



What Money Can't Buy (and What It Can)

**Five Devotions to Reflect and
Grow in Christian Generosity**

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Money is never only about money.

It is about where we place our trust,
how we belong to one another,
and how love takes shape in daily life.

May the Word of God guide us,
may the Spirit free us to open our hands,
and may Christ teach us the joy of living
as God's people together.

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Why Christians Must Talk About Money in Church (and Why It's Not About Money)

Christians have always had a complicated relationship with money. We need it, we worry about it, and most of us would rather the church say less about it. But Jesus had no such hesitation. He told stories about coins lost and found, barns stuffed and torn down, and widows giving pennies with more weight than fortunes. He knew that money is where the heart is tethered and where the heart learns to trust.

Our own Yates Baptist Church covenant puts it plainly: *"We will strive to be faithful stewards of our time, abilities, influence, and resources and to use them wisely and fully. We will endeavor to contribute cheerfully and regularly to the support of the ministry, the expenses of the Church, the relief of the poor, and the spread of the gospel to people throughout the world."* That's more than fine print. It's a declaration that discipleship includes the checkbook as much as the prayer book.

Stewardship is bigger than bills and budgets. Our covenant stretches across the whole of life. We promise to *"walk together in Christian love"* and to *"apply our faith in all aspects of our lives."* That covers Sunday worship and Monday carpool, communion bread and hamburger buns. Our possessions are part of our profession of faith. They are threads woven into the same fabric.

The irony is that money talks even when we don't. How we save, spend, or give already testifies to what we believe about God. A budget is a spiritual document. It reveals our fears and our hopes. It shows who gets first place and what gets leftover status. Pretending otherwise doesn't make money less spiritual. It just makes us less honest about the conversation already happening.

This devotional grows out of the discipleship ministry of Yates. Together we are learning what it means to live as covenant people,



open-handed with time, ability, influence, and resources.

Generosity is one of the ways we embody Christian love in Durham and beyond.

The five days ahead will walk us through a kind of re-training in trust:

- **Awe Before Ownership** reminds us that everything we hold is gift, a starting place of wonder rather than entitlement.
- **Vocation Over Obligation** reclaims giving as a calling that flows from identity.
- **Costly Love** points us to Jesus' own sacrifice and asks what it means to echo it.
- **Joyful Trust, Beyond Transaction** reframes generosity as worship rather than religious fee.
- **Testimony Over Tally** helps us see giving as story, a living witness to grace.

Each step is practical, prayerful, and tied to our covenant life. The covenant calls us to *"remember one another in prayer"* and to *"help one another in sickness and distress."* None of that happens in the abstract. It happens when resources move, when time is offered, when generosity takes flesh.

So yes, we are talking about money. We're also talking about freedom. About shaking off the illusion that we are self-made owners and waking up to the joy of being God's entrusted caretakers. About discovering that the most surprising thing money can buy is actually a deeper faith in the One who provides.

This won't always be comfortable. Then again, neither is love, forgiveness, or hospitality, and our covenant insists on all three. The good news is that discomfort is often where discipleship begins.

So, take a deep breath. Pick up the devotions that follow. Let God nudge you, unsettle you, and maybe even surprise you. You may find that generosity is less the church's clever fundraising strategy and

more the Holy Spirit's way of freeing us to live, love, and give as though everything really does belong to God.

Grace and Peace,

Christopher Ingram

Senior Pastor

Yates Baptist Church

Day One: Awe Before Ownership

"The earth is the Lord's and everything in it, the world, and all who live in it." — Psalm 24:1

We don't actually own very much. We act like we do with title deeds, passwords, locks on our doors, but every bit of it came as gift. Breath, soil, sunlight, water, laughter, even the mind you use to read these words. None of these started with you. They were handed down.

The Psalm claims it all. *Everything* belongs to God. If that's true, then "my stuff" is really God's stuff on loan. That should shift the way we hold things. Open hands instead of clenched fists, wonder instead of entitlement.

Awe interrupts the voice that says, "*Mine*" and teaches us to say, "*Gift*." Consumer culture tells us to measure our worth by what we acquire or upgrade. God trains us to measure by what we receive and release.

A Story of Perspective

Keisha loved her vegetable garden. She planted, watered, and weeded every square foot. One drought summer, though, her tomatoes withered despite her best efforts while her neighbor's yard stayed green thanks to a sprinkler system. That's when it hit her. She had never made a seed grow. She had only tended what was already given. Even her "green thumb" was a gift.

Living in awe before ownership makes us careful in the best way. A guest doesn't trash the host's house. A grateful child doesn't hoard every toy. Awe calls us back to humility, tending what's in our hands as though it never belonged to us in the first place.

Today's Practice: Holy Inventory

Walk through one room of your house slowly. Pick up five objects. Before setting each one down, ask yourself how God's generosity is



written into it. A phone that connects you to voices across the world. A pillow that gives rest. A book that carries the thoughts of minds you'll never meet. Let yourself feel the weight of giftedness in ordinary things.

Reflection Questions

1. What in your life do you most instinctively call "*mine*"?
2. Where do you see God's generosity woven into your daily routine?
3. How would it change your week if you treated your home, your calendar, or your bank account as borrowed gifts?

Prayer Prompts

- Thank God for five things you benefit from without having created them.
- Ask God to loosen your grip on something you cling to as "yours."
- Pray for eyes to see ordinary spaces as holy trusts.

Prayer

Jesus, I forget that none of this is really mine. I fence off what I think I own and live as if I control my own breath. But every day you hand me gifts I never earned. Food, shelter, people who love me, life itself. Thank you for living with open hands, never grasping, always trusting your Father's care. I confess the arrogance that forgets. Holy Spirit, open my eyes to see the gifts I overlook. Teach me to hold what I have as a guest holds the host's good china. Carefully, gratefully, knowing it was never mine to begin with. Amen.

Day Two: Vocation Over Obligation

"Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received." — 1 Peter 4:10

Obligation makes us groan. It's the sigh when the bill arrives, the muttered *"I guess I have to"* when the clipboard is passed. But generosity was never meant to be a guilt trip. God designed it as a calling, a way of joining in divine work.

Peter calls us stewards, entrusted with gifts that are meant to flow outward. Think less like a tax form and more like a garden. You've been handed seeds. Talents, friendships, paychecks, even quirks. Some you plant, some you trade, some you give away. The point is to keep them in motion, letting them grow.

We often bury gifts out of fear. *What if I don't have enough? What if I fail?* Jesus' parable of the talents reminds us that burying the gift is what wastes it. Stewardship is a vocation, the work of our lives expressed through the resources God has trusted us to tend.

A Story of Calling

Curtis was an accountant who found church finance meetings tedious. Numbers were just numbers. Then his pastor asked him to help a young couple drowning in student loan debt. One evening at their kitchen table, as Curtis walked them through a budget and showed them how to negotiate with creditors, something shifted. His gift for numbers had become a ministry. What felt like obligation in a boardroom had become vocation in a living room.

When you give through the church, you're joining God's ongoing story. Feeding people, teaching children, sustaining worship, serving neighbors. Your gift joins a larger stream that God uses to water the world.

Today's Practice: Gift Mapping

Make two columns on a piece of paper. In the left column, list five gifts you have. Skills, resources, relationships, experiences, even



personality traits. In the right column, write how each gift could serve others in your church community. Pray about which connections feel most alive, most like calling.

Reflection Questions

1. What is one gift (skill, resource, or relationship) you've kept buried? Why?
2. Who has helped you see your calling as a steward instead of just a giver?
3. How might your view of giving change if you saw it as vocation instead of obligation?

Prayer Prompts

- Thank God for one gift you've received that blesses others.
- Ask God to show you where you've been afraid to risk or release.
- Pray for courage to see generosity as calling rather than chore.

Prayer

God, I admit I sometimes treat generosity like paying taxes. I calculate what I owe, write the check with a tight fist, and guard the rest. But you invite me to more. Thank you, Jesus, for using your gifts freely. For healing, forgiving, feeding, never burying what the Father gave you. I confess that I've hidden gifts out of fear, worried there won't be enough left for me. Holy Spirit, help me see every gift as meant to flow outward, part of how love moves through the world. Change my heart from grasping to generous, from fearful to free. Amen.

Day Three: Costly Love

“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.” — 2 Corinthians 8:9

Love is cheap if it never costs anything. We know this in our bones. A quick text is nice, and a midnight hospital visit is love. A polite nod is fine, but love demands moving toward forgiveness after betrayal. Real love leaves a mark.

Paul points us to Jesus, who didn't give from his surplus alone. He gave himself away. He stepped into our poverty so we could taste his riches. That's blood and bread.

The Stretch That Shapes Us

Generosity shaped by Jesus always carries a little ache. It stretches us past comfort and asks us to trust that God's abundance will meet us on the other side of fear. This isn't about draining ourselves dry. It's about letting go in ways that open us to resurrection life.

A Story of Sacrifice

Lisa had been saving for new living room furniture, her first upgrade in years. Then she learned her single neighbor was behind on rent after caring for her sick mother. With her present means in view, the choice was clear. Either keep the furniture fund and offer prayers or give the money and trust that comfort could wait. She chose sacrifice. Three months later, her church family surprised her with a furniture gift from someone downsizing. What she released circled back as provision.

When we give this way, money stops being currency and becomes testimony. A bill paid for someone in need echoes the cross. A stretch gift becomes a seed God plants in unseen soil. Costly love doesn't always look impressive, but it always looks like Jesus.

Today's Practice: The Sacred Stretch

Identify one area where your giving could stretch you. Not recklessly, but to the edge of comfort. Increase a tithe by a small step, sponsor a child, or contribute to a special offering that requires adjustment. Sit with what rises. What does the stretch teach you about trust?

Reflection Questions

1. Where has generosity cost you something real, and how did it shape you?
2. What fear surfaces when you think about sacrificial giving?
3. How might Jesus be inviting you into a stretch that leads to new life?

Prayer Prompts

- Thank Jesus for giving himself fully, even to the point of death.
- Ask God to show you one place where your giving could stretch.
- Pray for resurrection hope to meet you in sacrifice.

Prayer

Jesus, I like my giving to be safe and comfortable, the kind that never wakes me at night. But you gave everything, even to a cross. Thank you for showing me what love looks like when it costs something real. I confess my fear of stretching past what feels manageable. Holy Spirit, whisper courage into my anxious heart. Help me trust that the same God who raised Jesus can handle my needs. Make me brave enough to echo Christ's love, even when it costs me something I treasure. Amen.

Day Four: Joyful Trust, Beyond Transaction

"Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver." — 2 Corinthians 9:7

Nobody likes being treated like an ATM. But we often slip into thinking God is out to collect fees. *If I give, maybe I'll stay in God's good graces. If I don't, maybe I'll get dinged.* That's less trust than a bad contract.

Paul cuts through the noise. Generosity is about joy rather than pressure or guilt. God delights in those who give freely, handing things over with a smile instead of a sigh. Joy doesn't mean fear disappears. It means we trust God more than we trust our spreadsheets.

A Story of Discovery

Carlos had given ten percent for years, mostly out of duty. The check felt heavy, like a tax paid to God. Then his small group studied generosity. One week he felt prompted to double his gift. The decision terrified him. But when he wrote the larger check, something surprising happened. He felt lighter. Not because he had less money, but because he discovered that God really could be trusted with his finances. The fear had been costing him more than the money ever did.

Think about the times you've given a gift that made someone light up. A birthday surprise, unexpected coffee, groceries for a struggling neighbor. The joy came from love made visible. That's what generosity feels like when it's Spirit-led. Worship rather than transaction, trust made tangible.

Joy is the secret ingredient. Without it, giving feels like a tax. With it, giving becomes worship.

Today's Practice: Worship Through Giving

As you give this week, whether to the church, a friend, or a cause, pause before you hand over the gift. Say quietly, *"God, this is my trust in you made visible."* Notice how that shift changes your heart.

Reflection Questions

1. What fears most often creep into your giving habits?
2. When have you experienced joy in giving, and why did it feel different?
3. What would it take to see your giving as worship instead of obligation?

Prayer Prompts

- Thank God for one moment when giving filled you with joy.
- Ask God to replace fear with trust in your finances.
- Pray for freedom from treating generosity as a transaction.

Prayer

God, I admit I turn giving into an equation. Calculating, tracking, sighing as if I'm paying a bill. But that's nowhere near the cheerful heart you love. Thank you, Jesus, for giving freely. Your time, your attention, your forgiveness. I confess I'm afraid to give joyfully because I fear there won't be enough left for me. Holy Spirit, replace my anxiety with anticipation. Transform my fear into freedom. Teach me to give as worship, until generosity feels like coming home. Amen.

Day Five: Testimony Over Tally

"Freely you have received, freely give."— Matthew 10:8

A ledger can tell you how much you've given, but it can't tell the story. God isn't building a spreadsheet in the sky. God is shaping lives that echo divine generosity.

The early church wasn't remembered for financial reports. People looked at them and said, *"See how they love each other."* Their giving was testimony, a living witness that grace had taken root in them.

Your generosity writes a story too. Every consistent check, every quiet gift, every stretch of faith becomes a sentence in the testimony God is telling through you. The question is less *"how much?"* and more *"what story is my giving telling about the God I trust?"*

A Story of Legacy

When Judith died at 87, her family found a worn notebook in her kitchen drawer. For fifty years she'd recorded every gift she gave. Not the amounts, but the reasons. "For the Rodriguez baby's medical bills." "For the youth mission trip." "For the new family who lost their apartment." Page after page of grace notes. At her funeral, person after person told stories of how Judith had helped them. Her giving had been quieter than her personality, but it had written a testimony that outlived her.

A tally ends with a number. A testimony carries forward into lives changed, hearts encouraged, faith renewed. That's the legacy worth leaving. The God we trusted expressed through the gifts we shared.

Today's Practice: Story Mapping

Write down three ways your giving has made a difference in the past year. Not the amounts, but the impact. Maybe you supported a mission trip, helped with medical bills, or contributed to a food pantry. Then write one sentence about what each gift says about God's character. This is the beginning of your testimony.



Reflection Questions

1. What story is your generosity telling right now?
2. Who has shaped your life through their testimony of generosity?
3. What legacy do you want your giving to leave for the next generation?

Prayer Prompts

- Thank God for someone whose generosity shaped your story.
- Ask God to make your giving a living testimony of grace.
- Pray for the next generation to grow up surrounded by stories of generosity and trust.

Prayer

Jesus, I know sometimes I count my giving like I'm building a personal case for heaven. But you never asked for tallies. You asked for trust. Thank you for living a story of generosity that pointed people to your Father's heart, from feeding thousands to giving your life on a cross. Holy Spirit, help me see that my giving joins a great river of love flowing through your people. Make my generosity a testimony that points to Christ. Write a story of trust in me, through me, and beyond me. Amen.

Ten Verses for Reflection on Generosity & Discipleship

1. "You cannot serve God and wealth." (*Matthew 6:24*)
2. "Give to everyone who begs from you, and do not refuse anyone who wants to borrow from you." (*Matthew 5:42*)
3. "Truly I tell you, this poor widow has put in more than all of them; for all of them have contributed out of their abundance, but she out of her poverty has put in all she had to live on." (*Luke 21:3–4*)
4. "Sell your possessions, and give alms. Make purses for yourselves that do not wear out, an unfailing treasure in heaven, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also." (*Luke 12:33–34*)
5. "All who believed were together and had all things in common; they would sell their possessions and goods and distribute the proceeds to all, as any had need." (*Acts 2:44–45*)
6. "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." (*2 Corinthians 9:8*)
7. "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.'" (*Hebrews 13:5*)
8. "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." (*Deuteronomy 8:18*)

9. "If anyone has the world's goods and sees a brother or sister in need and yet refuses help, how does God's love abide in that person?" (*1 John 3:17*)
10. "Honor the Lord with your substance and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine." (*Proverbs 3:9–10*)



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