



**“Helping more people,  
more often,  
say “yes!” to God!”**

4955 Bradley Road  
Colorado Springs, CO 80911  
(719) 392-9061

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# **Becoming God’s Best Asset Manager**

**A Prayer & Reflection Journal**

*By Dawn Cherie Olson*



## Becoming God's Best Asset Manger

### A Prayer and Reflection Journal

This journal is written to coincide with the 5-week Sermon Series and small group study designed by Dave Ramsey as part of Momentum.

**UNSTOPPABLE** Momentum is a church-wide journey designed by Dave Ramsey to provide the tools for people to manage God's money and become doers of God's word. We are designed to serve in His kingdom and managing our resources enables us to be free to do whatever He calls us to do! Say "YES" to God!

**The theory is that Focused Intensity,  
over Time, Multiplied by God, creates  
UNSTOPPABLE MOMENTUM!**

This initiative doesn't end in 2011. This is a journey that will continue for the rest of our lives! Our financial journey is one that changes over time. Our abilities to serve God will adjust as we build a legacy of disciples and givers for His glory.

***My hope for you is that through this time of prayer and reflection, you are able to hear and understand what God has planned for your life.***

*-Dawn*

## Week Four—Gaining Momentum as His Asset Manager

### Weekend Reflection

#### Malachi 3:10

***“Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the Lord of heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test!”***

**Prayer:** *Lord, thank you for the abilities you have given me through your grace. Thank you for the miracles of giving I have witnessed to your people. Thank you for showing me the blessings you have provided to your people. Please humble me and help me to recognize the work you have for me to do. Help me to hear your voice and understand my purpose to be filled while on earth. Praise be to the God of heaven for the privilege of living in Your world!*

#### From this day forward, I will:

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## Week Four—Gaining Momentum as His Asset Manger

### Day 5—His Inventory

#### Exodus 38:24-29

***“The people brought special offerings of gold totaling 2,193 pounds...7,545 pounds of silver... 5,310 pounds of bronze.”***

The pounds of silver in this verse was collected as a tax from 603,550 men who had reached their twentieth birthday. That’s about 3/4 of a pound per person. According to www.ask.com, one biblical pound of silver would be worth about \$120. That’s about \$905,400 total collected in just the silver given. Every bit of the offerings that the people gave were spent to build God’s sanctuary. The Lord provided for them and they in turn provided to fulfill his purposes. In verse 43, it says, ***“Then Moses inspected all their work. When he found it had been done just as the Lord had commanded him, he blessed them.”***

**Reflection:** When were you were asked to give all you could for the Lord’s work? Did you?

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**Prayer:** *Lord, continue to guide me in your purposes. Help me to trust that you will provide everything I need so that I can contribute to your work.*

**Today, I will:**

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## Table of Contents

### Week One -Trusting God Completely

- |                        |                           |
|------------------------|---------------------------|
| 1. It’s Just Stuff     | 4. Sharing Gratefulness   |
| 2. Finding Contentment | 5. Living With Everything |
| 3. Big Spending        | 6. Weekend Reflection     |

### Week Two—Savings for Harvest and Famine

- |                               |                         |
|-------------------------------|-------------------------|
| 1. Remembering the Good Times | 4. Saving For Others    |
| 2. Store It Away              | 5. Identifying The Risk |
| 3. Saving For A Family        | 6. Weekend Reflection   |

### Week Three- God Owns It All

- |                            |                          |
|----------------------------|--------------------------|
| 1. God’s House             | 4. Praise Through Prayer |
| 2. God’s Animals           | 5. Power Of Success      |
| 3. Humility Through Hunger | 6. Weekend Reflection    |

### Week Four- Gaining Momentum as His Asset Manager

- |                            |                       |
|----------------------------|-----------------------|
| 1. Ability is His Gift     | 4. More Than Enough   |
| 2. Eager to Work For God   | 5. His Inventory      |
| 3. Miracles Through People | 6. Weekend Reflection |

## Week One—Trusting God Completely

### Day One—It's Just Stuff

#### Philippians 4:6

***“Don't worry about anything; instead, pray about everything. Tell God what you need, and thank him for all he has done.”***

Children frequently break toys. The child that “owned” the toy usually becomes devastated. As a day care provider, I also felt a sense of discouragement when toys would break. *“Now how will I replace it?”* I mumbled with my eyes focused on the ceiling. This was a question I asked often over the past year and I always heard the same response from God, *“I always have—just keep trusting me. It's just stuff.”*

**Reflection:** What “stuff” are you holding onto, afraid that God is unable to replace if you let it go?

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**Prayer:** *Lord, may I experience peace by trusting in you. Lord, help me not worry about anything and know that you always have and will continue to provide for my needs.*

**Today, I will:**

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## Week Four—Gaining Momentum as His Asset Manager

### Day Four—More Than Enough

#### Exodus 36:6-7

***“So Moses gave the command, and this message was sent throughout the camp: “Men and women, don't prepare any more gifts for the sanctuary. We have enough!” So the people stopped bringing their sacred offerings. Their contributions were more than enough to complete the whole project.”***

One of the children I used to care for in my daycare was a size larger than my daughter. On the last day she was in my care, her mother brought in bags of clothes. All in all, there were six bags of clothes—nearly all size 3T. As I went through the clothes, I found winter coats, shoes, socks, and outfits for every occasion and season. When I recently began packing to move, a close friend mentioned that she had lost her primary job and her 2-year old daughter was already outgrowing all of her clothes and shoes. As it turns out, size 3T was exactly what she needed and the seasons aligned perfectly! Now, we both have more than enough!

**Reflection:** When have you held onto something that later met a need for your family and others, too?

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**Prayer:** *Lord, help me to see the ways in which I have more than enough. Guide me to share your blessings with others.*

**Today, I will:**

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**Week Four**—Gaining Momentum as His Asset Manger

**Day Three**—Miracles Through People

**Exodus 36:3**

***“Moses gave them the materials donated by the people of Israel as sacred offerings for the completion of the sanctuary. But the people continued to bring additional gifts each morning.”***

One early morning, a friend called to tell me that she had to leave her home suddenly with her son and she couldn't go back. She decided to leave the state for safety reasons and could take none of her things with her. That Sunday morning, as I finished teaching a class, I sat down with the class members and shared her story. Within hours, people brought me suitcases filled with clothes for her and her son, toiletries, make-up, jewelry, purses, toys, snacks, shoes, and cash for her trip. Their generosity showed me the kind of miracles that God does through people. Even days later, as I shared her story with another friend, she reached in her wallet and handed me gift cards from clothing and toy stores to mail to my friend . To this day, she still receives gifts from people eager to help replenish what she had lost.

**Reflection:** What miracles of God have you witnessed through the generosity of others?

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**Prayer:** *Lord, show me how I can be used by you to the benefit of others. Thank you for the reminders of your love.*

**Today, I will:**

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**Week One**—*Trusting God Completely*

**Day Two**—Finding Contentment

**Philippians 4:11**

***“Not that I was ever in need, for I have learned how to be content with whatever I have.”***

When I was little, I often dreamed of what my home would look like when I was an adult. When I moved out on my own, I had certain standards my home would have to meet before I would live there. However, in my twenties, I ended up living in 11 different apartments, dorm rooms, and houses. My idea of what my home was going to look like were quickly ratified by what was available to me. I learned to be content no matter where I lived.

**Reflection:** What circumstances of your life do you need to learn to be content in?

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**Prayer:** *Lord, may I learn to be content and happy with what you have blessed me with. May I look beyond my physical surroundings and focus on the love you have shown me.*

**Today, I will:**

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**Week One—Trusting God Completely**

**Day Three—Big Spending**

**Proverbs 21:20**

***“The wise have wealth and luxury, but fools spend whatever they get.”***

When I was a child, I often heard my parents ask me, “is that money burning a hole in your pocket?” As a spender, the second I earned any money, I wanted to see what it would get for me. I’m a bargain shopper but, I never really understood why saving was important. It took me years to realize that to have nicer things you have to be patient and save. Self-control with money is hard for people like me. I’ve been a fool with money many times over, but I’m learning to be wiser.

**Reflection:** In what ways have you been foolish with money?

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In what ways have you been wise with money?

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**Prayer:** *Lord, may I be patient in my spending and make wise choices. May I not be envious of others when I am foolish.*

**Today, I will:**

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**Week Four—Gaining Momentum as His Asset Manager**

**Day Two—Eager To Work for God**

**Exodus 36:2**

***“So Moses summoned Bezalel and Oholiab and all the others who were specially gifted by the Lord and were eager to get to work.”***

With the unemployment rate higher than it’s been in a decade, there are many people eager for work. Living on unemployment may sound like fun for a little while, but by nature, we are designed to work. No matter what the job is, we form relationships with other people that affect us in more ways than we can possibly imagine. One cold, December morning, I walked into work with the weight of a failed relationship weighing heavily on my shoulders. The women in my office stopped what they were doing and sat down with me. They encouraged me, helped me come up with a plan, and helped implement that plan. On that day, they were eager to do the work God had wanted them to do; not just what was on the schedule or in their job description.

**Reflection:** How are you showing your eagerness to work for God?

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**Prayer:** *Lord, guide me in the work You have planned for me today. Help me to be open to your purposes.*

**Today, I will:**

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**Week Four**—*Gaining Momentum as His Asset Manager*

**Day One**— Ability Is His Gift

**Romans 12:6-8**

*“In his grace, God has given us different gifts for doing certain things well. So if God has given you the ability to prophesy, speak out with as much faith as God has given you. If your gift is serving others, serve them well. If you are a teacher, teach well. If your gift is to encourage others, be encouraging. If it is giving, give generously. If God has given you leadership ability, take the responsibility seriously. And if you have a gift for showing kindness to others, do it gladly.”*

Throughout my professional career, I’ve taken many psychological quizzes that assess the type of person I am at work and at home. It is no surprise to many that I’m a natural “promoter.” My friends joke that I don’t just invite them over for dinner—I promote the menu items. I believe that we are given natural abilities and situational abilities. At some point you may be asked to teach, encourage, give, serve, or be a leader. With His grace, respond in any situation with the abilities he’s given!

**Reflection:** What are your God-given abilities?

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**Prayer:** *Lord, may I work with the abilities you’ve given me. Remind me of your strength in all situations.*

**Today, I will:**

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**Week One**—*Trusting God Completely*

**Day Four**—Sharing Gratefulness

**Hebrews 13:16**

*“And don’t forget to do good and to share with those in need. These are the sacrifices that please God.”*

There are many times when I’ve looked in my closet, desperately scanning my clothes for the perfect outfit. I keep a bag in my closet for clothes that are routinely not chosen for one reason or another. Every few weeks, I drop that bag of clothes in the donation bin for *The Arc*. There was a time in my life when the only clothes I had were ones donated to me. My eternal gratefulness to those people is repaid when I give to others. It’s an amazing feeling!

**Reflection:** What sacrifices can you make today to help others in need?

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**Prayer:** *Lord, may I open my eyes and heart to the people around me in need. May the sacrifices I make be pleasing in your sight.*

**Today, I will:**

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**Week One—Trusting God Completely**

**Day Five—Living with Everything**

**Philippians 4:12-13**

*“I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength.”*

There was once a time in my life when I had more than enough. I ate the finest foods, had expensive clothes, jewelry, and make-up. I traveled extensively and squandered it all. Through this time, God was in my life but, He was not the center of it. I had not yet learned the secret of living in every situation through the strength of Christ. It is only through His power that life can be truly satisfying!

**Reflection:** What situation are you in right now in which you need the strength of Christ?

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**Prayer:** *Lord, may I look to you for your ways of living my life. May I continually draw from Your strength and learn from you.*

**Today, I will:**

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**Week Three—God Owns It All**

**Weekend Reflection**

**Ecclesiastes 7:13-14**

*“Accept the way God does things, for who can straighten what he has made crooked? Enjoy prosperity while you can, but when hard times strike, realize that both come from God. Remember that nothing is certain in this life.”*

**Prayer:** *Lord, focus my eyes and heart on all that belongs to you. Let me see the beauty in all that you have created and share with me. Help me to learn that all days and nights are filled with your plans. Guide me each moment to be Christ-like and love others, as you have loved me. May I always remember, with every breath I take, the glory that you have fulfilled through me. I praise you in all things!*

**From this day forward, I will:**

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## Week Three— God Owns It All

### Day Five—Power Of Success

#### Deuteronomy 8:18

***“Remember the Lord your God. He is the one who gives you power to be successful, in order to fulfill the covenant he confirmed to your ancestors with an oath.”***

While browsing through the library shelves in the business section, my eyes settled on a book entitled **Whoever Makes The Most Mistakes Wins** by Richard Farson and Ralph Keyes. I was completely intrigued by the title. I realized that the most successful people I’ve ever know would share more stories about their failures than about their successes. God holds the power of our success and without His reminders through our occasional mistakes and failures, perhaps we would not remember how we got where we are in life. As I look back on my mistakes, I now realize they were lessons to learn on the road to being successful in His plan. Success is not defined by me, but by Him.

**Reflection:** In what areas of your life has God made you successful?

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**Prayer:** *Lord, help me to always remember that my success is a result of your plan for me. Let my mistakes bring me closer to you. Help me be a success in your eyes.*

**Today, I will:**

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## Week One—Trusting God Completely

### Weekend Reflection

#### Proverbs 3:5-6

***“Trust in the Lord with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will show you which path to take.”***

**Prayer:** *Lord, guide me as I learn to trust you completely. May I always look to your word to gain wisdom and understanding. May I learn to live your ways in every situation. Lord, help me to have your eyes to see beyond myself to the needs of other. May I look not to man, but to You for strength. Lord, I want to trust fully in you and find your peace.*

**From this day forward, I will:**

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**Week Two**—*Savings for Harvest and Famine*

**Day One**—Remembering the Good Times

**Genesis 41:31**

***“This famine will be so severe that even the memory of the good years will be erased.”***

Just before my 12th birthday, my father received a promotion that nearly doubled his salary. That next Christmas was the largest celebration we had ever had. My parents filled the room with boxes of all shapes and sizes. Many of our presents were wrapped and placed inside of other boxes, and inside of even larger boxes. We were unwrapping for hours! That next spring, my mother had surgery and my father lost his job. We moved to another state and bought a business that was slowly failing. That October was the great stock market crash of 1987, followed by years of recession. Even more recently, we have been experiencing a recession greater than the one in the 1980’s. For many struggling families in America, it’s important to remember those good times.

**Reflection:** How will you remember the good times during your times of struggle?

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**Prayer:** *Lord, guide me through the times when I am in a financial drought. Help me to remember how you have historically provided for your people in times like these.*

**Today, I will:**

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**Week Three**—*God Owns It All*

**Day Four**—Praise Through Prayer

**Deuteronomy 8:10**

***“When you have eaten your fill, be sure to praise the Lord your God for the good land he has given you.”***

There is nothing sweeter than hearing a child pray, especially when they begin to understand what they are praying for. When my oldest daughter was nearly two, she acted out the motions for praying and repeated as many words as she could. Now, as a “big girl” who is three, her prayers are very independent. This is how she prays now:

*“Dear God, thank you for this food. Bless Mommy, Daddy, Carly, Lucy, all my friends, all my family. Thank you for my bicycle going round and round. Thank you for chicken nuggets, sweet fries, strawberries, blueberries, all my friends, all my family. Amen.”*

**Reflection:** What are you thankful for today that God has provided for you?

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**Prayer:** *Praise you, O Lord, for this land! May I always remember that you have provided this land for me to enjoy its bountiful blessings!*

**Today, I will:**

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## Week Three—God Owns It All

### Day Three—Humility Through Hunger

#### Deuteronomy 8:3

***“Yes, he humbled you by letting you go hungry and then feeding you with manna, a food previously unknown to you and your ancestors. He did it to teach you that people do not live by bread alone; rather, we live by every word that comes from the mouth of the Lord.”***

Shortly after graduating from high school, I moved into my first apartment. The next spring, I dropped out of school and began working full time. Still, it wasn't enough to live on my own. I was living in a two-bedroom apartment with three roommates and sleeping in the dining area on a blow up mattress with an old curtain hanging up as a room divider. I usually ate just one meal a day; typically Ramen noodles. My mother often stepped in, bought me groceries, and helped me to see that the life I was living wasn't getting me very far. I had no real focus or goals for my future and had lost my way to the Lord. God humbles us to teach us.

**Reflection:** Have you ever experienced a hunger that helped you focus on what God had to say?

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**Prayer:** *Lord, may I hunger for your Word. Help me to open my ears with pure focus on what you're saying to me.*

**Today, I will:**

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## Week Two—Savings for Harvest and Famine

### Day Two—Store It Away

#### Genesis 41:35

***“Have them gather all the food produced in the good years that are just ahead and bring it to Pharaoh's storehouses. Store it away, and guard it so there will be food in the cities.”***

A former co-worker and her husband have spent over seven years building a beautiful cabin in the mountains of Colorado. They spend nearly every weekend during the winter there and most days during the summer. One day she came into school with a box of canned goods; chicken breast, beans, and vegetables. *“They were nearing their expiration date and we can't possibly eat all of them, do you want them?”*, she asked. *“Sure,”* I exclaimed, *“but why do you have all these?”* She answered, *“My husband plans for major storms or disasters that may limit our ability to get enough food in the winter. We like to be prepared.”*

**Reflection:** How are you preparing and storing items for any upcoming storms?

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**Prayer:** *Lord, help me be wise in saving in plentiful times. Guide me to recognize the blessings so that I may prepare for the times of need for myself, my family, and for others.*

**Today, I will:**

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**Week Two—Savings for Harvest and Famine**

**Day Three—Saving For A Family**

**Genesis 41:50**

***“During this time, before the first of the famine years, two sons were born to Joseph and his wife, Asenath, the daughter of Potiphera, the priest of On.”***

Having two children before the start of a famine would have seemed crazy to people today. When people have offered me financial advice about starting a family, there were two conflicting pieces. One wise suggestion was to save up money first to cover the costs of the first year, allowing me to stay home. The other one claims that there is never a “right” time financially to have a child; it’s expensive no matter how much you plan. I imagine Joseph wasn’t too worried about providing for his wife and sons since he was put in charge of saving for the entire country of Egypt. However, for most parents I know, this is a daily worry that exists on various levels. We can’t all be asset managers for Egypt, but we are asset managers for God.

**Reflection:** In providing for your family, what areas do you need to improve on as God’s asset manager?

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**Prayer:** *Lord, help me to manage the resources you have provided to my family and trust in your provisions.*

**Today, I will:**

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**Week Three— God Owns It All**

**Day Two—God’s Animals**

**Psalm 50:11**

***“I know every bird on the mountains, and all the animals of the field are mine.”***

For a few years during my childhood, we lived way out in the hills of Kentucky. Our house was surrounded by forest and within a mile of our home on both sides were logging companies. The big logging trucks would speed by our house several times a day. Unfortunately, many animals would be caught by surprise and not make it across the street. My little heart would break for them and I could not bear to see them without a proper burial. I would grab my shovel and gently carry the birds, snakes, and turtles to my little pet cemetery. I made little crosses and even named the small creatures. Although I had given them names and a final resting place, God already knew them and had made a place for them. They belonged to him.

**Reflection:** When has there been a time in your life that you have cared for one of God’s creatures?

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**Prayer:** *Lord, may I recognize the beauty in all the living creatures that you have made. Help me to understand that all animals are known to you and you have cared for them.*

**Today, I will:**

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## Week Three—God Owns It All

### Day One—God’s House

#### Psalm 24:1

***“The earth is the Lord’s, and everything in it. The world and all its people belong to him.”***

When you file for bankruptcy, you give all of your debts back to your debtors. Unfortunately, your home must be included. Many lien holders require you to reaffirm the loans. If you don’t reaffirm, you may still occupy the home as long as you continue to make payments but, it doesn’t belong to you. Your name may be on the deed, but the property is collateral for the agreement you made when you purchased your home. That’s hard for me to understand, that you really don’t own your home. When I read the verse above, I realized that it doesn’t belong to us anyway. It’s disheartening to realize that something you treasured and thought was yours doesn’t belong to you. Yet the truth is, nothing belongs to us fully. It’s God’s house, yard, neighborhood, community, city, state, nation.... It’s **all** His!

**Reflection:** What do you possess that you need to give ownership back to God?

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**Prayer:** *Lord, help me to understand that you are the true owner of this world and everything in it belongs to you.*

**Today, I will:**

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## Week Two—Savings for Harvest and Famine

### Day Four—Saving For Others

#### Genesis 41:56

***“So with severe famine everywhere, Joseph opened up the storehouses and distributed grain to the Egyptians, for the famine was severe throughout the land of Egypt.”***

As I was walking through the church lobby one day during a service, I decided to sit at a table where a man was reading **Financial Peace Revisited** by Dave Ramsey. He mentioned that his kids were mostly grown and that the only debt he and his wife had was their home mortgage. They had tried to save money, but every time they did, they felt called to give it to someone. *“Do you ever worry you’ll have enough as you get older?”* I asked. The man replied, *“No, God has always provided for us.”* What an amazing walk of faith! He’s not afraid to give what he’s saved because he knows that God will provide for him.

**Reflection:** During this difficult economic time, is there something you’re holding onto that God would want you to give to someone else?

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**Prayer:** *Lord, help me be strong and know that what you have provided is more than enough for my family and for others. Guide me as your servant to the needs of others.*

**Today, I will:**

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**Week Two—Savings for Harvest and Famine**

**Day Five—Identifying The Risk**

**Ecclesiastes 11:1-2**

***“Send your grain across the seas, and in time, profits will flow back to you. But divide your investments among many places, for you do not know what risks might lie ahead.”***

A friend of mine was telling me about a small investment he had made in a foreign currency that was projected to skyrocket in value. When the world economy started and then continued to fall, his small investment quickly dwindled. He then mentioned to me that one of his friends had invested more than he could stand to lose—life savings, second mortgage on his home, and profit from selling household items. Now, this man was losing everything, including his family. Be aware of the risks of your investments.

**Reflection:** In what ways are you diversifying your savings to lower the risk?

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**Prayer:** *Lord, may I be wise in saving for my family. Guide me in the risks I take. May I seek counsel for what I do not understand and prayerfully seek your guidance on investments.*

**Today, I will:**

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**Week Two—Savings for Harvest and Famine**

**Weekend Reflection**

**Proverbs 13:22**

***“Good people leave an inheritance to their grandchildren, but the sinner’s wealth passes to the godly.”***

**Prayer:** *Lord, show me how to save in a way that will honor you. Guide me as I work for you and manage what you have provided for me and my family. Help me to be wise in my decisions, that I may not take extravagant risks. May I help others to see your goodness in my ways. Please bless the generations to come, that they may know your provisions for them. May your peace be with us in all times.*

**From this day forward, I will:**

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