



A Biblically Based Personal and Business Finance Blog

# Breaking Financial Barriers in the Black Community: A Faith-Based Devotional Guide

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This 7-day devotional is designed to guide you through biblical financial principles, historical legacy, and practical steps to break financial barriers and build lasting wealth in the Black community. Each day includes scripture, reflection, prayer, and an action step.

## Day 1: Remembering Who We Are

**Scripture:** Deuteronomy 8:18 – 'But remember the Lord your God, for it is he who gives you the ability to produce wealth.'

**Reflection:** Reflect on the legacy of Black Wall Street and the Harlem Renaissance. You come from a lineage of builders, creators, and visionaries.

**Prayer:** Lord, remind me of my identity in You and the legacy I carry. Help me to see myself as a steward of Your resources.

✅ **Action Step:** Research one historical Black entrepreneur and write down what inspires you about their story.

## Day 2: God Owns It All

**Scripture:** Psalm 24:1 – 'The earth is the Lord's, and everything in it.'

**Reflection:** Your money, gifts, and opportunities belong to God. Your role is stewardship, not ownership.

**Prayer:** God, help me to manage what You've given me with wisdom, humility, and excellence.

✅ **Action Step:** Review your bank statement and categorize your spending. Where is your money really going?

## Day 3: Breaking the Chains of Debt

**Scripture:** Proverbs 22:7 – 'The borrower is slave to the lender.'

**Reflection:** Debt can hold us back from freedom and generosity. It's time to face it with faith and a plan.

**Prayer:** Lord, give me the discipline and courage to face and eliminate my debts.

✅ **Action Step:** List all your debts. Choose either the snowball or avalanche method to begin repayment.

## Day 4: A Mindset of Abundance

**Scripture:** Philippians 4:19 – 'And my God will supply all your needs according to his riches in glory.'

**Reflection:** Scarcity mindset leads to fear. Abundance mindset opens the door to provision and purpose.

**Prayer:** God, shift my mindset. Help me see what's possible when I trust You with my finances.

✔ **Action Step:** Write down 5 financial blessings you've experienced recently, no matter how small.

### Day 5: Build to Bless

**Scripture:** Acts 2:45 – 'They sold property and possessions to give to anyone who had need.'

**Reflection:** Wealth is not just for comfort — it's for Kingdom impact.

**Prayer:** Lord, make me a generous steward. Use me as a vessel to meet needs in my community.

✔ **Action Step:** Find one way to financially bless someone this week — a donation, meal, or gift.

### Day 6: Ownership is Power

**Scripture:** Proverbs 13:22 – 'A good person leaves an inheritance for their children's children.'

**Reflection:** Homeownership, business, and investing are keys to generational change.

**Prayer:** Father, help me take steps toward ownership and legacy that honor You.

✔ **Action Step:** Write down one financial goal related to ownership (buying a home, starting a business, investing).

### Day 7: Group Economics and Community Wealth

**Scripture:** Ecclesiastes 4:9 – 'Two are better than one, because they have a good return for their labor.'

**Reflection:** We rise higher when we rise together. Support and share with your community.

**Prayer:** God, show me how I can collaborate and lift others as I build wealth.

 **Action Step:** Support a Black-owned business today or share one with your circle.

### **Your Story**

Use this section to write your story, outcome, testimony, gratitude. Did you build your faith, confidence, mind shift? Did you do this devotion alone or with your spouse, children, family or friends? Did you come up with new ideas, confirmation or clarity? Did you make some decisions or commitments for yourself, your future? Please share any testimonies with [jarsofoil.net](http://jarsofoil.net). We'd love to hear from you!