

**Day 1: Read James 5: 1–3a**

Many people don't realize how much the Bible talks about money. In fact, it talks more about money than almost any other subject. God has a lot to say to us about our finances, and one of the things He has given us in the book of James are some warnings about managing money.

The first wealth warning from James is anticipate misery. Now does that seem weird? James was writing to people who had a lot of stuff, like we all do, people who had a roof over their heads, clothes on their backs, and probably a cool chariot in the garage. He was saying, anticipate misery. You're probably thinking, "Rich people shouldn't weep and wail. They have everything. They should be happy!" James is showing the other side. He's saying that their source of security is going to end up being a source of God's fury if they are mismanaging their wealth by hoarding it for themselves. Wealth doesn't give us security. It is all perishable. If we are saying, "My stuff, God, is not Your stuff. It's mine. I'll do with it what I please," then we miss God's best for our finances and we set ourselves up for misery.

*Think through all of the things you own. Do you see yourself as rich? If you live in this country, you are. Write a short phrase, signing it all over to God. Never forget that all you have is God's, he has given it to so that you will use it for His Kingdom, not so that you can*

*hoard it for yourself.*

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**Day 2: Read James 5:3b**

In this verse, James gives us wealth warning number two: stop hoarding. The Bible is not anti-investing or anti-saving. We are supposed to be good stewards, to save, invest, and enjoy the fruits of our labors. But hoarding is something different. The word "hoard" comes from a word which means "to hide." When we are hoarding stuff, we are hiding it. We hide it from others. We even try to hide it from God.

Answer this question. Would you like to be a multi-millionaire? Almost everyone would have to say yes. Why is that? Sometimes we try to fool ourselves. We say that we want to be rich so we can help others. We say, "When I make it big, then I am going to become this generous person. I will just give it away." The fact is, we are humans. The more money we have does not guarantee that we will suddenly be generous if we haven't been generous all along with what we do have. Look at what you have and find ways to be generous now with what you've been given.

*Are there ways that you have more than you need right now? Why do you think that is? Is it so that you can be generous, or so that you can hoard it for yourself?*

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*Think of one way you can give to someone else this week and write down your plan for making that happen.*

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***Thank God for the ways that he has been generous to you and has never withheld anything from you.***

**Day 3: Read James 5: 4–6**

In this passage, James gets in our face with wealth warning number three: don't use people up. James was talking to rich people who were making their money on the backs of the poor, and not even paying them. Hard to believe. These rich people were cheating their employees out of money, and therefore, robbing the worker's families of their food. They were using people up to gain more money.

We may not directly cheat others out of their wages, but there are indirect ways that our affluent, American lifestyle can come at the expense of the poor in developing nations. For example, many coffee farmers in poorer countries receive a mere 25 cents/ pound for coffee, deferring the profits to large Western corporations. Many of the products that we buy very cheaply in large stores come from China, where the products were made in sweatshops that use child labor, have unsafe working conditions, and negatively impact the environment. Our consumer spending choices affect people's lives around the world. The products we enjoy are often made in conditions that harm workers, communities and the environment.

***How aware are you of where the products you buy come from and whether or not you got a great deal at the expense of others?***

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Consider taking a step forward in helping workers in developing nations to receive just wages. Get educated and informed about this justice issue by going to the Equal Exchange web site. Consider making one purchase change to help workers in developing nations.

**Day 4: Read James 5:5**

Here is wealth warning number four: money may cause a false sense of security. God wants us to enjoy blessings. It is not a sin to enjoy the fruits of our labors, but there is a difference between enjoying the blessings of God and living in luxury and self-indulgence.

Back in the ancient days, a person would fatten a cow for a party so that there would be plenty of beef. The cow enjoyed all the extra food, and never gave a thought to the outcome. James says that when we are hoarding money, living in luxury and self-indulgence, we are fattening ourselves with riches. We indulge ourselves with decadent living, and never give a thought to the outcome. Our wealth will not help us when our last day comes.

***How can you tell the difference between enjoying God's blessings and living in luxury and self-indulgence? Ask God to show you if there are ways that you are being self-indulgent. Be sure to take time to thank God for the blessings you've been given. Once again, consider who you can share some of those blessings with.***

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