

F O R E S I G H T



FINANCIAL DEVOTIONAL



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F I N A N C I A L   D E V O T I O N A L



What an exciting time for Kingdom Fellowship. We are just a little over half a year from the founding of our church, and God has already done exceedingly, abundantly above all that what we can ask or imagine – and God isn't finished! Because of your faith, commitment and generosity, God is making provision for us to have a brand-new church home and place to do even greater ministry works.

Our Kingdom Builders Capital Campaign is underway. I pray that you have been walking alongside us through this spiritual journey as each of us is seeking to hear from God about our specific role in giving to help our church see the manifestation of God's vision. As First Fruits Sunday approaches on November 24th with Jonathan Nelson, I am calling on us as a congregation to fast for Seven Days as we prepare to complete our pledge cards and bring our first fruit gifts. The kind of fast is up to you. The point of the fast is to be intentional about hearing from God, and walking in faith toward what God declares for us as Kingdom Builders.

This booklet has been prepared with a special devotional to guide our thoughts and hearts over these next seven days, but also to help prepare us for our Foresight 20/20 Financial Fast. As we refrain from all unnecessary spending, we will have greater resources available to Give our Best Gift to God above our regular tithes and offerings in our Kingdom Builders Campaign. We will also be in better position to pay off or reduce our personal debt so that we might be the lender and not the borrower. If we are faithful in reducing our expenses we will also have sufficient resources to solidify our savings.

**We are Kingdom Fellowship, We are Kingdom Builders  
and We are Kingdom Focused!**

Rev. Matthew L. Watley  
Senior Pastor

# INTRODUCTION

In Genesis 41, Joseph's gift of interpreting dreams begins to make room for him. This God-given gift leads to Joseph being released from prison and brought to the palace to stand before Pharaoh. Pharaoh is hopeful that Joseph can interpret two of his dreams, something his own magicians and sorcerers could not do. Pharaoh's first dream was of seven fat cows rising out of the river, followed by seven gaunt cows. The fat cows are eaten up by the gaunt cows, yet they still appear thin and sickly after consuming them. Then seven healthy stalks of grain are consumed by seven thin and blighted stalks. Once more the thin diseased stalks do not look any better for having consumed the good, healthy stalks. Joseph's interpretation of Pharaoh's dream was as follows:

1. These are not two dreams but, one, meant to emphasize the true reality of the message that is being given to him by God.
2. The one message is that Egypt will experience seven fat years of abundance and prosperity, and then seven lean years of famine and lack.
3. Joseph further interprets that the purpose of the dreams is preparation. God is revealing what will happen so that Pharaoh might take strategic steps on behalf of the house of Egypt in the years of abundance so that it can survive the years of lack.

The Foresight 20/20 Financial Fast is about seeing the value of what we call "**The Joseph Principle.**" Joseph advised moderation during the fat years in preparation for the lean years. I see the Foresight 20/20 Financial Fast as the key to our financial wellbeing because I believe that God is concerned about our spiritual and practical welfare just as God was concerned with Egypt and Joseph. I believe that the Foresight 20/20 Financial Fast will position us to achieve three biblical financial goals:

1. GIVING OUR BEST TO GOD,
2. DESTROYING PERSONAL DEBT, AND
3. SOLIDIFYING OUR SAVINGS.



Why live in hindsight 20/20, causing regret, when God has given us Foresight 20/20 to prepare our financial future?

## **GIVING OUR BEST TO GOD**

When we give a financial gift to God, we are making a sacred declaration of honor and appreciation for what God has entrusted to us. The minimum standard of giving to God is called a tithe, and it is found in the Bible. One of the earliest recorded acts of giving is in Genesis 14 when Abraham gives one-tenth, or a tithe, of his “agricultural earnings” to the temple. It is worth noting that the tithe is attested before the law in Genesis, under the law in Leviticus, and under the fulfillment of the law by Jesus in Matthew. The true New Testament standard of giving as found in Acts 2, Acts 4 and Acts 5, was to give everything. We believe the tithe is what we owe, and the offering is what we sow.

As believers, we know that everything we have is because God has been generous to us. When we steward well what God has given us, God will trust us with more. As we make a commitment to give consistently, remember this: it's not about equal giving; rather it is about equal sacrifice. Give cheerfully and faithfully trusting God for how God will honor your sacrifice.

During our Kingdom Builders campaign, we are prayerfully considering what of our accumulated wealth we can give, along with what we will contribute from our income beyond our tithe and offering. Foresight 20/20 will free up many additional dollars which we can then redirect toward Kingdom Builders.

## **DESTROYING PERSONAL DEBT**

Foresight 20/20 will also make it possible for us to stop paying just the minimum and to actually payoff and/or reduce debt that we have acquired. We may choose to pay off our smallest balance first and then redirect those funds to our next smallest balance. This becomes even more helpful when we consolidate debt to lower recurring interest rates.

## **SOLIDIFYING SAVINGS**

We oftentimes find ourselves taking on debt because of failure to live on a realistic budget, or we have a lack of savings to meet unexpected financial needs. Foresight 20/20 is our first step toward budgeting because it requires us to develop a financial plan rather than simply spending money haphazardly. Furthermore, with dollars that would have been spent now available, we will be able to quickly build a nest egg to be used only in case of emergencies rather than having to use debt to make up the shortfall.

# FORESIGHT 20/20

## FINANCIAL FAST COVENANT



**In order to Give my best to God, Destroy personal Debt, and Solidify my Savings, I covenant to refrain from all unnecessary spending for the year 20/20, including:**

- **CLOTHING** – Suits, Dresses, Shoes, Hats, etc.
- **ELECTRONICS** – Computers, Televisions, Upgrading Cell Phones, etc.
- **MOTOR VEHICLES** – Cars, Trucks, Boats, etc.
- **ACCESSORIES** – Jewelry, Watches, Purses, Briefcases, etc.
- **FURNISHINGS** - Furniture, Decorative Art, etc.

**VACATIONS:** While not neglecting the principle of sabbath rest, for one year we will forego vacations or make them cost neutral. Instead, we'll do staycations where we take time off and explore the local features of our area that millions of people travel to the DMV to experience. With careful planning and preparation, it may also be possible to book flights and hotel credits with reward points. Or rather than flying to a hotel, drive to another city and rent an Air BNB so you can cook at home and explore all that the new city has to offer for free.

**ENTERTAINMENT:** So much of our spending goes toward concerts, brunch, sporting events and other recreational activities. For one year, instead of going out, let's rediscover Game Night, Movie Night, and Supper – all of which happen at home and come at minimal costs.

Here are some more free entertainment ideas:

1. Watch the airplanes land at National Airport
2. National Mall People-Watching and Picnic
3. Museums, Monuments, Parks, Hiking and Biking Trails, Free Concerts
4. Attend your niece's or nephew's recital or sporting event.
5. Youtube Lessons in Salsa, Baking, and Furniture Refinishing

**DINING OUT:** While our schedules sometimes require us to eat out, this must be the exception not the rule. Many people may need a cup of coffee under Foresight 20/20, but Starbucks is off limits. Instead, make your cup of Joe at home and get a thermos, if necessary. We end up at Chick-Fil-A and McDonald's more out of convenience than anything else. Meal prep at home is healthier for the body and the wallet.

**HOUSEHOLD EXPENSES:** Our most significant monthly expenditure is related to housing needs. Over the next year we will look for opportunities to reduce our costs by reducing utility consumption, relocating to reduce space or transportation costs, do it yourself projects, refinancing to reduce interest costs.

**GIFTS:** Let others know that for this one year you won't be giving gifts of any financial significance because you are doing Foresight 20/20. This sense of "fasting from" is no different than the people who are always telling you what they can't eat, or "fasting from" because they're doing Keto, Whole 30, or they just became vegan. Instead of spending, thoughtfully prepare an edited letter sharing your love and appreciation for them. Create or have your grandchild help you create a video featuring pictures of that person's life complete with a soundtrack of their favorite songs. Prepare their favorite home cooked meal. If there is a big birthday happening this year, secretly contact friends and family members who are already planning to give your loved one a gift and encourage everyone to contribute to one fund so that person can then get what they want or do what they want.

In addition to fasting financially there are a number of wise money management strategies that we can employ to get more bang for our buck. These include:

- Create and follow a budget
- Carpooling, Public Transportation, Walking, or Biking
- Packing a Lunch,
- Reducing subscriptions(cable, phone, internet, gyms)
- 529 Plans for immediate private school savings
- Charitable Donation Credit with larger gifts
- Coupons and Discount Shopping
- Maximizing use of 401K's, 403 B, IRA's and HSA's
- Debt Repayment

I hope that you're as excited as I am about Foresight 20/20 and what the Lord will do. Our Kingdom Fellowship Ministerial Staff has developed a seven-day devotional for you to use as we prepare for our Commitment Sunday. Over the next seven days, it is our prayer that you will use this devotional in your quiet time with the Lord, as a family or alone. Read the Scriptures, devotional and prayer provided as a way for you to center yourself and connect with God. You can also share this devotional with your friends and co-workers. This is a great season we're in and I am excited to see what the Lord will do next.

**KINGDOM FELLOWSHIP WILL CONTINUE TO PROVIDE ITS ONGOING  
FINANCIAL PLANNING SERIES TO TEACH AND REINFORCE  
THESE FINANCIAL STRATEGIES AND OTHERS.**



## POWER TO PRODUCE LEGACY EDITION

**Scripture: Deuteronomy 8:17-18** *“Do not say to yourself, “My power and the might of my own hand have gotten me this wealth.” But remember the Lord your God, for it is he who gives you power to get wealth, so that he may confirm his covenant that he swore to your ancestors, as he is doing today. (NRSV)*

**Devotion:** As Kingdom Builders, it is important to remember that God is relational which means God is intentional about connecting with us as His children. These verses of Scripture speak to us about God’s provision of power and strength so that we can create this wealth- what we currently have or are in the process of creating. Nothing that we do that produces income is apart from God. God gives us the health and strength to get up, go to work/school, create business ideas, execute proposals, etc. And because God is relational, God tells us why this power is given... to confirm or validate the covenant God made with our ancestors! Beloved, God loves you and me so much that the blessings we receive now are rooted in the legacy blessing from generations ago.

**Kingdom Builder’s Application:** God wants us to participate in the blessing of being part of the covenant that He swore to our ancestors, and to do this by sowing into the vision of what He is doing today.

**Prayer:** God, thank You for giving us power to produce and for blessing us because of who came before us. In this season, allow us to align ourselves with the blessed opportunity of sowing seeds of our wealth so that generations to come might experience You in ways that exceed our expectations and even those of our ancestors. In Jesus’ name we pray, Amen.



## FULL AND FILLED

**Scripture: Proverbs 3:9-10** *“Honor the Lord with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine.” (NLT)*

**Devotion:** As Kingdom Builders, you and I honor God by acknowledging that nothing you and I have now or in the future is of our own creation. Yes, we may have put in the sweat or mental equity but even that traces back to the grace of God. These verses of Scripture remind us that it is our blessed privilege to honor God with our wealth, particularly with the best part. This suggests that we must prioritize what we give to God – not just from a financial place but concerning everything we produce. This includes our devotional time, our prayer time and our service within and beyond the walls of Kingdom Fellowship.

**Kingdom Builder’s Application:** God’s word is clear that when you and I honor God with our wealth by giving our best, we will experience a fullness and a level of satisfaction that is unmatched.

**Prayer:** Dear God, I desire to be a Kingdom Builder and I acknowledge that all I have is a gift from You. Help me to give You my best in everything I produce, create, and manifest so that my storage will be full and filled to capacity while being satisfied in You. In Jesus’ name, Amen.



## ABUNDANCE AND **ADVANTAGE**

**Scripture: Proverbs 21:5** *“The plans of the diligent lead surely to abundance and advantage, but everyone who acts in haste comes surely to poverty.” (AMP)*

**Devotion:** As Kingdom Builders, one of the desired outcomes of this financial fast is that we develop the discipline to manage our money and ultimately change our money mindset. When we change how we think about money, it impacts how we spend, save, invest and give. The featured Scripture verse speaks to us about the importance of being conscientious as it concerns our financial affairs to include paying off our debts. God’s word tells us that when we plan well and are diligent about following the plan, abundance and advantage follows. You may be familiar with the saying haste makes waste which suggests that when we’re haphazard in our efforts, the result is not favorable and often leaves us in a worse predicament. The same is true if we leave our finances to chance or make impulsive or reckless decisions. The outcome will be inferior and/or insufficient.

**Kingdom Builder's Application:** God, help us to not be haphazard in our finances. We want to be good stewards of what you have entrusted to us.

**Prayer:** God, as I endeavor to be a better steward of what You've provided for me, remind me that You are the God of more than enough. Help me to be diligent about seeking and following Your plan that will lead to abundance and advantage, particularly as it concerns managing and canceling my debts, so that I can continue to give You my best and leave a legacy for generations unborn. In Jesus' name I pray, Amen.



## IT'S ALREADY IN THE HOUSE

**Scripture: Jeremiah 7:23** *"...but I gave them this command: Obey me, and I will be your God and you will be my people. Walk in obedience to all I command you, that it may go well with you." (NIV)*

**Devotion:** Kingdom Builders, there is an old hymn that is rarely heard in churches anymore, but the lyrics are as pertinent today as they were when it was written, "Trust and obey, for there's no other way to be happy in Jesus, but to trust and obey." All too often we casually sing the words of a familiar or not so familiar hymn or gospel song without giving the words much thought. Yet, the words in this hymn convey exactly what the Bible teaches. The secret to spiritual happiness and blessings is simply trusting and obeying the Lord. The ordained method for joy, happiness and blessing is found when we fully trust God and are completely obedient to His Word. Lack of faith and disobedience not only result in unhappiness and loss of blessings, but they bring serious consequences in the life of the believer. That's why we must walk in obedience to all that God commands and requires us to do. When we do this, we can be assured – according to His word – that it will go well.

As we study the Scriptures, we also see how this truth is illustrated over and over. You might remember the story of Naaman in 2 Kings 5, <sup>10</sup>Elisha sent a messenger to say to him, "Go, wash yourself seven times in the Jordan, and your flesh will be restored and you will be cleansed." <sup>11</sup>But, Naaman

went away angry and said, "I thought that he would surely come out to me and stand and call on the name of the Lord his God, wave his hand over the spot and cure me of my leprosy." After all, Naaman was an army commander and he said, there were better rivers in Damascus. <sup>13</sup>Naaman's servants went to him and said, "My father, if the prophet had told you to do some great thing, would you not have done it? How much more, then when he tells you, "Wash and be cleansed!" <sup>14</sup>So he went down and dipped himself in the Jordan seven times, as the man of God had told him and his flesh was restored and became clean like that of a young boy."

Now before we become too judgmental of Naaman, let's examine how we handle life's challenges. Can we say, without reservation, that we simply trust and obey God in every area of our life? Can we say that we fully support the ministry as God tells us to with our resources? Can we say we serve in ministry as God has ordained us to do with our gifts and talents? Or must we confess that we selfishly bargain with God?

Kingdom Believers, we know what faith in God can do. We have seen Him at work in our own lives, as well as the lives of others. We have seen Him grow the ministry. We have seen Him provide when we thought there was nothing left. Hear me, God does not require what He does not supply. Everything we need is already in the house.

**Kingdom Builder's Application:** Will you open your hands today, and give back a portion of what God has given you in order to continue to build His Kingdom here on earth?

**Prayer:** Father, thank You for allowing us to see Your hand of generosity in our lives. You said, You will supply all our need according to your riches in glory. Help us to understand that your sufficiency is not only for our household, but for you church as well. In Jesus' name, Amen.



## MORE THAN ENOUGH

**Scripture: 2 Kings 4:2** *Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" (NIV)*

**Devotion:** I know I am not alone in saying when I suffer, I seek answers. Maybe it's our longing to regain the appearance of control over circumstances that remind us of how utterly powerless we are in certain situations. Or, maybe it's just our longing to believe that everything happens for a reason. So, every detail of our lives should fit together like the pieces of a puzzle disclosing significance we can see from our human perspective.

For those of us who trust in the sovereignty of our God, the compelling need to understand why certain events occur is no less stringent. Even as we cling to the promises of divine truth, we analyze the natural world for answers that require supernatural responses.

As a mother, I cannot imagine how the woman, only referred to as, "The wife of a man from the company of the prophets," must have felt. It was one thing to mourn the loss of her husband, but now the creditors are coming to take her two sons as slaves for a debt left by her husband. She found herself between a rock and a hard place.

So, she goes to the Prophet Elisha and he graciously receives her complaint, asking, "How can I help you?" Before the sister could respond to the first question, Elisha immediately

followed with another question, "Tell me, what do you have in your house?" In essence, the prophet was asking, do you have anything in the house of value you can use to pay your debts? She responds, "Your servant has nothing there at all." But she rebounded quickly when she said, "I do have a small jar of olive oil." Well, that is all you need said the prophet. That was all she needed for God to change her situation. After all, little becomes much when it's placed in the Master's hands.

Kingdom Builders, we cannot minimize the blessings of our God. It has been said one person's trash is another person's treasure. All we need is a mustard seed size of faith to move a mountain. The sister did not know that the small jar of oil and her faith in God was more than enough.

There are times when God calls us to exercise our faith and do what is seemingly impossible. The sister had to do the work - collect the jars, shut the door and pour the oil. Make no mistake, the blessing was not in the oil; the blessing was in her obedience and faith in the ONE who created the olives to obtain the oil. Because of her obedience and faith, she was able to leave an inheritance to her children.

We can never exhaust the goodness of our God. It is our faith that fails, not His promises.

**Kingdom Builder's Application:** God, help us to know and trust You that we already have more than enough to get out of debt, build wealth and leave an inheritance to our children and our children's children.

**Prayer:** Lord, thank You for Your faithfulness, and for reminding us that we are blessed to be a blessing. Your Word tells us that eye has not seen, ear has not heard, neither has entered into our heart all you have prepared for us. Open our eyes to see You at work and join You in doing our part. In Jesus' name, Amen.



## I'M NOT STAYING!

**Scripture: Ezra 1:2-3** *"This is what King Cyrus of Persia says: "The Lord, the God of heaven, has given me all the kingdoms of the earth. He has appointed me to build him a Temple at Jerusalem, which is in Judah. Any of you who are his people may go to Jerusalem in Judah to rebuild this Temple of the Lord, the God of Israel, who lives in Jerusalem. And may your God be with you!" (NLT)*

**Devotion:** Every day we are faced with choices. Some of our decisions determine what we will do for a day and others for a lifetime. King Cyrus understood that as the most powerful person in Persia, he was still ruled by someone greater. Following God's divine directive, Cyrus allowed the exiled Israelites to return to the Promised Land and rebuild the Temple. Cyrus presented these Israelites with the opportunity of a free choice. He did not coerce nor compel them. These Israelites might, or they might not, accept the invitation to return to Jerusalem. It was for each one of them to choose. The choice to move from their place of comfort towards the place of promise. It seems like an easy decision. However, Scripture tells us that only a remnant of the Israelites chose to leave Babylon and be a part of this great work for the Lord in Jerusalem.

In a sense, King Cyrus's call still goes out today. Who is there among us? Who is there, who is not content with the way things are? Who is there, who takes an interest in the House

of Lord? Who is there, who wants to build a Kingdom legacy for the next generation? While the Lord does not need us to aide in building His Kingdom, He graciously invites us to partner with Him in serving and sharing his love and grace with others. Just like the Israelites in the Book of Ezra, there are times when God will present us with the choice to remain where we are and continue to do what we have always done or follow and trust Him to do a “new thing” in our midst. When God does, what will your answer be?

**Kingdom Builder’s Application:** Pray and seek the Lord on how you can share in His plan to reach the world for Christ.

**Prayer:** God our Faithful Father, we honor and bless Your Name. We thank You for inviting us to partner with You to make a Kingdom impact in this world. Lord, give us the courage to step out of our comfort zone and step up for You in new areas where you are challenging us to grow. In Jesus’ name, Amen.



## SHAKY OR SOLID GROUND

**Scripture: Luke 6:46-49** *“So why do you keep calling me ‘Lord, Lord!’ when you don’t do what I say? I will show you what it’s like when someone comes to me, listens to my teaching and then follows it. It is like a person building a house who digs deep and lays the foundation on solid rock. When the floodwaters rise and break against that house, it stands firm because it is well built. But anyone who hears and doesn’t obey is like a person who builds a house without a foundation. When the floods sweep down against that house, it will collapse into a heap of ruins.” (NLT)*

**Devotion:** We all put our hope and trust in something, and what we put our hope and trust in becomes our foundation for life. Some people build their lives on the foundation of money, believing that the more money they have in life means it will lead to a better and more secure life. Other people build their lives on possessions, trusting that more stuff means more happiness. Many people build their lives on popularity, thinking that if they can get more friends or “likes,” they will feel loved and wanted.

Understand that all the above things listed are not all bad, but every one of them is temporary. When the storms of life come (and they will come), those things can all be taken away in a blink of an eye. So then, if your life is built on temporary things, what happens when the foundation falls apart? As Kingdom Builders, we are called to build our

lives on the Rock—and that Rock is Jesus. Oftentimes we mistakenly think life will be perfect when we are following Christ; but know this: storms will still come while following Jesus! Jesus told His disciples, “Here on earth, you will have many trials and sorrows. But take heart, because I have overcome the world.” In other words, with Jesus we can weather the storms!

In Luke 6, Jesus said that building your house on the rock means coming to Jesus, listening to His teaching and then following Him. The storms will come. But when you are building your life on the foundation of Christ, those storms are a lot less intimidating. We may get battered and bruised in the storm, but our foundation will stand firm. Take heart as you continue to build your life on Christ!

**Kingdom Builder’s Application:** “On Christ the Solid Rock I Stand, All Other Ground Is Sinking Sand.” Meditate on these words and reflect on its meaning in your life.

**Prayer:** Almighty God, thank You for being our Solid Rock. Order our steps in Your word so that we can be worthy vessels to impact Your Kingdom here on earth. Help us prioritize our lives with things that have eternal value and help us place our complete trust in You for all things. In Jesus’ name, Amen.

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