

The 5-5-5

The first fifteen minutes of the day with God. Five in the Word, five thinking it over, five in prayer. A guide for starting, and for going deeper.

BEFORE YOU READ

Deal with your servant according to your steadfast love. **R**estore to me the joy of your salvation. **I**ncline my heart to your testimonies. And **n**ow, O Lord, for what do I wait? My hope is in you. Search me, O God, and **k**now my heart.

Welcome to the 5-5-5

The idea behind this practice is simple: give God the first fifteen minutes of your day. Five in the Word, five to think it over, five more in prayer. Not an hour. Not a course with a certificate at the end. Fifteen minutes, most mornings, alongside a few friends doing the same.

None of us finds this easy. Mornings are hard, the Bible can feel far away, and prayer can feel like talking to the ceiling. So we have tried to remove every reason to put it off. Everything you need is in your hands, or on your phone.

What is in the package

01 This field guide

Why we do this, how the fifteen minutes run, and help for the mornings when you don't know what to read, ask, or say. The contents are on the next page, with a suggested order.

02 The bookmark

DRINK on one side, the four movements on the other. Keep it in your Bible. On most mornings it is all the guide you will need.

03 The notebook

Four lines a day: Read, Observation, Prayer, Thankful for. That is enough. In six months it is a record of what God has been saying to you.

04 The weekly check-in

With a partner, one day a week, three questions, about ten minutes. The card has the questions on the front and twelve weeks of space on the back. Section 07 explains how it works.

05 The companion app

Everything in this guide, on your phone, at 555.mychbc.ca. It keeps your plan and your place, walks you through the fifteen minutes, and holds your observations and prayer list. Nothing leaves your phone. Use the app, the notebook, or both.

How to read this guide

You do not need to read it all before you begin. Start with the first two sections, in order, this week. Section 01 is the reason we are doing this at all. Section 02 is what the fifteen minutes actually look like. Those two are the whole thing. The rest is help for particular mornings; come back to it when you need it.

01 Why the first fifteen minutes

God works by means. Discipline first, desire later. Start small.

02 The flow: Prepare, Read, Meditate, Pray

The four movements, what each one is for, and the notebook page.

03 Meditation: questions to ask the text

For the mornings when you have read the chapter and nothing comes.

04 Prayer: how to pray for five minutes

Praying the passage back, praise, your list, and what to do when you have no words.

05 What to read: which plan, and how deep

The plan menu, and the difference between deep days and savouring days.

06 The New Testament plan

One chapter a day, 260 days, numbered so you can start any morning.

07 Together: accountability partners

Three questions every week, and what a good partner does.

— Pages for you to write on

People I am praying for. My week. What he has done. Verses I am carrying.

When you are ready, turn the page. **01 • Why**

Why the first fifteen minutes

The means of grace are such as Bible reading, private prayer, and regularly worshipping God in church. I lay it down as a simple matter of fact, that no one who is careless about such things must ever expect to make progress in sanctification. I can find no record of any eminent saint who ever neglected them. They are appointed channels through which the Holy Spirit conveys fresh supplies of grace to the soul . . . Our God is a God who works by means and he will never bless the soul of that man who pretends to be so high and spiritual that he can get on without them.

J. C. RYLE, HOLINESS

God works by means. He could pour grace into us any way he pleases, and he has chosen to do it through ordinary things: an open Bible, a quiet prayer, a room full of his people on Sunday. Ryle says he can find no record of any eminent saint who neglected them. A century and a half later, the record is still empty.

It helps to be clear about what this is not. Justification is not about earning God's favour. It is completely finished. Christ's work on the cross, and only his work, makes us right with God. You do not earn a better standing by showing up tomorrow morning, and you do not lose it by sleeping through. That question is settled, and it is good news.

So why fifteen minutes? Because sanctification goes hand in hand with justification. Because we are working *out* our salvation, not working *for* it, and God has told us where he meets his people. In his Word. In prayer. We rest in his grace (justified), and at the same time we dress for battle each day (being sanctified, in his power). The fifteen minutes are the means. Communion with God is the end, the goal, and he wants that communion even more than we do.

Discipline first, desire later

Honestly, it is hard to say which comes first: the desire to change, or the plain act of doing what your head knows is right on a morning when your heart would rather stay in bed. Most of us never quite settle that question. But this much is sure. Discipline gets you started, and your love for the Word grows in time so the discipline is needed less and less. The goal was never the discipline. The goal is to want communion with God so badly that you no longer need a rule to get you out of bed.

Oh begin! Fix some part of every day for private exercises. You may acquire the taste which you have not: what is tedious at first, will afterwards be pleasant. Whether you like it or not, read and pray daily. It is for your life: there is no other way; else you will be a trifler all your days.

JOHN WESLEY, LETTER TO A YOUNG PASTOR

What is tedious at first will afterwards be pleasant. That is a promise worth testing, and generations of ordinary Christians have found it to be true.

Start small

Fifteen minutes is small on purpose. If you do not read your Bible at all right now, picturing yourself in an hour of study tomorrow morning is not realistic, and it is not necessary. Start small. Be consistent. That's the most important thing. A habit you keep will shape you far more than a plan you abandon.

And when you miss a morning, and you will, don't feel bad. God will meet you at work, with your friends, doing your chores. Come back the next day. Wesley's word still stands, gently: whether you like it or not, read and pray daily. It is for your life.

That is the why. The next section is the how: what the fifteen minutes actually look like. 02 • The flow

Prepare, Read, Meditate, Pray

Four movements. The first takes half a minute; the other three take about five each. They work best in this order, and they work best of all when they happen every day.

01 **Prepare** 30 seconds

Before you open the Bible, ask God to open your heart. That is a prayer worth praying every morning for years, and DRINK is one way to pray it: five lines from the Psalms, one after another.

DRINK: before you open the Word

Say these five lines, in order. Each is a verse from the Psalms, so you are asking God in his own words to do what only he can do before you read a single line. It takes fifteen to thirty seconds, and that is the point: a quick reset of your mind and focus, not a prayer session.

D Deal with your servant according to your steadfast love, and teach me your statutes.

PSALM 119:124

R Restore to me the joy of your salvation, and uphold me with a willing spirit.

PSALM 51:12

I Incline my heart to your testimonies, and not to selfish gain. Turn my eyes from looking at worthless things, and give me life in your ways.

PSALM 119:36-37

N And now, O Lord, for what do I wait? My hope is in you.

PSALM 39:7

K Search me, O God, and know my heart. Try me and know my thoughts. And see if there be any grievous way in me, and lead me in the way everlasting.

PSALM 139:23-24

There is no need to stretch it. George Müller learned the hard way that long prayer before the Word tends to wander, and that the Word itself is the food; this is simply asking for an appetite. So pray the five lines, then open the book. The prayer time proper comes after reading, as response and intercession. DRINK is also on the front of the bookmark, so it is always in your Bible.

02 **Read** 5 minutes

Read today's chapter once, slowly. That really is all.

His Word is not spiritual fast food, to be gulped down between entries on our calendar. It is meant to be chewed slowly, to be savoured. Five minutes is enough for one chapter at a walking pace. If you finish early, you might read it again and see what you missed the first time.

You will experience different kinds of days:

- **Some days, go deep.** Something snags you. A word you don't understand, a promise that seems too good, a verse that contradicts what you thought you knew. Follow it. Read the surrounding verses. Look at the footnotes. Don't worry about finishing the chapter.
- **Other days, just sit and savour.** If something strikes you or helps you see the glory of God a little more clearly, stop there. There is no need to move on. The chapter will still be there tomorrow.
- **And some days are dry.** That's ok. Just keep going and do your best to find peace, joy, or hope in what you're reading.

Whatever kind of day it is for you, **write down one observation.** One thing you noticed. A verse, a question, a phrase you can't get past. This is the sentence you carry into the next two movements, and it is the first line on your notebook page.

03 **Meditate** 5 minutes

Christian meditation is not the emptying of the mind. It is the filling of it. You take one thing from the Word and bring your whole attention to bear on it, and when your mind wanders, you gently bring it back. Where the mind spends its time, the heart follows.

Take your observation and ask three questions of it. A sentence for each is plenty:

1. **What does this passage tell me about God?**
2. **What does this passage tell me about myself?**
3. **How will this affect how I live today?**

That's it. When those three start to feel worn, the fuller list in chapter 3 gives you other ways in.

Then, if you can, carry it with you. Meditation has two sides: the seated minutes with your Bible open, and the rest of the day. Take your verse on the walk to class, in the car, in the shower. The Psalmist meditates day and night, and he can only do that because the Word is stored up in him.

04 **Pray** 5 minutes

You have read God's words and thought about them. Now you get to answer him.

1. **Pray it back.** Take your observation and turn it into prayer. Praise him for what you saw of him. Confess what you saw of yourself. Ask for help to live it today. This is where the real prayer time lives: your response to what he said, and then intercession for others.
2. **Praise him for two things.** Specific things, from the last day.
3. **Pray your list.** Today's people, by name. A short list you actually pray is worth more than a long one you don't.

Five minutes is a guide, not a target, and some days you will have more to say than others. Remember that you are a child and God is your Father. Children ask for anything and everything, in few words, and expect to be heard.

The notebook page

Four headings: Read, Observation, Prayer, Thankful for. That's the whole template. Some days you will fill a page; most days it's four lines, and that is enough. In six months you will be able to look back and see what God has been saying to you, and you will be surprised.

READ	<i>Mark 4</i>
OBSERVATION	<i>The seed grows “he knows not how” (v. 27). The farmer sleeps. Growth isn’t his job.</i>
PRAYER	<i>Lord, I keep trying to make myself grow. You do that. Help me sow and sleep. For Jess, for Dad’s appointment.</i>
THANKFUL FOR	<i>Coffee with Sam. A clear head this morning.</i>

Questions to ask the text

Start with the three. When you want a different way in, the others are here. You will never need more than one or two in a sitting; meditation is not a checklist, it is bringing your mind to bear on one thing.

FOUR THINGS THAT MAKE MEDITATION POSSIBLE

Desire. You cannot manufacture wanting this. Ask for it, and keep asking. **Margin.** Some whitespace in the morning. **Silence.** Phone face down, ideally in another room. **Solitude.** Alone with him, even if that means the car in the driveway.

Looking at the text

- What is the one word or phrase I cannot get past? Why that one?
- Ponder the words and sentences carefully. What exactly does it say? What does it not say?
- Is there anything odd here? A phrase that surprises me, a detail I would not have expected? Ask a question of it.
- Search the rest of Scripture for passages that say the same thing, or the opposite. What do they add?
- Is there a promise here? A command? A warning? An example to follow or avoid?

- What does this passage say about Jesus, or point toward him?
- Is there anything here I do not understand? Write the question down and bring it to your partner or to Sunday.

Looking at your heart

- Where does this meet me right now, in the week I am actually having?
- What does it expose that I would rather not look at?
- What comfort does it offer that I am slow to take?
- If I really believed this, what would be different about today?
- What lie am I tempted to believe that this contradicts?

Looking at God (Baxter's way)

Richard Baxter's method was to take one attribute of God and stay there until the balance tipped and the heart warmed. You might try it: pick one thing about God from today's reading, the compassion of Christ, the long-suffering of the Father, Christ as both sacrifice and priest, and simply consider it for five minutes. No questions. Just look.

Looking ahead (Piper's APTAT)

John Piper's daily pattern, useful when you need to move from the text to the day in front of you. Like DRINK, it is quick.

- **A**dmit you can do nothing without him (John 15:5).
- **P**ray for help.
- **T**rust a specific promise. Name it.
- **A**ct in obedience.
- **T**hank him.

How to pray for five minutes

A caveat first: for most of us, prayer is the hardest of the four movements. It is easier to be fond of studying the Word than of praying, and the Lord knows it. What follows is help for the five minutes, not a method anyone has mastered.

Praying it back: after you read

Write down one observation from your reading, then pray it back to the Lord. That is the whole method, and it is the surest way to pray according to God's will: pray what he has already said.

If you would like more structure, Martin Luther read every text four ways and prayed each one. Tim Keller lays it out in *Prayer*:

1. **Instruction.** What does this teach me? Say it back to God.
2. **Thanksgiving.** What in this is worth thanking him for?
3. **Confession.** What does this expose in me?
4. **Petition.** What does this lead me to ask for, for myself and for others?

You will not need all four every day. As Müller said, turn all into prayer as the Word leads to it.

Praise for two things

Each day, before the requests, name two specific things from the last twenty-four hours and thank him for them. Not "my family," but the conversation with your sister last night. The job interview that went better than you feared. Specific things are easier to be grateful for, and easier to remember.

Your list

A short list you pray is worth more than a long one you don't. Names, not categories. "Bless my friends" is hard to watch God answer. "Give Isaac courage at his interview Thursday" is not.

To start: one page in the back of the notebook. A few names, a few needs. Pray them every day.

When that has become a habit, spread it across the week. One way to split it:

Monday your own walk, your family, your work or school

Tuesday your church: pastors, small group, your partner

Wednesday friends, especially those who do not yet know Christ

Thursday the wider world: missionaries you know, the persecuted church, rulers and authorities, the news that weighed on you

Fri – Sun the specific requests people have given you this week

KEEP AN “ANSWERED” PAGE

When God answers, write it down with the date. In a year you will have a page of evidence that he hears you. Few things do more for a prayer life than reading that page on a dry morning.

When you do not know what to say

- Keep it simple. You are a child and God is your Father. Jesus taught his disciples to pray with few words, and you can follow his example.
- Pray the Lord’s Prayer one line at a time, pausing to make each line your own.
- Pray a Psalm as your own prayer. Not every Psalm will fit the day, but when one resonates, pray it. Psalm 23, 25, 51, 62, 130, and 139 are good places to start.
- Borrow words. The *Book of Common Prayer* and *The Valley of Vision* have been putting words in the mouths of stuck Christians for a long time.
- Say what is true: “I do not feel like praying. I am here anyway.” That is a prayer, and he hears it.

Prayer takes practice. Occasional joggers do not suddenly run a marathon. Give it time, and be patient with yourself.

Which plan, and how deep

This depends on where you are. If you have just started walking with Christ, Genesis straight through to the end is probably not the way to begin, and neither is a major prophet. Even a life of attending church does not always mean a person is ready for the meatier parts of the Word. In general, get into the New Testament every day. A Psalm every day is a good addition too, though it is fair to say the Psalms grow on you once you have lived a little life.

But getting in the Word, period, is the important thing. If you are absolutely drawn to Jeremiah, go for it. It is all alive and powerful and can pierce your heart from anywhere. Whatever gets you in the Word, go with that.

The plans

Pick one. Every plan is numbered by day, not by date, so you can begin whenever you begin. Read every day if you can, weekends included. If you miss a day, simply pick up where you left off; there is no need to double up, and certainly no need to quit.

PLAN	EACH DAY	LENGTH	GOOD FOR
New Testament	One chapter	260 days	Anyone new to daily reading. Starts with Mark.
New Testament and Psalms	One chapter and one Psalm	260 days	Anyone who wants to learn to pray with the Psalms alongside.
Whole Bible (M'Cheyne)	Four chapters: two for family, two private	365 days	Anyone who has read the New Testament through and wants the whole canon. The Old Testament once, the New Testament and Psalms twice.
One book, twenty times	One chapter of a short book, over and over	About 80 days	Anyone who wants depth rather than breadth. Read Philippians, or 1 John, or James twenty times in a row and see what happens.
My own plan	Whatever you are already doing		Anyone who already has a routine. Keep it. Use DRINK, the three questions, and a partner.

None of these is the beginner plan and none is the advanced plan. Every one of them is Scripture, alive and powerful. What changes is the shape of the year, not your standing.

Deep days and savouring days

Depth is not a plan you graduate to. It is what happens on a given morning. Some days you follow the rabbit trail and never finish the chapter. Some days one verse stops you and you sit in it. Some days

are dry, and you simply keep going. All of that is the plan working. The five-minute reading is a floor, not a ceiling, and the day you notice fifteen minutes feels short is a good day.

If you find yourself wanting more, here is what more can look like, in roughly the order most people add it:

1. **A Psalm a day**, prayed when it resonates. Not all will, and that's fine.
2. **Longer meditation**. Ten or fifteen minutes on one attribute of God, Baxter's way, a couple of times a week.
3. **Memorization**. One verse a week, from your own reading. Write it out each morning.
4. **A book twenty times**. Depth you cannot get any other way. Some people alternate: a whole-Bible year, then a twenty-times year.
5. **An older voice** alongside the chapter. Watson, Sibbes, Bunyan, Ryle. Short chapters, deep wells.

And an escape hatch, because everyone needs one: try not to set a list of rules for this time and then end up serving the rules. Leave room to see where you are led. The routine is a means. Communion with God is the end.

One chapter a day, 260 days

Numbered by day, not by date. Tick them off in the notebook, or let the site keep count. The New Testament and Psalms plan adds Psalm 1 on day 1, Psalm 2 on day 2, and so on, starting over after Psalm 150.

1-7 Mark 1-7	148-154 Matthew 27-28 • Romans 1-5
8-14 Mark 8-14	155-161 Romans 6-12
15-21 Mark 15-16 • Philippians 1-4 • John 1	162-168 Romans 13-16 • Galatians 1-3
22-28 John 2-8	169-175 Galatians 4-6 • 1 Peter 1-4
29-35 John 9-15	176-182 1 Peter 5 • 2 Peter 1-3 • 1 Timothy 1-3
36-42 John 16-21 • 1 John 1	183-189 1 Timothy 4-6 • 2 Timothy 1-4
43-49 1 John 2-5 • James 1-3	190-196 Titus 1-3 • Philemon 1 • Hebrews 1-3
50-56 James 4-5 • Luke 1-5	197-203 Hebrews 4-10
57-63 Luke 6-12	204-210 Hebrews 11-13 • 1 Corinthians 1-4
64-70 Luke 13-19	211-217 1 Corinthians 5-11
71-77 Luke 20-24 • Acts 1-2	218-224 1 Corinthians 12-16 • 2 Corinthians 1-2
78-84 Acts 3-9	225-231 2 Corinthians 3-9
85-91 Acts 10-16	232-238 2 Corinthians 10-13 • 2 John 1 • 3 John 1 • Jude 1
92-98 Acts 17-23	239-245 Revelation 1-7
99-105 Acts 24-28 • Ephesians 1-2	246-252 Revelation 8-14
106-112 Ephesians 3-6 • Colossians 1-3	253-259 Revelation 15-21
113-119 Colossians 4 • 1 Thessalonians 1-5 • 2 Thessalonians 1	260 Revelation 22
120-126 2 Thessalonians 2-3 • Matthew 1-5	
127-133 Matthew 6-12	
134-140 Matthew 13-19	
141-147 Matthew 20-26	

Accountability partners

We were not meant to do this alone. Find one person: someone in the group, roughly at the same stage, someone you will actually talk to. Agree on a day and a way, whether a text, a call, or ten minutes before or after the group meets. Short is good.

Three questions, every week

1. **What did God show you this week?** One verse, one observation. Read each other what you wrote down.
2. **How many mornings did you make it?** Out of seven. Just the number, without scolding or excuses.
3. **Where are you stuck?** Sleeping through it. A passage you did not understand. A prayer that feels unanswered. A sin that keeps winning.

Then pray for each other, right there, briefly. Add each other's requests to your Friday-to-Sunday list.

What a good partner does

- Asks the three questions and listens to the answers.
- Leads with the first question, not the second. This is about God, not compliance.
- Shares their own honestly. It only works if it runs both ways.
- Keeps what is said between you.

- Notices when you have gone quiet, and texts first.

What a good partner tries not to do

- Turn the check-in into a Bible study or a counselling session.
- Keep score for you. The number is yours to say, not theirs to track.
- Let it slide for three weeks because it felt awkward.

When someone has missed a week

Ask what happened without judgement, then ask the first question anyway. God was still at work in the week they did not read. Help them see that, and then help them start again tomorrow.

The first great and primary business to which I ought to attend every day was, to have my soul happy in the Lord.

GEORGE MÜLLER

MY LIST

People I am praying for

Names, not categories. Start with a few. Add the day of the week beside each once you spread them out.

MY WEEK

Who I pray for, and when

Once the list has grown, give each name a day. Monday to Sunday, a few names each.

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

ANSWERED

What he has done

Date and a line. Read this page on a dry morning.

VERSES

Verses I am carrying

One a week, from your own reading. Write it here once you have it by heart.

THE 5-5-5

“Whether you like it or not, read and pray daily. It is for your life: there is no other way.”

JOHN WESLEY

THE COMPANION APP

555.mychbc.ca

Your plan, your place, and your list, on your phone. It walks you through the fifteen minutes each morning, and nothing you write leaves your device.

Prepared for the CHBC young adults group, September 2026. Scripture quotations are from the ESV.