

Financial Fast Session 2 2008

A Financial Fast to Break Your Shopping Bonds

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Are you addicted to shopping? Could you go a month without going to the mall? Or are you a classic bargain shopper, a coupon queen?

It doesn't matter if you're a shopaholic or shop with a bargain purpose chances are you spend more than you save.

Here's a truth you need to take to heart: **YOU NEVER SAVE WHEN YOU SPEND.**

Hitting a 20 percent, 50 percent or even 80 percent off sale doesn't mean you are saving. Don't you still have to spend money? You may spend less than what it cost to buy that item at full price but you're still spending money and that means you aren't saving that cash.

As it says in Daniel 9:3: *"Then I set my face toward the Lord God to make request by prayer and supplications, with fasting, sackcloth, and ashes."*

Although scripture calls for a fast from food, the principal of this financial fast is the same -- to deny your flesh so that you can become closer to God.

As it says in Isaiah 58:6: *"Is this not the fast that I have chosen: To loose the bonds of wickedness, to undo the heavy burdens, to let the oppressed go free, and that you break every yoke?"*

What is a Financial Fast?

This financial fast would require that you not do any unnecessary shopping or credit card usage for **21 days**.

Here's what you can buy during the fast:

- ❖ Essential items such as food, gas and medication.
- ❖ Essential personal items such as feminine products.
- ❖ Items that would be *required* for your job, such as pantyhose. However you should not buy clothing because you think you need a new outfit for work. Please consider forgoing getting your hair done during this time.
- ❖ Essential items for your family. Again, medications, required school supplies etc.
- ❖ Essential items for your home, such as cleaning products. Sheets, pillows, lamps, curtains etc. are not essential unless they are absolutely necessary (in other words every lamp in your house is busted or you have guest coming and all your sheets are stained or have holes).
- ❖ If you have already planned a vacation trip, prepare a budget and spend only what you plan for. While on your trip think about every penny you spend and whether you can do something else during the trip that doesn't cost any money. Visit free

museums for example. Take the kids to the park and skip an extra day in the amusement park.

- ❖ If you don't have a vacation planned still consider ways to spend the summer days during the fast without spending unnecessarily.

Here's what you shouldn't do:

- ❖ You should not go to the mall.
- ❖ Don't window shop. The point of this fast is to get you to stop using shopping as a form of entertainment. Just don't go there. Don't let your children go either. Don't let them "hang out" at the mall. Encourage your spouse to participate in the fast.
- ❖ You cannot shop online.
- ❖ You should not look at retail flyers (they are oh so tempting). In fact, are the flyers some of the first things you look at when the Sunday paper comes? Think about that. We shop in our minds even when we aren't shopping for real.
- ❖ If someone's birthday or anniversary or wedding is during the fast, try to find another way to give rather than buy a gift.
- ❖ You should refrain from using your credit card. Use cash whenever possible. I understand there will be an occasion where it's necessary to use your credit card but this fast is about getting connected to your cash. Know this: Even if you pay off your credit card bill every month, studies show you still spend 30 percent to 40 percent more when you use plastic. This includes debit cards.

(Note: If you are married please consult with your husband, especially if there are family things or traditions you do regularly. If for example you have a weekly movie night, you can continue this during the fast but only if it's something that is already part of your regular family activities.)

Scriptural Readings During the Fast

If the spirit moves you, write down how the fast affected your life during the 21 days. You may also want to keep a daily journal. And read the following scriptures each day during the fast:

Day 1 Proverbs 3:9-10

Day 2 Proverbs 22:7

Day 3 1 Timothy 6:18

Day 4 Proverbs 30: 8-9;

Day 5 Acts 20:33-35

Day 6 Psalms 37:21

Day 7 James 1:17

Day 8 2 Kings 4:7

Day 9 Proverbs 21:20

Day 10 Luke 12:13-21

Day 11 Philippians 4:12

Day 12 Luke 21:1-4

Day 13 Matthew 23:19
Day 14 Proverbs 3:27-28
Day 15 Psalm 127:1
Day 16 Luke 14:28
Day 17 Proverbs 24:3-4
Day 18 1 Timothy 6:7
Day 19 Matthew 25:23
Day 20 2 Corinthians 9: 7-9
Day 21 Hebrews 13:5