

# Toward a More Integrated Stewardship

## Daily Prayer Guide

Adapted from *"The Faith and Finance System"* by Margaret Marcuson

This is the guide to the practices you will be doing daily. Use it as many days as you can. If you miss a day or two or even a week, don't worry about it – just jump in again. God is gracious. If you find one of the Scriptures difficult for any reason, just stick with it. Trust you will find something to speak to you.

Do this practice at a time of day that works for you. If you are a morning person, do it then. If you are most alert at night, use that time. You can do it in about ten minutes – and feel free to take longer if you want!

Each day:

1. **Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.
2. **Read and reflect** on the day's Scripture as described in the paragraph, taking at least five minutes to do this.

Read the passage slowly. Then read it again, perhaps aloud, looking for a word or phrase that stands out to you. Read one more time slowly. Consider the words that stood out for you. What might God be saying to you about your relationship with your finances, or anything else? Sit quietly for few moments in God's presence.

3. **Give thanks** for the flow of money into and out of your life today. Feel free to write out your prayers of thanks in the space provided.
4. **Record** everything you spend and receive today. Think of this as a prayer practice, not a financial one.

You can track spending and income throughout the day or take a few additional minutes to enter it at the end of the day. Keep it simple.

If you miss a day, you don't need to catch up. Just start up again. You don't need to add everything up. The point of the practice is to notice what you are doing day by day.

**Week 1: Power, Grace, & Wealth!?**

The first Christians were of "one heart and soul." (integrated and integrative) They navigated great grace, great power, and great proceeds from an integrated perspective. What might we recognize about our own perspective on such matters as we observe ourselves?

**Sunday**

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** - Acts 4:32-37

*Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common. With great power the apostles gave their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as owned lands or houses sold them and brought the proceeds of what was sold. They laid it at the apostles' feet, and it was distributed to each as any had need. There was a Levite, a native of Cyprus, Joseph, to whom the apostles gave the name Barnabas (which means 'son of encouragement'). He sold a field that belonged to him, then brought the money, and laid it at the apostles' feet.*

**Give Thanks** for the flow of money in and out of your life today.

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## Monday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** - Deuteronomy 15:7-11

*If there is among you anyone in need, a member of your community in any of your towns within the land that the Lord your God is giving you, do not be hard-hearted or tight-fisted towards your needy neighbor. You should rather open your hand, willingly lending enough to meet the need, whatever it may be. Be careful that you do not entertain a mean thought, thinking, 'The seventh year, the year of remission, is near', and therefore view your needy neighbor with hostility and give nothing; your neighbor might cry to the Lord against you, and you would incur guilt. Give liberally and be ungrudging when you do so, for on this account the Lord your God will bless you in all your work and in all that you undertake. Since there will never cease to be some in need on the earth, I therefore command you, 'Open your hand to the poor and needy neighbor in your land.'*

**Give Thanks** for the flow of money in and out of your life today.

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## Tuesday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Mark 10:21-27

*Jesus, looking at him, loved him and said, 'You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me.' When he heard this, he was shocked and went away grieving, for he had many possessions. Then Jesus looked around and said to his disciples, 'How hard it will be for those who have wealth to enter the kingdom of God!' And the disciples were perplexed at these words. But Jesus said to them again, 'Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.' They were greatly astounded and said to one another, 'Then who can be saved?' Jesus looked at them and said, 'For mortals it is impossible, but not for God; for God all things are possible.'*

**Give Thanks** for the flow of money in and out of your life today.

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## Wednesday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Luke 16:10-13

*Whoever is faithful in a very little is faithful also in much; and whoever is dishonest in a very little is dishonest also in much. If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches? And if you have not been faithful with what belongs to another, who will give you what is your own? No slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.*

**Give Thanks** for the flow of money in and out of your life today.

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## Thursday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Psalm 49:16-20

*Do not be afraid when some become rich,  
when the wealth of their houses increases.  
For when they die they will carry nothing away;  
their wealth will not go down after them.  
Though in their lifetime they count themselves happy  
—for you are praised when you do well for yourself—  
they will go to the company of their ancestors,  
who will never again see the light.  
Mortals cannot abide in their pomp;  
they are like the animals that perish.*

**Give Thanks** for the flow of money in and out of your life today.

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## Friday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Matthew 6:1-4

*Beware of practicing your piety before others in order to be seen by them; for then you have no reward from your Father in heaven. So whenever you give alms, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be praised by others. Truly I tell you, they have received their reward. But when you give alms, do not let your left hand know what your right hand is doing, so that your alms may be done in secret; and your Father who sees in secret will reward you.*

**Give Thanks** for the flow of money in and out of your life today.

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## Saturday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** - Matthew 6:19–21, 24

*Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also.*

**Give Thanks** for the flow of money in and out of your life today.

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## Week 2: A Good Measure

What does loving God and doing good have to do with money/possessions? If money is a means of mercy, are we sinners or Samaritans (or something else)?

### Sunday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

#### **Read & Reflect** – Luke 6:27-38

*“But I say to you that listen, Love your enemies, do good to those who hate you, bless those who curse you, pray for those who abuse you. If anyone strikes you on the cheek, offer the other also; and from anyone who takes away your coat do not withhold even your shirt. Give to everyone who begs from you; and if anyone takes away your goods, do not ask for them again. Do to others as you would have them do to you. If you love those who love you, what credit is that to you? For even sinners love those who love them. If you do good to those who do good to you, what credit is that to you? For even sinners do the same. If you lend to those from whom you hope to receive, what credit is that to you? Even sinners lend to sinners, to receive as much again. But love your enemies, do good, and lend, expecting nothing in return. Your reward will be great, and you will be children of the Most High; for he is kind to the ungrateful and the wicked. Be merciful, just as your Father is merciful. Do not judge, and you will not be judged; do not condemn, and you will not be condemned. Forgive, and you will be forgiven; give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back.”*

**Give Thanks** for the flow of money in and out of your life today.

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## Monday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

### **Read & Reflect** – 2 Corinthians 9:6-15

*The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. As it is written, 'He scatters abroad, he gives to the poor; his righteousness endures forever.' He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; for the rendering of this ministry not only supplies the needs of the saints but also overflows with many thanksgivings to God. Through the testing of this ministry you glorify God by your obedience to the confession of the gospel of Christ and by the generosity of your sharing with them and with all others, while they long for you and pray for you because of the surpassing grace of God that he has given you. Thanks be to God for his indescribable gift!*

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## Tuesday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Matthew 21:12-13

*Then Jesus entered the temple and drove out all who were selling and buying in the temple, and he overturned the tables of the money-changers and the seats of those who sold doves. He said to them, ‘It is written, “My house shall be called a house of prayer”; but you are making it a den of robbers.’*

**Give Thanks** for the flow of money in and out of your life today.

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## Wednesday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Matthew 26:6-13

*Now while Jesus was at Bethany in the house of Simon the leper, a woman came to him with an alabaster jar of very costly ointment, and she poured it on his head as he sat at the table. But when the disciples saw it, they were angry and said, “Why this waste? For this ointment could have been sold for a large sum, and the money given to the poor.” But Jesus, aware of this, said to them, “Why do you trouble the woman? She has performed a good service for me. For you always have the poor with you, but you will not always have me. By pouring this ointment on my body she has prepared me for burial. Truly I tell you, wherever this good news is proclaimed in the whole world, what she has done will be told in remembrance of her.”*

**Give Thanks** for the flow of money in and out of your life today.

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## Thursday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Proverbs 8:14-21

*I have good advice and sound wisdom;  
I have insight, I have strength.  
By me kings reign,  
and rulers decree what is just;  
by me rulers rule,  
and nobles, all who govern rightly.  
I love those who love me,  
and those who seek me diligently find me.  
Riches and honor are with me,  
enduring wealth and prosperity.  
My fruit is better than gold, even fine gold,  
and my yield than choice silver.  
I walk in the way of righteousness,  
along the paths of justice,  
endowing with wealth those who love me,  
and filling their treasuries.*

**Give Thanks** for the flow of money in and out of your life today.

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## Friday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Mark 12:41-44

*He sat down opposite the treasury, and watched the crowd putting money into the treasury. Many rich people put in large sums. A poor widow came and put in two small copper coins, which are worth a penny. Then he called his disciples and said to them, 'Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on.'*

**Give Thanks** for the flow of money in and out of your life today.

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## Saturday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

### **Read & Reflect** – Luke 10:30-37

*Jesus replied, 'A man was going down from Jerusalem to Jericho, and fell into the hands of robbers, who stripped him, beat him, and went away, leaving him half dead. Now by chance a priest was going down that road; and when he saw him, he passed by on the other side. So likewise a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan while travelling came near him; and when he saw him, he was moved with pity. He went to him and bandaged his wounds, having poured oil and wine on them. Then he put him on his own animal, brought him to an inn, and took care of him. The next day he took out two denarii, gave them to the innkeeper, and said, "Take care of him; and when I come back, I will repay you whatever more you spend." Which of these three, do you think, was a neighbor to the man who fell into the hands of the robbers?' He said, 'The one who showed him mercy.' Jesus said to him, 'Go and do likewise.'*

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### Week 3: Learning Contentment

Paul claimed contentment with little and contentment with much. (Ugh! Why might I so struggle?) If the love of money is root of all kinds of evil, what is a capitalist to do?

#### Sunday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Philippians 4:10-14, 1 Timothy 6:6-10

*I rejoice in the Lord greatly that now at last you have revived your concern for me; indeed, you were concerned for me, but had no opportunity to show it. Not that I am referring to being in need; for I have learned to be content with whatever I have. I know what it is to have little, and I know what it is to have plenty. In any and all circumstances I have learned the secret of being well-fed and of going hungry, of having plenty and of being in need. I can do all things through him who strengthens me.*

*Of course, there is great gain in godliness combined with contentment; for we brought nothing into the world, so that we can take nothing out of it; but if we have food and clothing, we will be content with these. But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.*

**Give Thanks** for the flow of money in and out of your life today.

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## Monday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Isaiah 55:1-3

*Ho, everyone who thirsts,*

*come to the waters;*

*and you that have no money,*

*come, buy and eat!*

*Come, buy wine and milk*

*without money and without price.*

*Why do you spend your money for that which is not bread,*

*and your labor for that which does not satisfy?*

*Listen carefully to me, and eat what is good,*

*and delight yourselves in rich food.*

*Incline your ear, and come to me;*

*listen, so that you may live.*

*I will make with you an everlasting covenant,*

*my steadfast, sure love for David.*

**Give Thanks** for the flow of money in and out of your life today.

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## Tuesday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Luke 12:13-21

*Someone in the crowd said to him, ‘Teacher, tell my brother to*

*divide the family inheritance with me.’ But he said to him,*

*‘Friend, who set me to be a judge or arbitrator over you?’ And*

*he said to them, ‘Take care! Be on your guard against all kinds*

*of greed; for one’s life does not consist in the abundance of*

*possessions.’ Then he told them a parable: ‘The land of a rich*

*man produced abundantly. And he thought to himself, “What*

*should I do, for I have no place to store my crops?” Then he*

*said, “I will do this: I will pull down my barns and build larger*

*ones, and there I will store all my grain and my goods. And I will*

*say to my soul, Soul, you have ample goods laid up for many*

*years; relax, eat, drink, be merry.” But God said to him, “You*

*fool! This very night your life is being demanded of you. And the*

*things you have prepared, whose will they be?” So it is with*

*those who store up treasures for themselves but are not rich*

*towards God.’*

**Give Thanks** for the flow of money in and out of your life today.

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## Wednesday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – 2 Corinthians 8:8-15

*I do not say this as a command, but I am testing the genuineness of your love against the earnestness of others. For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich. And in this matter I am giving my advice: it is appropriate for you who began last year not only to do something but even to desire to do something—now finish doing it, so that your eagerness may be matched by completing it according to your means. For if the eagerness is there, the gift is acceptable according to what one has—not according to what one does not have. I do not mean that there should be relief for others and pressure on you, but it is a question of a fair balance between your present abundance and their need, so that their abundance may be for your need, in order that there may be a fair balance. As it is written, ‘The one who had much did not have too much, and the one who had little did not have too little.’*

**Give Thanks** for the flow of money in and out of your life today.

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## Thursday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Malachi 3:8-11

*Will anyone rob God? Yet you are robbing me! But you say, ‘How are we robbing you?’ In your tithes and offerings! You are cursed with a curse, for you are robbing me—the whole nation of you! Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing. I will rebuke the locust for you, so that it will not destroy the produce of your soil; and your vine in the field shall not be barren, says the Lord of hosts.*

**Give Thanks** for the flow of money in and out of your life today.

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## Friday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** – Luke 12:22-31

*He said to his disciples, 'Therefore I tell you, do not worry about your life, what you will eat, or about your body, what you will wear. For life is more than food, and the body more than clothing. Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! And can any of you by worrying add a single hour to your span of life? If then you are not able to do so small a thing as that, why do you worry about the rest? Consider the lilies, how they grow: they neither toil nor spin; yet I tell you, even Solomon in all his glory was not clothed like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, how much more will he clothe you—you of little faith! And do not keep striving for what you are to eat and what you are to drink, and do not keep worrying. For it is the nations of the world that strive after all these things, and your Father knows that you need them. Instead, strive for his kingdom, and these things will be given to you as well.'*

**Give Thanks** for the flow of money in and out of your life today.

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## Saturday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

**Read & Reflect** - Hebrews 12:1-16

*Let mutual love continue. Do not neglect to show hospitality to strangers, for by doing that some have entertained angels without knowing it. Remember those who are in prison, as though you were in prison with them; those who are being tortured, as though you yourselves were being tortured. Let marriage be held in honor by all, and let the marriage bed be kept undefiled; for God will judge fornicators and adulterers. Keep your lives free from the love of money, and be content with what you have; for he has said, 'I will never leave you or forsake you.' So we can say with confidence, 'The Lord is my helper; I will not be afraid. What can anyone do to me?'*

**Give Thanks** for the flow of money in and out of your life today.

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## Week 4: Death By Distinction

James calls it dishonorable (even deadly) to distinguish people by their possessions. Does this include distinguishing ourselves? What does a faith with (or without) works have to do with our money?

### Sunday

**Pray** for your needs as well as the needs of others. Ask God to supply your needs, and theirs, whatever they are.

#### **Read & Reflect** – James 2:1-18

*My brothers and sisters, do you with your acts of favoritism really believe in our glorious Lord Jesus Christ? For if a person with gold rings and in fine clothes comes into your assembly, and if a poor person in dirty clothes also comes in, and if you take notice of the one wearing the fine clothes and say, ‘Have a seat here, please’, while to the one who is poor you say, ‘Stand there’, or, ‘Sit at my feet’, have you not made distinctions among yourselves, and become judges with evil thoughts? Listen, my beloved brothers and sisters. Has not God chosen the poor in the world to be rich in faith and to be heirs of the kingdom that he has promised to those who love him? But you have dishonored the poor. Is it not the rich who oppress you? Is it not they who drag you into court? Is it not they who blaspheme the excellent name that was invoked over you? You do well if you really fulfil the royal law according to the scripture, ‘You shall love your neighbor as yourself.’ But if you show partiality, you commit sin and are convicted by the law as transgressors. For whoever keeps the whole law but fails in one point has become accountable for all of it. For the one who said, “You shall not commit adultery,” also said, “You shall not murder.” Now if you do not commit adultery but if you murder, you have become a transgressor of the law. So, speak and so act as those who are to be judged by the law of liberty. For judgment will be without mercy to anyone who has shown no mercy; mercy triumphs over judgment.*

*What good is it, my brothers and sisters, if you say you have faith but do not have works? Can faith save you? If a brother or sister is naked and lacks daily food, and one of you says to them, ‘Go in peace; keep warm and eat your fill’, and yet you do not supply their bodily needs, what is the good of that? So, faith by itself, if it has no works, is dead. But someone will say, “You have faith and I have works.” Show me your faith apart from your works, and I by my works will show you my faith.*

**Give Thanks** for the flow of money in and out of your life today.

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