
Financial Stewardship

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**God evaluates prosperity by how much of a blessing you are to others.
Prosperity isn't about you – it's really about how much money is flowing through you.**

Introduction

The traditions and doctrines of men make financial prosperity difficult for some. “Thus you nullify the word of God by your tradition that you have handed down.” (Mark 7:13)

Jesus taught more on the subject of finances than on any other single topic. He taught more about managing resources than he did on prayer or even faith – which tells us that the topic of money, and how we handle it, is very important. One of the reasons the church hasn't made more of an impact on modern society seems obvious to me, we haven't successfully applied the gospel to everyday concerns. Most people are so occupied with trying to deal with earthly problems that they aren't thinking about the eternal. But the gospel has a lot to say about everyday earthly concerns, especially finances.

Learning how God views finances is basic Christianity. Jesus said that if you can't be faithful in your finances, then you can't be trusted with anything! (Luke 16:11) Not surprisingly, what the Bible has to say about financial stewardship is different from most of what you hear from business sources that teach on “asset management.” God doesn't operate by this world's system, and it's more important for us to understand how God's financial system works than it is to understand Wall Street.

Don't miss out on benefiting from the truths in God's word about finances just because a few people are abusing the topic. I encourage you to set aside right now any past upsets or offenses you might have suffered and allow the Word of God to reveal finances to you from a Godly perspective.

I'm going to be teaching the scriptural principles that go to the heart of financial problems – and success. By fixing your heart, you deal with the root cause of financial situations, and then money will take care of itself. Once your heart is right, using wisdom in how you spend your money comes naturally.

We can fall into the trap of compartmentalizing our lives into the spiritual realm where we relate to God, and everyday life where we deal with jobs, family, finances, and everything else. A house divided will not stand for long. (Matthew 12:25) Confining your interaction with God to a couple of hours on Sunday isn't going to produce the fruit we desire in life. Our relationship with God needs to permeate every area of our lives: marriage, business, relationships, recreation, and finances.

Finances are important, and you'll be amazed how letting God into your finances can bring peace and healing to other areas of your life – because how you view money affects a lot more than just your bank balance. My goal in this teaching is to help you discover how to turn your finances over to God, and to step into true prosperity in every area of your life.

Chapter 1 - Being a Steward

The reason the students at Charis (Bible College) are able to prosper in spite of natural obstacles is that at Charis, they have received a revelation on the scriptural truths related to finances.

This doesn't work only for Bible college students. Anyone who applies the scriptural principles I'm going to talk about can see financial prosperity begin to work in their lives – and I don't mean just an increase in wealth.

You can have a totally different attitude toward money. Instead of being dominated and controlled by money, you can begin to see that money is your servant. Money can become a tool you use in life, instead of a master that rules over you. Too many Christians are slaves to money. They work in jobs they don't like and do things they don't want to do just to make ends meet. God has a better way for us to live.

They wanted to know how to reconcile teaching prosperity with God's grace. Giving is often presented as something you do in order to make God bless you, and they wanted to know how finances fit into the true gospel message: God blesses us because Christ made us righteous, not because of our performance.

The very first thing we need to understand about finances is that we are stewards of what God has given us. Jesus taught on stewardship in the parable in which he told about the shrewd manager. (Luke 16:1)

As Christians, we are stewards, and we need to recognize that the money we have is not really ours, it's a gift from God.

Every good and perfect gift comes from God. (James 1:17) Ultimately, God is the source of everything you have. First of all, God gave you life. You didn't cause yourself to exist – you were created. God made you and He is the source of every good thing in your life. (Genesis 1:26 & James 1:17)

The apostle Paul wrote, “In him we live, and move, and have our being.” (Acts 17:28) God not only gave you physical life, but he is the source of your wisdom and abilities. He gave you the talents you use to earn a living. God is also the reason you were born at this time in history – the most prosperous ever. So even though you are working hard at your job, God is still the source of your financial success. Without the blessing of God upon your life, you wouldn't even have the ability to prosper.

You may be out in the world actually doing the work you get paid for, but you need to develop the mindset that the money you receive doesn't belong to you, it belongs to God. Remember, God gave you your talents and abilities, and every good thing you have is a blessing from him. God has entrusted you with all of your finances, and it is important to develop the mindset of being a steward – over God's money, not yours.

Most people see making a living as a result of the sweat of their brow, and they don't see God as their source. God wants to be the source of everything in your life. The Lord never intended for you to carry the burdens of financial responsibility, and He wants to lift that burden from you.

When you think that money comes by your own sweat and tears, then you keep a much tighter hold on it. You become attached to your money, and it actually becomes your master. But when you see yourself as a steward and recognize money as God's blessing – even though you work for your paychecks – it totally changes the role money plays in your life. It ceases to control you and simply becomes a tool. This simple change in mindset from owner to steward will make a tremendous difference for you.

The first step toward becoming responsible with your finances is to get this mindset that money does not belong to you. Instead of clinging to your money, you need to think, I am a steward of what God has entrusted to me. God has blessed me with these talents and abilities. God has blessed me with my job. God has put me into a prosperous nation at the most prosperous time in all of history. God is blessing me, and God has given me all of the resources I have. It is not up to me to run my finances the way I want to. I'm a steward.

People with an ownership mentality end up trying to do everything themselves, but stewards freely receive God's blessing.

The Lord had said to Abram, "Go from your country, your people and your father's household to the land I will show you. "I will make you into a great nation, and I will bless you; I will make your name great, and you will be a blessing. I will bless those who bless you, and whoever curses you I will curse; and all peoples on earth will be blessed through you." (Genesis 12:1 – 3)

When you read the entire story of Abraham, you see that God wasn't talking about intangible spiritual benefits. He was talking about physical earthly blessings. Abraham didn't become rich through his own hard work. He became wealthy because the blessing of God was on his life. (Hebrews 6:13–14) Abraham was blessed in everything he did. Even when he made mistakes, God blessed him.

Abraham was not wealthy because of his shrewd business sense or because God rewarded his great integrity. Abraham was prosperous because God promised to bless him and make his name great. The blessing was independent of Abraham's performance or what he deserved. It was purely the favor of God that made him rich. In the same way, your efforts are not the source of prosperity in your life.

Abraham knew God was his source, no matter what things look like to the naked eye. Abraham was saying, "it doesn't matter where I go, the Lord is going to be with me." Right after Abraham allowed Lot to take the better land, God appeared to him and promised even more prosperity than Abraham had already experienced.

The Lord said to Abram after Lot had parted from him, "Look around from where you are, to the north and south, to the east and west. All the land that you see I will give to you and your offspring forever. I will make your offspring like the dust of the earth, so that if anyone could count the dust, then your offspring could be counted. Go, walk through the length and breadth of the land, for I am giving it to you." (Genesis 13:14 – 17)

In the natural, it is impossible for a man who grazes his flocks and herds in the desert to prosper as much as a man whose cattle graze in lush pastures, but nothing is impossible for God. (Luke 1:37) The blessing of God made Abraham rich, and he prospered much more than Lot did.

Abraham knew he was rich because of the blessing of God. His confidence in God as the source of his wealth was so strong that he gave away millions of dollars worth of spoil, which he had rightfully earned by conquest. Abraham had a lot of possessions and many people working for him, but he saw himself as a recipient of God's blessing – not as someone who was earning wealth through his own efforts.

Abraham saw God as his source. He trusted in God, and because of that, God prospered him supernaturally. God is the one who opens doors of opportunity. God is our source, and just like Abraham, we need to recognize that the money we have belongs to God.

Until you recognize God as your source, nothing else the Bible says about finances is going to work. As long as you are holding onto your money with a clenched fist and hoarding possessions, God's method of prosperity won't work in your life. You have to change your mindset and recognize that God is the source of everything you own, seeing yourself as a steward managing the financial blessings that God has given you.

The first step toward walking in financial prosperity is to recognize that you are not the source of your financial blessing.

Seeing God as your source doesn't mean you sit at home and do nothing. You are supposed to work, but you need to recognize that even though you work, it is God who gives the increase. (1 Corinthians 3:7)

A farmer has to prepare the soil and plant seeds in order to get a crop, but God created the natural laws that govern sowing and reaping. God sends the rain and the sun that makes plants grow, God gave the land to farm on, and God is the source of the farmer's health. Likewise, it is the blessing of God that makes it possible for you to prosper, and the foundation of prosperity is seeing yourself as a steward.

Chapter 2 – God is a Giver.

Many people are afraid to loosen the death grip they have on their money because they think God will take it all away. Actually, God will treat you better than you treat yourself. God is El Shaddai, not el cheapo. He might make different choices than you would, but He certainly will treat you better.

The church has promoted so many wrong ideas over the years that people think the Lord wants Christians to live in shacks with no money in our pockets. The word of God says differently. God wants to bless his children. In fact, if you aren't embarrassed by your level of prosperity, then there is a good chance you aren't depending on upon God as your source. I know that sounds a little shocking, but I believe it's true.

Of course, godly prosperity is different from coveting riches. Yes, God wants you to have nice things, but you shouldn't get them by hoarding your money and spending it all on yourself. When you give and handle your assets like a steward of God's money, then God will bless you – and the blessing of God adds no sorrow with it. You'll have nice things, but you won't be in debt up to your eyeballs or working yourself sick. *(or stressed out, unable to sleep!)*

When you open up your hand and begin to trust God, you'll see that God is not a taker – he's a multiplier. He has not come into your life to take from you. The Bible is full of stories of men and women whom God blessed and prospered – and they all had the attitude of a steward. They all recognized God as their source.

In order to begin to prosper, you have to stop thinking of money as belonging to you. You need to quit seeing yourself as a source of your prosperity and recognize that all blessings and riches come from God.

The reason people are so stressed out about money is that they think they are in control of their finances. People tend to think they are responsible for all of the factors that lead to prosperity and the money needed to survive. They are worried about losing their jobs or a downturn in the economy because they see themselves as the source of their provision.

Seeing yourself as the source of blessing in your life puts a lot of pressure on you to control circumstances that are really beyond your control. One of the benefits of seeing yourself as a steward is peace of mind and a sense of security. When you know that God is your source, you aren't worried about the natural circumstances.

If God can prosper Abraham and feed his flocks and herds in a desert, then he can bless and prosper you in any economic situation. It doesn't matter what is going on around you. God is responsible for you, and even has numbered all the hairs of your head. (Matthew 10:30) The Lord meets our needs according to his riches in glory, not this country's economy. (Philippians 4:19)

Sometimes it's hard to look beyond the physical or natural challenges you face and see into the spiritual realm, but you can do it with a steward's mentality. Being a steward gives you a sense of confidence that you will never have as long as you see yourself as your source. I'm telling you, adopting the attitude of the steward will really help you.

In my own life, I recognize that I am not the one who has caused my success. It isn't my great wisdom or ability that has caused our ministry to succeed, it's the blessing of God.

As I look back on my life and ministry, I could not have planned what has happened. I had a vision and desire planted by the Lord but I didn't have a clue about how to bring it to pass. All Jamie and I have done is hold on to Jesus for dear life and the Lord has taken us on the most incredible journey. I truly see God as the source of all good things in our lives.

Your attitude toward money is actually more important than what you do with it. Look at what is written in the book of Psalms about attitude.

“Hear, O My people, and I will speak, O Israel, and I will testify against you; I am God, your God! I will not rebuke you for your sacrifices or your burnt offerings, Which are continually before Me. I will not take a bull from your house, nor goats out of your folds. For every beast of the forest is Mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are Mine. “If I were hungry, I would not tell you; For the world is Mine, and all its fullness. Will I eat the flesh of bulls, or drink the blood of goats? Offer to God thanksgiving and pay your vows to the Most High.” (Psalm 50:7 – 14)

God doesn't need your money any more than he needed those Old Testament sacrifices. The point of the tithe is for you to learn to recognize God as a source of all of your money. It's one thing to say you believe God is your source, but it's another thing to prove it. The way you prove to yourself – not God – that you believe God is your source is to give a portion of what you make back to him. People who don't really see God as their source are going to balk at giving part of what they have away. They are going to think, I need that money! But giving back some of what God has already given you is nothing when you see God as your source.

In God's economy, you move closer toward your goals by giving than you do by clinging to everything you have. It all comes down to faith. God set up his kingdom around giving because he wants you to trust him and recognize him as your source.

“And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.” (Deuteronomy 8:18)

All prosperity comes from God. He blesses us so that he may establish his covenant and so we can be a blessing to others.

God gives you money to survive and pay your bills, but the primary reason he has blessed you is so that you can be a blessing.

“I will bless those who bless you, And I will curse him who curses you; and in you all the families of the earth shall be blessed.” (Genesis 12:3)

“Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.” (Ephesians 4:28)

“And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.” (2 Corinthians 9:8)

In context God was saying, don't think you get wealthy by your own might or power. I'm the one who made you rich, and I did it to establish my covenant upon the earth.

“For who makes you differ from another? And what do you have that you did not receive? Now if you did indeed receive it, why do you boast as if you had not received it?” (1 Corinthians 4:7)

What got you into financial trouble is failing to recognize your role as a steward of God's resources.

Following God's financial advice will save you from making mistakes, but you have to adopt the mindset of a steward before you can understand what the Word says about managing money.

It's possible to prosper without God but it comes with heart ache. The Word says that the blessing of the Lord makes you rich, and **he adds no sorrow with it.** (Proverbs 10:22)

“But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness and pierced themselves through with **many sorrows.**”

(1 Timothy 6:9 – 10)

The way the world goes about trying to prosper is ungodly, and those who gain prosperity in an ungodly way bring grief upon themselves. The world's attitude toward finances is causing people to be totally stressed out. They need a pill to get through the day and another pill to get to sleep at night.

We need to quit following the example of the world. The Godly way to seek prosperity is to remember that God has given us the power to get wealth, and our role is to be stewards of what God has blessed us with. We seek first of all God's kingdom and he adds all the physical things we need to us. (Matthew 6:33)

The two most important steps toward prosperity are to realize that **God is your source**, and to develop the **mindset of a steward.** Once you do those two things, **the Word of God will cause you to prosper.**

It also takes away the stress and worry associated with your finances, because it's not your money! You don't have to fear that God is going to take from you if you loosen your grip on money.

God is a multiplier, not a subtracter. The fact is that being a steward puts everything into perspective and enables you to receive greater blessings from God. You'll be blessed, and you will be a greater blessing to other people.

Chapter 3 – Greater Things

“He who is faithful in a very little thing is also faithful in much; and he who is dishonest in a very little thing is also dishonest in much.” (Luke 16:10)

Jesus said that money is the least area of trusting God. What an incredible statement! It is also completely contrary to the way most believers think.

You have to be faithful in the small things first – serving at your church, teaching a Bible study, and other ministry work. As you become faithful through doing small things, God will increase your leadership responsibilities.

I'm not saying that you just give money then you will receive a miracle. You can't buy healing or any other blessing of God. You can only receive from God by faith. Faith is the only thing that makes anything God has done for us manifest in our lives. What I am saying is that using your faith for finances is the least use of faith, and if you haven't done that which is least, then you won't be able to do greater things.

People have come to me wanting to receive healing for cancer from God when they have never started believing his simple promises concerning giving and receiving. They don't give or tithe because they don't really believe that God's promises about financial provision are true. They don't really trust God. So how are they going to trust Him to heal them of cancer? They won't believe God for the greater thing if they won't believe him for money, which is the least use of our faith.

It would be foolish to try to believe God for the healing of cancer and yet not trust him with your finances. At the very least, you are going to be frustrated and disappointed if you don't see your physical body healed. Or worse, you might become bitter and think faith doesn't work or that God's word isn't true.

Faith works and God wants you well, but faith is trust in God. If you don't trust God with your finances then you probably won't be able to trust that His son, Jesus, has already paid the price for your healing. Remember, the Word says that you can't serve two masters. (Luke 16:13) You can't trust yourself when it comes to money and then try to trust God with everything else.

If you have been standing in faith for healing but you haven't seen any physical manifestation, this could be the reason. Think about how you handle your finances. Are you trusting God with your finances? If not, then you don't need to look any further for why you haven't received healing.

It isn't effective to compartmentalize your faith so that you are trying to trust God in one area, but not in others. If you are going to trust God, then trust him all the way. The same God who promised eternal life when you confess Jesus as your Lord and believe in your heart that God raised him from the dead (Romans 10:9) also said to give and it would be given back to you. (Luke 6:38)

I could cite a lot of verses that talk about God blessing us and prospering us when we give - it's an established principle in the word of God. People are deceiving themselves when they say they are trusting and believing in God but they aren't giving financially. If you aren't giving to God, then you either don't know His promises to give back to you, or you don't really believe those promises are true.

Lack of trust in finances will hinder your entire walk with the Lord. Let me put it this way: I don't know a single mature Christian who doesn't tithe and give. Everyone I know who has made a total commitment to the Lord also trusts God with their finances.

On the other hand, I could give you many examples of people who don't trust God with their finances, and their relationship with God is up and down like a yo-yo. They haven't learned to trust God in their finances, and they have no stability in their lives.

The conclusion I draw is that people who don't trust God with their finances are not mature, stable Christians – and won't become stable until they start trusting God in this area. If that describes you, just keep in mind that sowing and reaping takes time. Likewise, learning to trust God with your finances and moving into maturity and stability in this area is a process.

Prosperity is a part of our salvation. The word says that Jesus became poor so that we through his poverty, might be made rich. (2 Corinthians 8:9)

Some people try to spiritualize that verse and say that it is talking about being rich emotionally, but the context of the verse is finances. Yes, Jesus came to make us rich emotionally and spiritually, but he also came to provide for our physical needs. Jesus became poor so that we could be made rich.

We can't just pick and choose which portions of the Word we are going to believe.

I'm trying to help you shift your trust to the Lord so that you can start receiving prosperity by faith instead of depending on yourself and stressing yourself out.

You're a steward, and the money you have isn't really yours anyway, but God is never going to let you out give him. When you do give, the Lord will always bless you back – not just in heaven, but here on earth, also.

The rich man's refusal to sell his possessions revealed the true condition of his heart. His trust in money was a hindrance to his relationship with God – money was his God.

“Now as He was going out on the road, one came running, knelt before Him, and asked Him, “Good Teacher, what shall I do that I may inherit eternal life?” So Jesus said to him, “Why do you call Me good? No one is good but One, that is, God. You know the commandments: ‘Do not commit adultery,’ ‘Do not murder,’ ‘Do not steal,’ ‘Do not bear false witness,’ ‘Do not defraud,’ ‘Honor your father and your mother.’ ” And he answered and said to Him, “Teacher, all these things I have kept from my youth.” Then Jesus, looking at him, loved him, and said to him, “One thing you lack: Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me.” But he was sad at this word, and went away sorrowful, for he had great possessions.” (Mark 10)

God gives us money because we need it to function in this world. We use it to buy the goods that meet our needs, but money is not what provides for us. The question is whether we are trusting in God as the source of our provision, or whether we are operating out of fear and trusting in money itself. Money is just a delivery system. God is our source. A lot of Christians say, “my trust is in the Lord,” but you can tell where their heart really is by looking at how they give. Are they faithful givers, or are they hoarding everything they get?

The way God gets you to trust Him in that area of your life is by asking you to give a portion of what you earn back to him, and He promises to bless you back in return. It helps to remember that the power to get wealth comes from God, and it teaches you to trust God as your true source of prosperity.

Many people will not follow the leading of God because they are afraid – especially when it comes to earning income – but you have to believe God. You have to trust that God has your best interests at heart and that he will prosper and take care of you.

Finances are the least use of your faith. This isn't for the “super saints.” Baby Christians should start with trusting God in their finances. One reason is that you won't have the confidence to step out and do the things that God has called you to do until you can trust Him to be your source.

Sometimes we're afraid to step out and do what God is leading us to do, but the blessing on your life is in doing what God has called us to do.

Chapter 4 – Hidden Treasure

Looking at the world around us, we can see that money has power. The danger is that unless you are careful, you will begin to trust more in the power of money than you do in the power of God. The Lord is aware of this temptation and that is why He said so many things about finances. In one of his teachings Jesus said,

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” (Matthew 6:19 – 21)

This verse means you can tell where a person's heart is by where their money goes.

Jesus was saying to the rich young ruler, if you really love and trust me more than your money, then put your treasure in heaven. The man wouldn't do it because his treasure – and his heart – were in earthly riches. We know that the Lord would have blessed that man back with even more riches than he gave away, so God wasn't trying to take from him. Jesus was just trying to get the man to put his total trust and dependence on God.

Then Jesus looked around and said to His disciples, “How hard it is for those who have riches to enter the kingdom of God!” And the disciples were astonished at His words. But Jesus answered again and said to them, “Children, how hard it is for those who trust in riches to enter the kingdom of God!” (Mark 10: 23-24)

Having lots of money can trick people into putting faith in their money, instead of in God. Money isn't the problem – where you put your trust is the issue.

You can see where a person's heart is by where their money goes. Someone who is really trusting in the Lord will prove it by tithing and giving out of their resources.

The issue isn't money – it's where you put your trust. Whatever you serve becomes your master. (Romans 6:16) And putting your trust in finances places you in bondage to money. While serving money enslaves you, the Bible is full of evidence that God freely blesses His servants.

Are you relying on your money, or are you relying on God? Thinking, “I want to give, but I can't. I need this money,” means your confidence is in riches.

“It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” And they were greatly astonished, saying among themselves, “Who then can be saved?” (Mark 10:25 – 26)

Jesus was stressing the importance of turning our finances over to God and trusting Him as our source.

The eye of the needle wasn't a gate any more than some burned plant behind a gas station was Moses burning bush. Jesus was literally talking about the eye of a needle. He wasn't saying it is hard for those who trust in riches to enter the kingdom of God – he was saying it is impossible. That's why the disciples were shocked and wondered if anyone could be saved.

Once you begin trusting God for that which is seen – money – then you will be able to trust him for that which is unseen: health, peace, joy, prosperity, and God's favor in your life.

The point is that you can't sidestep the issue of trusting God with your finances. This is square one. Trusting God with your finances, as we've seen, is the least use of your faith, and if you aren't faithful in that which is least, then you won't be faithful in greater things.

God has a plan for every Christian, and His plans are bigger than our dreams.

“For I know the thoughts that I think toward you, says the Lord, thoughts of peace and not of evil, to give you a future and a hope.” (Jeremiah 29:11)

But as it is written: “Eye has not seen, nor ear heard, Nor have entered into the heart of man the things which God has prepared for those who love Him.” (1 Corinthians 2:9)

I don't think anyone has maxed out God's plans for them. God will do great things, but you have to rely on him. One of the first steps in that direction is becoming a faithful steward of God's resources.

He also said to His disciples: "There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.' I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.' So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are shrewder in their generation than the sons of light. (Luke 16:1,2,4,8)

Most people judge their worth by their savings and retirement fund, but those things are just a physical manifestation of the real asset – which is God's favor. Wealth is just a byproduct of God's favor.

The blessing and favor of God are what make you rich – not money. His true wealth was the favor of God. God gives us resources, but the resources aren't our real asset.

Money isn't your true asset. The real treasure is the blessing and the favor of God that produces riches.

Once you realize that God is the source of prosperity, you understand how pointless it is to chase after riches. This is one reason why Scripture reminds us that the power to get wealth comes from God.

"And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day." (Deuteronomy 8:18)

God is the source of our prosperity but notice the Scripture doesn't say God gives us wealth. God doesn't send us checks in the mail; **he gives us the power to get wealth.** He releases an anointing on whatever you do, and causes it to prosper – and the blessing of God is so powerful that it cannot be reversed.

"Behold, I have received a command to bless; He has blessed, and I cannot reverse it." (Numbers 23:20)

Once the favor of God is on our lives, it cannot be stopped! The only thing that can derail the blessing of God is our own unbelief and negativity. As long as we keep believing, the blessings of God will keep coming.

Understanding the true value of God's favor on your life will cause you to have the same attitude that the rich master had toward his servant in Luke 16. You can look at all of the things you possess and say, "it's just stuff." You'll know that money is merely a tool that helps you accomplish what God has called you to do – it isn't true prosperity.

Wealth can be stolen and property can be taken away, but no one can rob you of God's favor. The rich master knew where his real treasure was, and that is why he didn't get angry with the servant. He wasn't counting his paper money or coins as his true net worth.

Once you get that same mindset, you can catch a thief robbing you blind and not feel fear or panic. You can get to where your life isn't bound up in things. You can become so secure in your relationship with God, and so certain of His favor in your life, that you actually find something to complement a thief about.

The wealth you amass in life isn't important. The focus of your life should be **your relationship with God, which is what causes wealth to accumulate.** Money isn't that significant. On the other hand, **God's favor on your life is priceless.**

(Story of a pastor who lost his \$18 million facility due to a tornado...)

Pastor Bob was expressing the same attitude that the rich master had. He could see all of his physical assets were destroyed, but it didn't shake his faith because his faith wasn't in physical assets. He knew that the blessing of God was what produced all of those things, and he still had God's favor. The storm had taken his property, but God's blessing was still on his life. Eventually pastor Bob did end up with a facility twice as nice as the one destroyed by the tornado. His confidence was in the Lord, and the Lord restored everything that was taken from him, and then some.

Financial crisis pushes a lot of people over the edge, but – like the rich master – you won't be shaken if your trust is in the Lord.

You can only have that kind of confidence when you quit basing your life on physical things and rely on God. When your trust is in what money can do for you, then your security is in your bank account – and when your bank account gets low, you are going to feel frightened and insecure.

When you know God is your source, you won't cling to assets. This mindset will help you sleep at night! It will completely transform your life to learn to rely on God instead of trusting in assets or other people. You can actually live your life without being tied to, or a servant of, your money.

Money is nothing! It's the blessing and favor of God on you that is the real asset. The true power of money is in using it to change your future.

Money is a tool. Most people make the critical mistake of using money only for temporary short-term things. They spend their money on things that give a little bit of momentary reward, and they ignore the power of money has to shape their future.

Money doesn't just give you power to shape your future on earth – it also influences your eternity.

“And I tell you [learn from this], make friends for yourselves [for eternity] by means of the wealth of unrighteousness [that is, use material resources as a way to further the work of God], so that when it runs out, they will welcome you into the eternal dwellings.” (Luke 16:9)

You can touch people's lives through giving, and when you die, those people will be lined up in heaven to thank you for the way you used your resources to help them. You can do it by giving to people directly, or by giving to support the preaching of the gospel, which saves, heals, and delivers.

Paper money, gold, coins, diamonds, and silver are all temporary. One day they will all be burned up. (2 Peter 3:10)

But by investing money in the lives of others, you can take something that is destined for destruction and turn it into something eternal. You can transform money into something that will never pass away by investing it in the gospel and by using it to touch other people's lives. (*Treasure Principle*)

Every natural thing that you have used your money to purchase is going to be destroyed one day. It doesn't matter how much you have in this life. Some of the people who are greatly admired now because of all their wealth aren't going to have a single person waiting in heaven to thank them for using their money to change lives. (*Treasure Principle*)

A lot of people who have put their trust in money won't even make it to heaven, but I also believe there are Christians who won't have much treasure waiting in heaven. They'll still be blessed and overwhelmed by the love of God because we aren't saved according to our works, but there won't be anybody waiting to welcome them into heaven because they never used their money to spread the gospel and change lives.

Other people who were not highly esteemed in this life will have people lined up by the thousands waiting to welcome them. They might not have lived in the nicest house on the block but they will have given from their resources to bless others, and their giving will be transformed into eternal treasure. You won't know how many lives you have touched by giving to support the preaching of the gospel until you get to heaven and see everyone lined up to greet you.

A million years from now, people will still be stopping by your mention in glory to thank you for the investment you made in the gospel and for the way it touched their lives. No saint will be saying, "oh, I sure wish I'd spent my money on a nicer car, or a third flatscreen television." No way.

God is in the people business! All material things are going to fade away, and the only thing that will matter is how much you invested in people.

One day you will be thankful that you got money out of your pocket and put it into the gospel. Everything you hold onto, you end up losing. It's only what you give away that you get to keep, and no one is a fool to give away something they can't keep in order to get something they can never lose.

Most people take care of themselves first and tip God from the remains. After every lust and desire of their heart has been satisfied, they give God the leftovers. God isn't mad at them, but they are missing the benefits of good financial stewardship. It is far better to learn to live on less money, and to use a portion of our resources to affect the future.

Money is not our greatest asset. Wise people invest their money in the future. Remember, the blessing of God is what makes you rich, not money. As long as you have God's blessing, wealth will find you. The key is learning not to spend all of your money on short-lived pleasures, but using some of it to help shape your future. Not just on earth, but so multitudes of people will be waiting to welcome you into heaven.

Chapter 5 – Seek First the Kingdom

It's important to have the right attitude about finances before you start focusing on God's desire to bring money your way. Scripture says that if your eye is single then your whole body will be flooded with light, but if your eye is evil then your body is full of darkness. (Matthew 6:22 – 23) It also says that anyone who hastens to be rich has an evil eye. (Proverbs 28:22) In other words, if your focus is divided between the things of God and getting rich, then your whole body will be full of darkness.

This is a very important concept. The Lord is saying that He wants you to be single in your focus upon him. At first, you might think it is impossible to be totally committed to and focused upon God in everything you do, and if we had to rely on human strength, I would agree. But we don't have to live the Christian life in our own strength. The apostle Paul wrote,

"For the weapons of our warfare are not carnal but mighty in God for pulling down strongholds, casting down arguments and every high thing that exalts itself against the knowledge of God, bringing every thought into captivity to the obedience of Christ" (2 Corinthians 10:4, 5)

God has given us weapons so strong that they can bring every thought into obedience to Christ. You can work, raise a family, do all of the things you need to do in life, and still keep your attention 100% upon God. But you can't be focused on God when you think you are the one who is responsible for producing the financial blessing in your life! If you think that supporting your family and earning money is strictly up to you, then you are going to have a divided heart – and a divided heart is going to allow darkness to enter your life and hinder you in your relationship with God.

The apostle Paul also said, “this one thing I do.” (Philippians 3:13) The reason he accomplished everything he did was because he did one thing: he sought first the kingdom of God. The quickest way to destroy a person's vision is to give him or her two. You can't accomplish your goals when your attention and resources are divided. If you really want to prosper, then you need to forget everything else and press toward this one goal of putting the kingdom first.

I know you might be thinking, you're living in la la land. *Out in the real world, you have to work to pay bills. Life is all about working to get ahead.* It's true that we are supposed to work. Scripture says that lazy people who don't work shouldn't expect to eat, but God's plan for your financial freedom doesn't rely on the natural results of hard work.

“For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat.”
(2 Thessalonians 3:10)

We have to change the way we think about money and prosperity. Paul encouraged the Ephesians to think differently about the goal of work when he said, “let him that stole steal no more, but rather let him labor, working with his hands the thing which is good, that he may have to give to him that is in need.” (Ephesians 4:28)

He didn't tell them to labor so they could pay their bills and keep a roof over their heads. Nor did he tell them to labor so they could feed and clothe their children. He said, “work so you'll have money to give to those in need.”

He was echoing Jesus teaching that the most important use of money is not satisfying temporary needs. By satisfying other people's temporal needs, Paul was saying, they could demonstrate the love of God and touch people's lives.

Every dollar you get has the potential to influence a person's life for the better. Of course, you have needs to, and God knows that. The natural inclination is to think, if I start taking care of everybody else, then who is going to take care of me? God! God will take care of you, and he'll do a better job than you ever have.

This is where you see that finances are a matter of faith. You can't dissect what I'm saying and see exactly how it works. I can't write out a contract and say that if you do these things, you are going to have more money than you ever dreamed. But the Word teaches that when you put the kingdom of God first, then all of your financial needs will be taken care of. (Matthew 6:33) Prosperity is a byproduct of seeking God, it shouldn't be the goal.

What I'm talking about here is a matter of the heart. You can't create some kind of formula from what I'm saying where you put effort in one end and prosperity comes out the other. God's financial system doesn't work the same way that the world's system works. God's kind of prosperity results from faith. When you work so that you can have money to give, God takes care of you. It's a mindset and a heart condition, not a get rich scheme.

God's kind of prosperity comes when you shift your focus from getting and maintaining stuff, to living to give.

The highest form of giving is to help share the gospel. When you start helping the good news to be shared, demonstrating the love of God in word and deed, there is a divine flow that takes place. God starts supernaturally supplying your needs. This is why Scripture tells us to give God the first fruits, not the left-over fruit. The first thing you should do when you get money is give back to God. When you do that, God takes better care of you accidentally than you ever have done through striving and grasping at your resources.

There's nothing wrong with being prosperous. God wants you to have nice things, but your heart attitude should be that prosperity isn't about you – it's really about how much is flowing through you.

God gave us two hands: one hand to receive, and one hand to give. If God can get the money through you to other people, then he will get it to you – and as the money flows through there will be plenty left over for you. You are not supposed to live in poverty, it's just that your first priority should be helping other people, rather than trying to grab everything you can for yourself.

God evaluates prosperity by how much of a blessing you are to others. Prosperity isn't about you – it's really about how much money is flowing through you.

Many people will have had one or \$2 million pass through their hands in this life, but they won't have anything to show for it in eternity. They will have spent all of their money on cars, clothes, and food. Right now, we have the privilege of taking something that will eventually be completely destroyed and converting it into something that will never pass away. Once you understand this truth, you realize what an incredible blessing it is to be able to give. It's the investment opportunity of a lifetime.

We always put God first and God has blessed us as a result. We put our focus on seeking God and giving to others, and the side effect for us has been prosperity – that's how God's financial system works.

When you trust God and begin honoring him with your first fruits, then God will make your “Barns be filled with plenty, and thy presses burst out with new wine.” (Proverbs 3:10) He causes a supernatural flow of finances toward you. God's promise is this: “seek first the kingdom of God, and his righteousness, and all these things shall be added unto you.” (Matthew 6:33)

What “things” will be added unto you? In context, Jesus was talking about where you will sleep, what you eat, and the clothes you wear. He was saying that finances will be added unto you. So when you put the kingdom of God first, God takes care of your physical needs. In other words, when your first priority is seeking God, then he assumes responsibility of taking care of you – and God will do a lot better job than you can.

You are going to wind up frustrated if you think that work is all about getting money so that you can pay your bills. It's discouraging to get up every morning and go to work just so you can make your house payment and buy food and clothes. There is a better way to live!

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal” (Matthew 6:19)

Scripture tells us we should leave an inheritance for our children's children, and you need to save up quite a bit of money to do that. (Proverbs 13:22)

I think what Jesus was getting at here is our motives. It's wrong to build up savings out of fear, or so that you can sit back and say to yourself, “eat, drink, and be merry, for I have goods laid up for many days ahead.” (Luke 12:19)

That's the wrong attitude. But it's good to build up savings so that you always have resources to “abound to every good work.” (2 Corinthians 9:8) And to leave an inheritance to your grandchildren. That's using money to bless others.

“No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon. “Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? Which of you by worrying can add one cubit to his stature? “Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.” (Matthew 6:24-27, 31-32)

Jesus is encouraging us that we can have much more confidence in God to take care of us. This is a radical statement. We seem to feel like it's our duty to worry about things, but God is telling us to rely on him with our whole heart. (Proverbs 3:5; 1 Peter 5:7)

There should be a difference between Christians and unbelievers – between people who have a covenant with God, and people who are trying to do it all on their own. The world should be able to see a difference in every area of our lives, including finances.

We shouldn't be out in the world chasing money and struggling to survive the same way that unbelievers are. God wants us to prosper, and we have a covenant that includes financial prosperity. God is pleased when you prosper! He wants to see you succeed.

Let them shout for joy and be glad, who favor my righteous cause; and let them say continually, “Let the Lord be magnified, Who has pleasure in the prosperity of His servant.” (Psalm 35:27)

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers (3 John 2)

You can't just go through the motions of giving and think that God is going to return your giving 100 times over. You have to rely on God and trust that He is your source. It has to be a heart – level revelation, not just a conclusion you arrive at mentally. But once you grab hold of this, it will revolutionize your life. You will be completely transformed once you believe that by putting God first, he will begin to supernaturally take care of you. It will bring you a tremendous amount of peace and confidence.

Chapter 6 – Prosperity Isn't Selfish

“Then he who had received the one talent came and said, ‘Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.’ So take the talent from him, and give it to him who has ten talents. ‘For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.’” (Matthew 25:24, 25, 28 – 30)

The Lord expects us to take what he has given us and do something with it, not just hide it in the earth. Our God is a God of multiplication. He wants us to increase the resources we are given, not just spend our money on carnal appetites.

Another problem some people have is thinking that prosperity is selfish. I've had lots of people tell me they are satisfied with what they have, and they don't want anymore. I agree that being content with what you have is

godly, but it's also selfish to say you don't want more resources. What most of those people are really saying is, "as long as my needs are met, then I'm satisfied. I don't need anymore." But what about everyone else? When you have excess money, you can be a blessing to those in need. Without extra finances, you are limited in your ability to give. It's better to prosper and increase your finances – not for yourself, but so you can be a blessing to someone else.

Prosperity isn't all about you. God entrusted us with resources so that we can be a blessing to other people, so it isn't selfish to desire prosperity. When you see God as your source and treat the money he gives you as a resource to be stewarded, then it is very godly to want to prosper so that you can give and help establish God's covenant on earth.

You aren't going to see a supernatural return on your giving when you do it with the wrong motive. It has to come from a humble heart that desires to bless other people. Since the motive behind what you do is more important than the action itself, giving with a wrong heart is of no benefit.

"If anyone teaches otherwise and does not consent to wholesome words, even the words of our Lord Jesus Christ, and to the doctrine which accords with godliness, he is proud, knowing nothing, but is obsessed with disputes and arguments over words, from which come envy, strife, reviling, evil suspicions, useless wranglings of men of corrupt minds and destitute of the truth, who suppose that godliness is a means of gain. From such withdraw yourself. Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness and pierced themselves through with many sorrows. But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. Fight the good fight of faith, lay hold on eternal life, to which you were also called and have confessed the good confession in the presence of many witnesses.

(1 Timothy 6:3-12)

Paul's words are a reminder that personal freedom isn't everything. Life isn't supposed to be all about taking care of ourselves and seeking our own gain.

The love of money is the root of all evil – not money itself. Money isn't the problem, it's the attitude that people have toward money. It's putting your trust in money and finding your fulfillment in it. If you just put your trust in God, then he will give you money to accomplish his instructions and the call he has placed on your life. The problem comes when you love money and what it will produce more than you love God, and when you rely on it instead of looking to God as your source.

It's amazing to me how religion has perverted this Scripture, and we have Christians promoting poverty in the name of the Lord. It isn't godly to be poor any more than it is godly to be rich.

Money has nothing to do with godliness. God doesn't want us to always be dependent upon others because we are poor. He wants us to be able to help others out financially. He wants Christians to be part of the answer, not part of the problem, and to do that we have to have financial increase. I know a lot has been taught about money being evil, but if we want to be a blessing to others then we have to drop our prejudices against having money.

Biblical prosperity isn't selfish because it isn't about meeting personal needs. The Christian motivation for prosperity is about desiring to have the resources to bless others and accomplish what God has called us to do.

Prosperity isn't about indulging your flesh, that's not it at all. Prosperity is about giving. When you get that attitude, God will get money to you – and there will be plenty left over for you.

These truths about prosperity will work in any situation, anywhere in the world. The key is having the right motivation and seeking God first. When you do that, you will put yourself in position to receive God's supernatural flow.

“And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.” (2 Corinthians 9:8)

Real prosperity is defined by how much we give away, not by how much we keep for ourselves. A lot of people look good on paper. They have a huge house, fancy things, and a ton of money in the stock market and all kinds of investments – but all of their money is tied up. I've had lots of “wealthy” people tell me that they like to give finances to our ministry, but they can't because they don't have any “liquid assets,” those people aren't really prosperous.

If you are using all of your money for yourself, then you aren't prosperous. True prosperity is about giving and the ability to “abound to every good work.” It isn't determined by the size of your house, by the car that you drive, or by jewels and expensive clothing. In fact, you can be prosperous without having any of those things.

Prosperity isn't measured by how many assets you have. Joseph was a naked slave, but God was still with him, and it was just a matter of time before money started flowing his way. God's blessing on Joseph's life caused him to prosper in everything he did.

Joseph was a giver, and he always put God first – that's the same attitude we need to have. Today, when recession hits, the first thing most Christians do is cut back on their giving, which is the absolute worst thing we can do. Like Joseph, we need to put God first regardless of our circumstances. In fact, when hard times come, we should increase our giving so that we can increase our harvest.

The reason God wants to bless us is so that we can be a blessing. If you come into a recession, cut back on your personal spending, but never cut back on what you are doing for God. If God can get money through you, He will get it to you. Prosperity is having such an abundant supply that you are able to abound unto every good work, which means that blessings will flow your way when you are living to give.

“Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness” (2 Corinthians 9:10)

When you give money, it's like planting a seed. In the same way that planting a seed gives rise to a new plant that bears many more seeds, giving money away causes finances to grow in your life.

“For the eyes of the LORD run to and fro throughout the whole earth, to show Himself strong on behalf of those whose heart is perfect towards Him.” (2 Chronicles 16:9)

The word perfect here means “complete, whole, at peace.” It isn't talking about being sinless, it's talking about having a mature heart with a right attitude toward God. The Lord is searching the earth, looking for people who will believe his promises and put first the kingdom of God. He is looking for people who will give genuinely, from the heart, not as a form of manipulation – not giving just to get. God is literally searching the world for people he can give finances to, people who are givers.

You could turn this around and say that if you are consistently short on money, if you always have more month then you have money, then maybe God doesn't see you as a giver. That's not the only reason for experiencing lack.

Other things could be going on to cause lack in our lives, but it's also possible that our hearts are right.

There are two dominant heart conditions when it comes to money: eaters and sowers. Eaters are the ones who are all about getting their own needs met, they are seeking to establish their own kingdom. They use their resources to buy everything they want, and they only give when there is something left over.

Sowers, on the other hand, are all about putting other people first. Sowers need to eat too, so it's not like they can't buy things for themselves, but their hearts desire is to give and seek God's kingdom first. Sowers are the people God is searching the world to find.

Giving profits you nothing if you don't do it motivated by love – even if you give all of your goods to feed the poor. (1 Corinthians 13:3)

When we understand finances properly, we realize that prosperity isn't about us. It's about being able to bless other people. If you don't currently have that attitude, once you get it, you'll experience the reality that God gives seed to the sower. Selfishness short-circuits prosperity because it causes us to consume all of our resources. It turns us into a vacuum cleaner that sucks up everything in sight. We ought to be just the opposite. Christian should be like leaf blowers, giving money left and right. We should be imitating God by searching for opportunities to give and asking him to show us how we can be a blessing.

Another thing to keep in mind is that prosperity doesn't happen overnight. You don't go from being selfish to becoming a generous millionaire instantly for a couple of reasons. First there is a time between planting seed and harvesting. Fruit doesn't show up the next day. Second, money has power, and you might not be able to handle the power of prosperity right away.

God knows you have needs, and He wants you to be taken care of. Remember, he doesn't mind if you live in a nice house and drive a nice car, as long as you aren't consuming all of your finances on yourself. When you get the attitude of a giver and walk it out over time, God will increase your finances. If God can get money through you, he will get it to you – and it won't be long before you have plenty left over for yourself.

Chapter 7 – The Tithe

I was taught to believe that the tithe is mandatory. We were told that we owed God 1/10 of our income and if we didn't pay up, we'd be cursed. Not tithing, we were told, is the same as stealing from God. “You're robbing from God” they would tell us, “God is going to get you.” Fortunately, none of that is true. God loves us independent of our performance, which includes whether or not we tithe. New Testament giving isn't a debt or an obligation.

“He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.” (2 Corinthians 9:6-7)

I don't know how any Christian can read this passage and still think we are obligated to tithing, or that we are cursed if we don't. It says we're not supposed to give “grudgingly, or of necessity.” If the reason you pay a tithe is because you don't want to be under a curse, then you are paying out of necessity, and it isn't cheerful. It's like paying hush money to God.

The Word tells us not to give grudgingly or of necessity because God loves a cheerful giver. The dominant motive for giving under the new covenant should be a cheerful heart. We should be giving because we want to, not to pay God hush money.

2 Corinthians 9:15 says, “thanks be unto God for his unspeakable gift.”

This summarizes why we should give back to the Lord under the new covenant, because He has already given to us beyond measure. God has provided everything for us, and our giving is actually an expression of appreciation for all that he has done for us. It goes back to the Scripture that says nothing we do is of any benefit unless it is motivated by love. (1 Corinthians 13:3) Again, the motive behind our gift is more important than the gift.

Scripture says we have been “redeemed from the curse of the law.” (Galatians 3:13) God isn't mad at you if you don't tithe – I think it's unwise not to tithe, but God will still love you if you don't.

We're not cursed if we don't tithe, but tithing is still in our best interest.

We have been redeemed from the curse of the law, and we aren't under the bondage of legalism to tithing, but we should also recognize that tithing was a biblical principle before the law came along. Abraham wasn't living under the law, yet he tithed. I believe that we are supposed to tithe also. Actually, I think the tithe is a starting place. Everything we have under the new covenant is far superior to the old covenant, so I think we should be doing more than what was required under the law.

“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation. Bring all the tithes into the storehouse, that there may be food in My house, and test Me now in this,” says the Lord of hosts, “If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it. “And I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field,” says the Lord of hosts” (Malachi 3:8 – 11)

There is a huge difference between the punishment that came for disobeying the law under the old covenant, and the grace that we live under in the New Testament. The motivation for tithing today is out of appreciation for what God has done in our lives. It should come as a response of love from the heart, out of a desire to bless people. We don't tithe in an attempt to keep the law. In fact, it would be a bad idea to even try.

“For as many as are of the works of the law are under the curse; for it is written, “Cursed is everyone who does not continue in all things which are written in the book of the law, to do them.” But that no one is justified by the law in the sight of God is evident, for “the just shall live by faith.” Yet the law is not of faith, but “the man who does them shall live by them.” Christ has redeemed us from the curse of the law, having become a curse for us (for it is written, “Cursed is everyone who hangs on a tree”), that the blessing of Abraham might come upon the Gentiles in Christ Jesus, that we might receive the promise of the Spirit through faith. (Galatians 3:10 – 14)

Christ freed us from the curse of the law. God is not coming against you. He is not going to take money from you if you don't tithe. Trying to pay off God like he's some kind of mobster is the wrong motivation. You're not going to benefit from that kind of giving.

The motive for our giving has to be a cheerful heart, but we can see the natural reasons why tithing is beneficial. It's just like a farmer who sows seeds to reap a crop. God gives you seed, and you have a choice about what to do with that seed. You can eat all of the seed that God gives you, or you can plant some of it and reap a crop that will

ensure you have something to eat next year. Planting seeds ensures a future crop, and tithing looses finances into your future – in addition to the eternal benefit. Money is like seed, and when you consume every dollar that comes your way, you aren't investing in your future.

God loves you if you eat all of your seed, but don't be surprised when the money runs out and you're crying out to God about not meeting your needs. It's not his fault if you ate all of your seed. You need to be disciplined enough to take a portion of what God has given you and sow it into your future.

The tithe is a starting place, ultimately, you should desire to give even more than 10%. Remember, God is still going to love you whether you give 9%, 11%, or nothing at all. Tithing has nothing to do with how God relates to you, but there is still a benefit to tithing.

God the Father put all of his wrath on Jesus, so he isn't mad at you for not tithing. He's not even in a bad mood. Jesus became a curse so that we wouldn't be cursed. We aren't living under the bondage of the law anymore. We don't tithe to please God, we do it out of a sense of appreciation for all that God has done for us, and because it's the smart thing to do. I can't emphasize enough that there is no longer a punishment associated with tithing, and it doesn't change how God sees us.

Now that we are born again and God's spirit lives in us, He has removed the curse. It's like we're adults now, and He is no longer trying to get us to behave by threatening punishment. Now, we do what is right out of a good heart and because we understand spiritual things.

I give tithes and offerings because it's a way of showing my faith and using the finances God gave me to help build his kingdom. I believe in tithing just like I still look both ways before crossing the street, I just give with a different motivation than they did under the old covenant.

When you give grudgingly or out of necessity or because you think God is going to break your kneecaps if you don't pay up, it profits you nothing. You get zero benefit from that kind of giving. The people you give to will benefit but it isn't going to come back to you. That kind of giving won't influence your future. You have to come out from under the mindset of old testament obligation and start giving with a joyful heart if you want to see a return on your giving.

The motive behind your gift is more important than the gift itself. You have to plant your financial seed with a cheerful heart, motivated by love, because your gift is ruined when you give with the wrong motive.

“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings.” (Malachi 3:10)

This is the only instance in Scripture where the Lord says, “prove me.” Basically, he's saying, “try it and see if it doesn't work!” Nearly everything else He said was a command: thou shall do this or thou shall not do that. But when it comes to tithing, He said “prove me.”

I think he said it this way because he knows it is scary for people to take a portion of what they need to survive and give it away. When you are dependent upon money to pay bills and buy food, it's hard to move your trust over to a God you can't see. God knows that about us, so he said, “try me.”

When you first start giving, it might be better for you to give 2% or 5% if that is what you can trust God with and do

it with joy and peace. If that is what you can give cheerfully, then start there. It's better to give a small percentage cheerfully than to tithe in fear. Ultimately, I think we should be giving more than 10%, but you should start where you are comfortable – or where you purpose in your heart. (2 Corinthians 9:7)

The motive behind your gift is more important than the quantity of the gift. Eventually you want to get to where you are thinking, God, this is your money. What do you want me to do with it? It all comes down to the motive of your heart.

Giving out of fear is the same thing as giving “grudgingly” and giving out of manipulation and condemnation is the same as giving “of necessity.” Giving with these motives profits you nothing.

Christians shouldn't fall for any kind of coercion. The only giving that is acceptable to God is that which you purpose in your own heart and give cheerfully – not grudgingly or of necessity. You aren't going to buy prosperity from God or force him into blessing you – just like you don't need to pay him protection money to keep the curse of the law out of your life. All of that is manipulation and condemnation and giving with those motivations profits you nothing.

I encourage you to give and to tithe, but don't do it out of fear or guilt, do it because you love God and you want to show your appreciation for all that He has done for you.

Chapter 8 – Give Where You Are Fed

A storehouse is where you get fed – so you should be giving your tithes where you get fed, spiritually speaking, and that may not be your local church.

It matters where you plant your seed. Some people think that God sees their heart when they give, and they reap a benefit from their giving regardless of what the church does with their money, but that's not true. You'd be a very poor farmer with that kind of attitude. Would you expect the same results from casting your seed on pavement that you would get from planting it on fertile soil?

Scripture tells us to bring our tithes into the storehouse, so we should be giving where we get fed.

Your tithes, or at least a portion of it, should be going to the ministry that is feeding you. However, widows and orphans may not minister to you, but it is a godly thing to give and support them – that falls under what is called benevolence giving. (1 Timothy 5:3–10 & James 1:27) There is also giving that goes toward missionary work. So not all of your giving should go to where you are being fed, but the bulk of it should.

Don't put your tithe into a dead church.

The return on your giving is going to depend to a degree on how fruitful the ground is that you are sowing into, just like there is a difference between planting in concrete and dirt. If you give to a church or ministry that isn't really accomplishing the Lord's work, concrete, then you are going to get marginal returns. When you plant your seed in a place that is fruitful and ministering the word of God, dirt, then you are going to receive a better return.

“But Peter said to him, “Your money perish with you, because you thought that the gift of God could be purchased with money! You have neither part nor portion in this matter, for your heart is not right in the sight of God. For I see that you are poisoned by bitterness and bound by iniquity.” (Acts 8:20, 21, 23)

It's possible to be in the process of believing God for a miracle, and it may be that letting go of some of your money could be a step of faith for you. It isn't giving money that makes the miracle happen – it's stepping out in faith.

The people who are using manipulation are not truly in tune with God. I'm not saying they aren't born again, but I am saying they are carnal. Those people aren't really feeding the body of Christ. If we'd stop giving to them, they would go away.

It's okay to give when you are touched emotionally sometimes, but don't let that be the driving motivation behind your giving. If you aren't already doing so, you should give from your first fruits and give where you are fed. Give to the people who have really affected your life.

Chapter 9 – Partnership

One of the best-known Scriptures about prosperity is the apostle Paul's statement to the Philippians that “my God shall supply all your needs.” (Philippians 4:19) Often, you hear that verse taught like it applies to every person on the face of the planet. It's true that God wants to supply all of your needs, and there are plenty of scriptures that talk about that – like how God provides for the birds of the air and the lilies of the field. (Matthew 6:25–30) But Paul wrote this particular verse about people who had partnered with him in spreading the gospel. He was talking about the special blessing on partnership. Earlier in this letter Paul said,

“I thank my God upon every remembrance of you, always in every prayer of mine making request for you all with joy, for your fellowship in the gospel from the first day until now” (Philippians 1:3 – 5)

The word translated “fellowship” in verse five is the Greek word *koinonia*, and it means “partnership.”

“But I rejoiced in the Lord greatly that now at last your care for me has flourished again; though you surely did care, but you lacked opportunity. Not that I speak in regard to need, for I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things, I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me. Nevertheless, you have done well that you shared in my distress. Now you Philippians know also that in the beginning of the gospel, when I departed from Macedonia, no church shared with me concerning giving and receiving but you only. (Philippians 4:10 – 15)

Paul said he had learned how to live in need and abundance. He was rejoicing because he saw their heart to give, and he knew that by supporting him they were actually giving to God. He saw that their giving would cause God to pour out a blessing on them and result in 100-fold return.

There giving wasn't just benefiting Paul personally, it was helping to establish God's kingdom abroad, and Paul was rejoicing because he knew that God gives prosperity to help establish his covenant. Paul understood that their giving would result in a supernatural return – because God gives seed to sowers. (2 Corinthians 9:10)

There is no doubt that God delights in the prosperity of his servants, or that he sends sun and rain on the just and unjust alike.

Let them shout for joy and be glad, who favor my righteous cause; and let them say continually, “Let the Lord be magnified, Who has pleasure in the prosperity of His servant.” (Psalm 35:27)

That you may be sons of your Father in heaven; for He makes His sun rise on the evil and on the good, and sends rain on the just and on the unjust. (Matthew 5:45)

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers (3 John 2)

If you really want to be blessed, then partner with a ministry that has a big vision and is doing a great job of spreading the gospel. The way God gets money to a ministry is by giving it to believers who support it. In order for the money to get to the ministry, it has to pass through the hands of partners first – and as the money passes through, there will be plenty left over for you. So one of the best ways to prosper is to find a ministry that is powerfully anointed by God and become a partner with it.

This is why God can cause a supernatural flow of finances to go your way when you identify yourself as a giver. God has made provision for every believer, but there is a special anointing on people who give in order to help spread the gospel.

When you say, “I want to help this church change our city,” or “I want to help this person go around the world and spread the gospel,” then God can prosper you to do that. God gives money to people who will use it to advance the kingdom. (Deuteronomy 8:18) He gives more than enough so there is always plenty left over for the giver.

“A man's gift makes room for him and brings him before great men.” (Proverbs 18:16)

Gifts also have an effect in the spiritual realm. When you give, it opens up doors for you. It can create opportunities and bring you before powerful people. This is different from a bribe, and Scripture gives us an example of a gift being used in this positive sense.

The Queen of Sheba was astounded by what she saw in King Solomon's court, and she said to him, “It was a true report which I heard in my own land about your words and your wisdom. However, I did not believe the words until I came and saw with my own eyes; and indeed the half was not told me. Your wisdom and prosperity exceed the fame of which I heard.” (1 Kings 10:6-7)

Solomon was the wisest and wealthiest man on the face of the earth. The Bible says that people came from all over the world to inquire of him and search out his wisdom.

In a spiritual sense, when you give by partnering with a ministry, it makes room for you. It's like you start drawing on the anointing that is on the ministry. You end up partaking of the fruits of the ministry.

She wasn't giving the money to help Solomon. She gave that gift to help herself. She used it to gain entry and to partake of Solomon's wisdom, favor, and anointing – and she ended up leaving Jerusalem with all of the bounty Solomon gave her.

So on her return journey, she still had tremendous wealth she used to aid beggars and farmers, but she also had wisdom and anointing she could use to build her entire nation. Benevolent giving would have been a short-term solution but using wisdom and anointing to lift the kingdom out of need was a long-term solution.

By partnering with them, you begin to draw on the anointing and experience they have. It will come to you and help you fulfill your own calling.

It's kind of like finding someone who has reached a destination you want to travel to and latching onto them to help you get there. You find someone who has gone further than you have gone, and you sow into their life to help get yourself to the same place, that's what the Queen of Sheba did. She found a person who had more favor, more

wisdom, and greater wealth, and she used a gift to gain access to him in order to glean more wisdom, wealth, and favor for herself.

It's important to recognize that when you partner with a ministry and give deliberately, you can partake of the blessing that is on that ministry. Not giving just to get, but giving to help bring you where you want to go. When you do that, it starts a supernatural flow of God's finances toward you so that you are able to both meet your own needs and also abound unto every good work. (2 Corinthians 9:8)

God won't let you outgive him. God always blesses you back when you show faith in Him by giving of your substance. You will never be more faithful to God than he is to you.

When your heart is right, partnering with a ministry to help it get the gospel out is going to open up doors for you and cause you to prosper.

Giving is a powerful part of tapping into God's prosperity. Several different things help determine the harvest you get from your giving – like the attitude you give with, where you give, and trusting God as your source – so there isn't a formula. But you can't really prosper in God's economy until you start sowing into his kingdom.

I recommend you do it regularly, by tithing and giving from the first fruits of your income, that way you won't spend your money before you can give and end up missing out on God's supernatural supply. As you become a deliberate, on purpose giver – and you do it motivated by love – it will start a flow of God's blessings into your life that will cause you to prosper like never before.

Chapter 10 – In God We Trust

When it comes to prosperity, the first thing a lot of people teach about is giving. They put the greatest emphasis on “give, and it shall be given unto you” (Luke 6:38) Giving is one of the last things I discuss when I teach on finances because I think the heart attitude you have toward money and the motive you give with are more important. Now I want to tie it all together and show how giving with the right attitude, and in the full knowledge that God is your source, will really prosper you.

A well-known Scripture tells us to trust in the Lord with all our hearts and lean not unto our own understanding. It's a powerful verse, and we hear it used a lot. In context, it is part of a passage that describes how one of the ways we trust in the Lord and lean not on our own understanding is by giving.

“Trust in the Lord with all your heart, and lean not on your own understanding; In all your ways acknowledge Him, and He shall direct your paths. Do not be wise in your own eyes; fear the Lord and depart from evil. It will be health to your flesh, and strength to your bones. Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.”
(Proverbs 3:5–10)

People often talk about these verses in the sense of trusting in the Lord, but they overlook the fact that it says to honor the Lord with the first fruits of your income. Folks will pray all day long for God to direct their paths, but they don't see how giving is connected. Most individuals who are seeking God's guidance regularly would say they trust in God, but not all of them are giving regularly. Well, if you aren't giving, then you aren't acknowledging and trusting the Lord in all of your ways. And according to this passage, you aren't honoring God.

Finances are an important part of our lives and an important part of our relationship with God. God wants us to trust him fully and to let Him into every area of our lives. God wants to be a part of everything you do.

We all have lots of things vying for our attention, but we can still keep our minds focused on God. It doesn't matter what your situation is, you can trust God with all of your heart even when you're on the job. You might have a "boss" at your job, but ultimately God is the one who promotes you.

"For exaltation comes neither from the east, nor from the west nor from the south. But God is the Judge: He puts down one and exalts another." (Psalm 75:6-7)

God is the source of everything. We should be looking to God as the source of our prosperity and promotion. Even if you punch a clock and work for someone else, God should be your source. If you don't already have that mindset, once you get it then economic hard times won't bother you.

Instead of being fearful about your job security you'll trust in the Lord – and even if you do lose your job, you'll trust God for something better. Knowing that God is your source gives you a peace and stability in life that a lot of people don't have.

How do you make God your source when you are spending most of your time working and fulfilling other responsibilities? It's simple, the Lord tells us to give the first fruits of all our increase. The way you act on your faith and make God your source is by giving – by tithing and making offerings – because if you didn't believe God was going to bless you back, it would be crazy to give away your livelihood.

Unless you factor faith in God into the equation, it makes no sense to take 10% of what you make and give it away. This is foolish to the natural mind – and that is exactly why God asks us to do it! God isn't broke. He doesn't need our 10%. Giving is a way of demonstrating that we are in God's economy, not the worlds. (That we are not living on our own power and might!! Me)

We need to trust God. The Lord set up this system of tithes and offerings for our benefit, not His. Giving is about recognizing God as our source and trusting in him. Giving plays an important part in trusting God.

Tithing and giving has nothing to do with God needing our money. God just wants us to trust Him, instead of looking to ourselves or our employer as our source. It's difficult for the natural mind to take a portion of what we have and give it away. It seems like we are moving away from our goals by tithing, and we would be if God hadn't promised to give back to us abundantly. Giving is about trusting God in this area that consumes more of your time and energy than any other part of our lives. We get there by taking a portion of what God gives us and giving it back to him.

The Lord doesn't tell you to give a specific amount. God put a percentage on giving because everyone can give 10%, whether you have \$1 million or a dime.

When you honor God by giving with the firstfruits of your increase, then the Lord turns around and says, "so shall thy barns be filled with plenty, and thy presses shall burst out with new wine." The way we would say that today is, "I'm going to fill up your checking account, and your savings account is going to burst." Giving is how you wind up with a huge savings – not by hoarding. When you take a portion of what you have and trust God with it, then it becomes a seed that yields greater increase in the future.

You can get strength and sustenance by eating seeds, but you also need enough wisdom to set aside a portion of those seeds for planting. You can't eat those seeds, even when you're hungry, because eating all of your seed now means starving tomorrow. Planting seed ensures that you have a crop in the future to feed your family and provide for your needs. Most people are short-term thinkers. They don't see the wisdom in giving because the natural mind can't understand the things of the spirit. (1 Corinthians 2:14)

A lot of folks are struggling financially, and their natural minds don't see how they can spare any of their income toward giving. The mind sees that there isn't enough and concludes that we need to keep everything, but the word of God says honor the Lord with the first fruits of your substance and our bank accounts will burst forth with finances.

God says the way to abundance is by giving – or you could say that it's by trusting God, because giving boils down to trust. Remember, the Lord asks us to give so that we will learn to rely on Him. Ironically, the people who are most reluctant to give and are most convinced that they need all of their money are the people who need to trust God the most. Faith without works is dead. You have to act on your faith.

Don't take this the wrong way, but if you aren't tithing, then you aren't trusting God. Giving is a step of faith that turns your focus to God and moves you into position to receive from Him.

God isn't mad at you if you aren't tithing. He's not going to come and get you. But if you aren't giving, then you aren't really trusting God. It's a scriptural principle that if you want to prosper through God, then you are going to half to learn to give. Look at this verse from Proverbs.

“There is one who scatters yet increases more; and there is one who withholds more than is right, but it leads to poverty. (Proverbs 11:24)

To the natural mind, that doesn't make any sense. How can scattering lead to prosperity, and withholding lead to poverty? Yet that is how God's economy works. You can't understand it with your natural mind.

The world prospers by hoarding, but God reveals that the way to supernatural prosperity is through giving. When you don't tithe or give because you think you need everything, you are withholding more than is necessary, and it leads to poverty. If you want to prosper, take a step of faith and start giving.

The longer you have been following the thinking of this world, the less sense any of this is going to make. But according to the promises of Scripture, God gives back to you when you give in faith. It's when you scatter that your barns are filled with plenty and your presses burst forth with new wine.

Giving is your way to prosperity! You can't operate in financial prosperity through God's system without trusting God with your finances and being a faithful giver. The next verse in Proverbs 11:25 says, “The liberal soul shall be made fat, and he that waters shall be watered also himself.”

This is stating the same principle we discussed earlier about God giving seed to sowers. God gives money to people who are going to sow into his kingdom, not to people who are just going to keep it all. The liberal soul shall be made fat is another way of saying that when you are a giver, you will have more money than you need. You'll have riches in reserve. God will bless you and multiply you.

This also shows that you reap what you sow. (Galatians 6:7) If you give a little, you get a little – but when you give liberally, you get liberally. When you sow a lot, you reap a lot. Nearly everyone wants to reap a lot, but they try sowing as little as possible, it doesn't work that way. You can't give by the teaspoon and expect to receive by the truckload. If you want to receive by the truckload, then you have to give by the truckload.

Fortunately, God's kingdom is set up on percentages. You don't have to literally give huge amounts of money. God looks at your giving in proportion to how much you have.

Giving liberally isn't about the cash value of your gift. You can be so wealthy that 10% of your income won't even put a dent in your spending. In that case, tithing might not be enough to build trust in God as your source. If you have come to a level of prosperity where giving 10% is no skin off your teeth, then you should increase your giving to where you still need to trust God to multiply your finances. Give to where you are relying on God to come through for you financially. It's all about trust.

If you aren't honoring the Lord with your first fruits, the bottom line is that you don't trust God. Fear that God won't come through for you is what is keeping you from giving, and that fear is actually releasing poverty into your life. If that's the case, then all you have to do is start taking steps of faith by giving. Honoring the Lord with your first fruits will release the power and anointing of God in your life, and you will begin to prosper. It's simple.

Many people are praying and asking God to bless them financially yet they are afraid to follow His instructions about tithing. Giving is an absolutely integral part of Godly prosperity but remember that your motive is more important than the gift. Don't try to give just so you can get – it won't work. Whatever you do, do it heartily as unto the Lord, and God will cause it to prosper.

“And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.” (Colossians 3:23 – 24)

Giving keeps your heart focused on the Lord. Trusting in God as your source lets Him into your finances. You won't just spend a little devotional time in the morning and then shut God out and go through the rest of the day in your own ability. God doesn't want you to divide your life into a “spiritual” part that prays and a carnal part that works and takes care of day-to-day responsibilities.

One of the ways we can learn to put God first is by taking a portion of what He gives us and giving it back to him. Your heart will be where your treasure is. (Matthew 6:21) Consistently investing money in the kingdom will keep you single-minded on God. Even though you have to work a job, you will know that God is your source.

“Give, and it will be given to you, a good measure, pressed down, shaken together, and running over shall men give unto your bosom. For with the same measure that you use, it will be measured back to you.” (Luke 6:38)

The way you give is how you receive. Are you giving off the top? Is tithing the first thing you do when you get income? If you're slow to give, then you're going to be slow to receive. Some people wait until the last possible moment, and then they give grudgingly or of necessity. They don't really want to give, but they feel like they have to. Then they wonder why their needs aren't supplied right away. The reason is this law - you not only reap what you sow, you reap the way you sow.

If you want to prosper in God's system, then you have to start giving – and you can't just grudgingly give a little bit if you want to get a lot in return. You have to give a lot, you have to do it cheerfully, and you have to give from the first fruits. If you do those things over a prolonged period of time, then you can start to see a crop come in.

If you have money, then you can give. It doesn't matter how much you have. Trust what God's Word says and begin to give from your first fruits. Don't hold back for fear that you won't have enough. God will provide. He wants to bless you financially, but you have to plant seed. You need to take a step of faith. So start giving, and watch for God's supernatural flow to increase your finances and cause you to prosper in every area of your life.