

5 DAY DEVOTIONAL

Where Your Treasure Is



OVERVIEW

Preached by Robert A. Bull, a covenant member of Living Hope Community Church, Old Greenwich, Connecticut

Sunday, August 2, 2026 · Matthew 6:19–34 (NLT) From the series “7 Values of Abundant Living” — Value 5, Good Stewardship: “Give us today our daily bread”

How to use this devotional:

Give it ten unhurried minutes each day. Read the passage slowly, sit with the reflection, answer the question honestly before God, pray, and then take the step. The treasure leads, and the heart follows — so each day ends not with information, but with a step.

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TO VIEW THE SERMON



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01

Matthew 6:19–21
For further reading:
Psalm 24:1; Maatthew 25:21

02

Matthew 6:22–24.
For further reading:
1 Timothy 6:6–10; Hebrews 13:5

03

Proverbs 22:7
For further reading:
Romans 13:8; Proverbs 21:20

04

Matthew 6:25–34.
For further reading:
Philippians 4:19; 1 Peter 5:7

05

2 Corinthians 9:6–7.
For further reading:
Proverbs 11:25; 2 Corinthians 8:9

DAY 1

WHERE IS YOUR TREASURE?

Read: Matthew 6:19–21. For further reading: Psalm 24:1; Matthew 25:21.

“Wherever your treasure is, there the desires of your heart will also be.”

— Matthew 6:21 (NLT)

Jesus opens the passage with two portfolios. One is on earth, where every treasure is, in the end, a depreciating asset — moths, rust, thieves, and markets see to that. The other is in heaven, where treasure never loses a penny of its value. Beneath the comparison stands a foundation our whole culture resists: “The earth is the LORD’s, and everything in it.” We are not owners. We are managers, stewards of an estate that was never ours to begin with, and one day each of us will give an account of our management. Most of us assume the heart leads and the money follows — that once we love God more, we will naturally give more. Jesus reverses the order. The treasure leads, and the heart follows. Where you put your money, your heart moves in after it. That is why He can prescribe giving as medicine for a cold heart: move your treasure toward the Kingdom, and watch your affections chase it there. Your bank statement, read honestly, is a sermon about what you love.

Consider: Where is my treasure — on earth, or stored in heaven? If a stranger read my last three months of spending, what would they conclude I worship?

Questions to Contemplate and Pray About:

- Where do you feel resistance to the idea that you are a manager rather than an owner?
- How would your spending look different if it were primarily about the Owner’s mission rather than your image or comfort?
- What is one financial decision you are facing right now that needs to be prayed about as stewardship, not preference?
- List five things you tend to treat as “yours” — time, money, home, talents, future — and offer them to God in prayer as His property entrusted to you.

Pray: Lord Jesus, You own it all, and You are worth more than everything I hold. Help me move my treasure toward Your Kingdom, and release me from the fear of letting go. I place my anxieties about security in Your hands, and I trust my heart to follow where You lead. Amen.

Take a Step: Read last month's bank statement as a spiritual document. Write down the three places it shows your treasure leading your heart, and bring that list with you through the rest of this week.

DAY 2

WHOM DO YOU SERVE?

Read: Matthew 6:22–24. For further reading: 1 Timothy 6:6–10; Hebrews 13:5.

“You cannot serve God and be enslaved to money.”

— Matthew 6:24 (NLT)

“Yet true godliness with contentment is itself great wealth.”

— 1 Timothy 6:6 (NLT)

Money is a wonderful servant and a terrible master. Notice that Jesus does not say we should not serve two masters; He says we cannot. Two masters will eventually issue two different orders, and on that day you will discover which one you actually serve. The question is never whether money will play a part in your life — it must — but whether it has quietly become the purpose of your life. Scripture’s answer to the appetite for more is contentment, which Paul calls great wealth all by itself. And Jesus gives us a diagnostic that costs nothing to run: ask yourself, where is your anxiety? Whatever you worry about most is usually the clearest clue to who your master really is. If the thought of losing your money and your possessions produces more fear than the thought of losing your walk with God, then you already know the answer, and today is the day to bring it to Him.

Consider: Whom am I truly serving — God, or money? What does my anxiety reveal about which master currently holds my heart?

Questions to Contemplate and Pray About:

- In what situations does money feel like a savior — providing peace, identity, or security?
- What emotion tends to drive your spending — fear, boredom, comparison, comfort, or celebration? Bring that emotion to God honestly.
- Where could contentment grow in your life — needs versus wants — and what is one want you can delay or decline this week?
- How would your week feel different if God — not money — were clearly the Master you were obeying?

Pray: Lord Jesus, You alone are my Master. Help me in every place where money has quietly been giving the orders, and take from me the anxiety that reveals its grip. I release my fears to You, and I choose this day to serve You only. Amen.

Take a Step: Name one specific place where money has been giving the orders — a purchase you are chasing, a fear you are carrying, a habit you are hiding — and surrender it to God today, out loud and by name.

DAY 3

THE FREEDOM OF THE CAUTIOUS DEBTOR

Read: Proverbs 22:7. For further reading: Romans 13:8; Proverbs 21:20.

“The rich rule over the poor, and the borrower is slave to the lender.”

— Proverbs 22:7 (NIV)

Scripture’s word for the borrower is not customer, and it is not client. It is slave. Who chooses to be a slave? Anyone? And yet every time we take on debt we can avoid, we volunteer for the chains, one payment at a time. Hear the grace in this first: if a hospital bill, a lost job, or a season of crisis forced debt upon your family, this is no condemnation of you — God’s compassion rests on you, and His Word calls the church to walk beside you. For the rest of us, the debt we choose is a question of mastery long before it is a question of mathematics. Every debt you eliminate is a chain you break, and a slave who breaks his chains gains back his freedom. When you are free of debt, you can finally obey God with your money instead of your creditors. Christ purchased your freedom at the highest price there has ever been — His own life. The most expensive gift in the universe was never meant to be pledged as collateral.

Consider: Is there a debt that has quietly become my master? What would freedom make possible in my obedience to God?

Questions to Contemplate and Pray About:

- Where do you feel mastered right now — debt payments, lifestyle expectations, fear of not having enough, or constant comparison?
- Is there any place you have been hiding the truth about your finances? Who is a safe person to confess it to — a spouse, a friend, or a mentor?
- What boundary could you set today to reduce money’s control — unsubscribe, pause a purchase, remove a stored card, or set a spending limit?

Pray: Lord Jesus, You paid the highest price to set me free. Help me face what I owe without fear or shame, and give me the courage to break every chain I can. I release my anxiety about these debts into Your strong hands, and I will not trade Your freedom away. Amen.

Take a Step: Write down every debt you owe, from smallest to largest. Choose the smallest, and strike the first blow against it this week — however modest the amount, take back the first link of the chain.

DAY 4

WHOM DO YOU TRUST?

Read: Matthew 6:25–34. For further reading: Philippians 4:19; 1 Peter 5:7.

“Look at the birds. They don’t plant or harvest or store food in barns, for your heavenly Father feeds them. And aren’t you far more valuable to him than they are?”

— Matthew 6:26 (NLT)

“Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.”

— Matthew 6:33 (NLT)

Here the tone of the passage shifts from the warning of a Master to the tenderness of a Father. Jesus points to birds that do not plant and lilies that do not labor, and then arrives at the point: you are far more valuable to Him than they are. Worry is not merely a personality trait. When we worry about provision, we are, in that moment, living as though we had no heavenly Father. Jesus names it gently but honestly: “Why do you have so little faith?” He does not shame the anxious; He points them back to the One who feeds the birds. And the antidote He prescribes is not a larger bank balance. The antidote is trust — seeking His Kingdom first and letting a Father who already knows every need you have prove Himself faithful, one day’s bread at a time.

Consider: Whom do I trust to provide — my own strength, or my Father? Which of tomorrow’s worries am I carrying today that He has asked me to hand over?

Questions to Contemplate and Pray About:

- Where do you notice your heart reaching for control instead of reaching for God first?
- What would change in your financial choices if God’s lovingkindness truly felt “better than life” to you? (Psalm 63:3)
- What would it look like to worship first — a song, a prayer, or a moment of silence — before you check balances, bills, or purchases today?

Pray: Lord Jesus, You told me not to worry, and You meant it. Help me trust my Father for everything I need, one day at a time. I release every fear and every anxiety about tomorrow to You right now, and I seek Your Kingdom first today. Amen.

Take a Step: Write tomorrow's biggest worry at the top of a blank page, and beneath it copy Matthew 6:33 by hand. Begin each morning this week by reading both lines and handing the worry back to God.

DAY 5

THE GENEROUS GIVER

Read: 2 Corinthians 9:6–7. For further reading: Proverbs 11:25; 2 Corinthians 8:9. “You must each decide in your heart how much to give. And don’t give reluctantly or in response to pressure. ‘For God loves a person who gives cheerfully.’” — 2 Corinthians 9:7 (NLT)

“The generous will prosper; those who refresh others will themselves be refreshed.” — Proverbs 11:25 (NLT)

Generosity is the summit that every other discipline of stewardship builds toward. We earn diligently, save wisely, refuse needless chains, and consume prudently for one great purpose — so that we are finally free to give. Giving is the single most practical way you will ever declare, out loud, that God is your provider and money is not. And the blessing God ties to the open hand is rarely a bigger bank account; it is almost always a nearer walk with Him — more peace, more freedom, and more joy in being part of what He is doing. At the end of a life, the richest people in the room are almost never the wealthiest people; they are the generous ones. All of it flows from a Giver: “Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich.” (2 Corinthians 8:9, NLT) This was never mainly about your money. It was always about a God who is, at His very core, a giver — and about hearts He is remaking in His image. We give because He first gave.

Consider: Am I living to accumulate, or to give? Before the next purchase or decision, ask the question from Sunday: “Whose is this, really? Will this help me store treasure in heaven and set me free to be generous?”

Questions to Contemplate and Pray About:

- What makes giving feel hardest for you — fear, past lack, debt pressure, distrust, or confusion about where to give? Name it honestly to God.
- What would “cheerful” look like for you — not forced, not performative, but free?
- Who is someone you want to love better, and how could generosity — time, attention, or money — be part of that love?

Pray: Lord Jesus, You became poor so that I could become rich. Help me give cheerfully and without fear, and release me from the anxiety of not having enough. Open my hands, and let my giving declare that You are my provider. Amen.

Take a Step: Take the next step of generosity in front of you — the first tenth, or even more — this Sunday, and take it with joy. God will light your next step; He rarely lights the whole staircase at once.

May the Lord who owns it all, provides all you need, and gave everything for you make you a faithful steward and a joyful giver — for where your treasure is, there the desires of your heart will also be.