional

Malachi 3:8 asks one of the most uncomfortable questions in all of Scripture. Will a man rob God? Most of us read that and immediately think, of course not. The idea almost sounds absurd. How could a finite human being rob an infinite God?

But that reaction is exactly the point. We dismiss the question before we sit with it long enough to let it convict us. God is not asking whether you are capable of robbing Him in some cosmic sense. He is asking whether you are withholding what already belongs to Him.

The tithe, a tenth of your income, is not a suggestion. It is not a relic of the Old Testament that no longer applies. It is a kingdom principle that predates the Law of Moses, rooted in trust and worship. When we hold it back, we are not just making a financial decision. We are making a statement about who we believe is really in control.

Here is what makes this so personal. God does not need your money. He owns everything. What He is after is your heart. And your willingness to give reflects whether you actually trust Him with your life or just say that you do.

The good news is that God is not bringing this up to condemn you. He is bringing it up because He wants to bless you. But He cannot pour into a closed hand.

Bible Verse

"Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings." - Malachi 3:8 (New King James Version)

Reflection Question

Is there an area of your finances where you have been holding back from God, and what does that reveal about where your trust actually lies?

Quote

"God is not after behavior modification. God wants heart transformation. In order for the behavior to change, the heart's got to be transplanted. God needs to give us a heart of flesh and take out the heart of stone."

Prayer

God, forgive me for the times I have held back what belongs to You. Soften my heart and help me to give with open hands and genuine trust. Amen.

Day 4: The Only Invitation to Test God

Devotional

There is one place in all of Scripture where God tells His people to test Him. Just one. And it is right here in Malachi 3:10.

Every other time someone tested God in the Bible, it did not go well. Deuteronomy 6:16 makes clear that testing God is not something we are invited to do. But in this one specific context, God flips the script. He says, bring the full tithe, and then watch what I do. Open the windows of heaven. Pour out blessings you cannot contain. Rebuke the devourer on your behalf.

That is not a small promise. That is God putting His own name on the line.

Many of us have been waiting for financial breakthrough while skipping the very step God said would unlock it. We are looking for better jobs, smarter investments, and faster solutions. And God is simply saying, start here. Honor Me first with what you have, and I will take care of what you cannot.

This is not a prosperity gospel trick. It is a kingdom principle that has been tried, tested, and proven for thousands of years. Giving is not a gamble. It is an act of faith in a God who has never broken a promise.

If you have been hesitant to tithe because you are not sure you can afford it, consider this: you may not be able to afford not to.

Bible Verse

"Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it." - Malachi 3:10 (New King James Version)

Reflection Question

What would it look like for you to take God at His word in Malachi 3:10, and what fear is keeping you from doing it?

Quote

"The only time from Genesis to Revelation that the Almighty God says these words is, test me."

Prayer

Lord, I want to trust You completely with my finances. Give me the faith to take You at Your word and the courage to honor You first with what I have. Amen.

Day 5: Open Hands, Open Heaven

Devotional

We have spent this week looking honestly at the connection between our hearts and our money. We have seen that God does not change, that distance from Him is always our doing, that withholding the tithe is a heart issue before it is a financial one, and that God has made an extraordinary promise to those who trust Him with their resources.

Today, we land on the practical challenge. Live with open hands.

When God gives you something, the temptation is to grip it tightly. To protect it. To make sure no one, not even God, can take it from you. But a closed hand cannot receive anything new. And the blessing that was on its way stops the moment you close your fist around what you already have.

Putting God first in your finances is not just about the tithe. It is about a posture of trust that says, everything I have belongs to You, and I am just a steward of it. That posture changes how you earn, how you spend, how you save, and how you give.

You do not have to have it all figured out. You just have to start. Give God first place in your finances this week, even if it feels uncomfortable. Trust that the God who opened the windows of heaven is the same God who sees exactly where you are right now.

He is faithful. He has always been faithful. And He is inviting you to experience that faithfulness in a brand new way.

Bible Verse

"But seek first the kingdom of God and His righteousness, and all these things shall be added to you."
- Matthew 6:33 (New King James Version)

Reflection Question

What is one practical step you can take this week to put God first in your finances, and what would it mean for your faith if you actually did it?

Quote

"If you learn to live life with your hands open, God will put stuff in your hands. Some of y'all, when God gives you money, your hand closes. And the money that was following, the money that closed when it got in your hand, you closed your hand on \$50 when \$500 was on its way."

Prayer

Father, I choose to trust You with everything I have. Teach me to live with open hands, and let my giving be an act of worship that reflects a heart fully surrendered to You. Amen.