

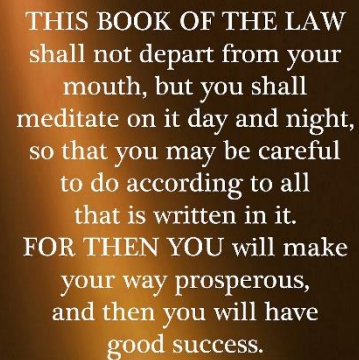
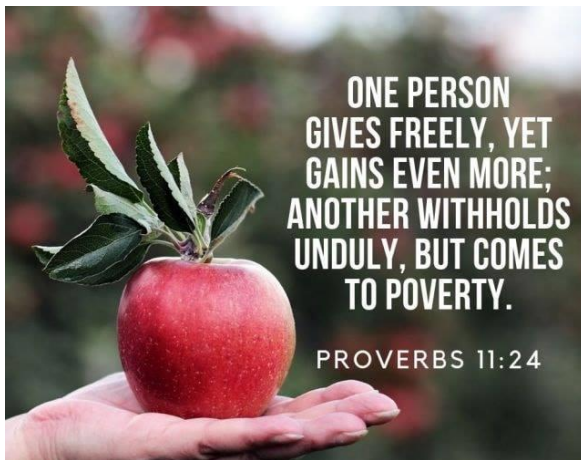
# Financial Stewardship

What does God say as to how His children should handle their finances?



I WISH  
**ABOVE ALL THINGS**  
THAT YOU MAY  
PROSPER AND BE  
IN HEALTH, EVEN  
AS YOUR SOUL  
PROSPERS.

• 3 JOHN 2 •



THIS BOOK OF THE LAW  
shall not depart from your  
mouth, but you shall  
meditate on it day and night,  
so that you may be careful  
to do according to all  
that is written in it.  
FOR THEN YOU will make  
your way prosperous,  
and then you will have  
good success.

-Joshua 1:8

God has a separate set of financial laws that transcend the earthly realm. Understanding God's laws of prosperity and stewardship will revolutionize your thinking regarding finances and investments, both in the present time and for eternity.....

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# Financial Stewardship

January 2024

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## TAB 2 – LIFE LESSONS, FINANCES

## TAB 3 – GOD’S LAWS OF FINANCE AND STEWARDSHIP

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# Introductions

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## KEVIN INTRODUCTION:

- My story – a ten year process
- Conservative theology vs. the “full gospel”
- Vision – 50% of the church with revelation knowledge on God’s laws of finance
- Dave Ramsey focus – primarily physical realm tactics & strategies
- Our focus – spiritual realm, the promises & instructions given in God’s Word

## GROUP INTRODUCTIONS:

- Where do you currently attend church?
- Why taking this class?
- Experience in studying what God’s Word has to say concerning finances?
- Any frustration, resistance or confusion in trying to be obedient to God’s Word in the area of finances?
- **Specific questions or objections that you want answered over the next ten weeks?**

## SOURCES:

God’s Word 😊

“Trust God for Your Finances” - Jack Hartman

“Financial Stewardship” - Andrew Womack

“The Treasure Principle” - Randy Alcorn

*All scriptures we will be reviewing will be available in the King James and Amplified, as well as the original Hebrew or Greek*

## COURSE OBJECTIVES:

- To examine specifically what the Word of God says with regard to how we are to steward our finances as believers in Christ.
- To contrast the world’s system of finance vs. God’s laws of finance & stewardship.
- **To save you time! To shorten the process from having an intellectual understanding (head knowledge/mental ascent) of God’s instructions/promises to having revelation knowledge wherein the Word of God is settled in your heart.**

Over the next ten weeks, we will explore in detail why God's Word says that the world's "me first" system of finance is wrong. We will examine an alternative way to prosper, and this is by following God's laws of finance and stewardship which are taught in His Word. If we follow these laws, we will prosper exactly the way that God wants us to prosper and there is absolutely nothing wrong with this kind of prosperity.

**Prosperity is a byproduct of seeking God, it should not be the goal.**

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## Course Overview

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Over the next 10 weeks, we will examine in great detail God's laws of finance and stewardship. But just as important, we will study how to come into alignment with God and His Word concerning the way we think – to make a conscious decision to be programmed by God and His Word instead of the world around us and the enemy behind it. Jesus died to give us an abundant life. (John 10:10) He has already won the victory over sin and the kingdom of darkness. The only thing that stands between us and living the abundant life is the six inches between our ears.

We are instructed in Romans 12:2 to renew our minds in God's Word in order to achieve transformation. This is absolutely vital in living a victorious Christian life and receiving the blessing and favor of God in our life. And as we gain revelation of our identity as a child of God, as well as our authority as believers, we will be empowered to experience the love, joy, peace and freedom, as well as the financial prosperity that are ours through Christ.

Jesus taught a great deal on the subject of finances and managing resources which tells us that the topic of money, and how we handle it, is very important. God knows that because of our attachment to it, Satan will use it as a tool to try and trip us up in our Christian walk.

One of the reasons the church hasn't made more of an impact on modern society seems obvious - 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, including how we manage our finances.

Living in lack and insufficiency is all that many people know. During these 10 weeks, we will focus on God's laws of prosperity which will always overcome any shortages of the world's system. There is no lack in heaven, and God, in all His generosity and abundance, wants to open up His storehouse for all who believe His promises and are obedient to His instructions.

Learning how God views finances is basic Christianity. Jesus said that if you can't be faithful with your worldly wealth, then you can't be trusted with anything. (Luke 16:11) Not surprisingly, what the Bible has to say about financial stewardship is much different than what is taught 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.**

**God's laws will always overcome the world's obstacles to the exact degree that we know these laws, believe them in our hearts, apply them in our lives and stick to them with unwavering faith.**

### **God's Word is the Final Authority**

I recommend that you approach the next 10 weeks with an "I've got to see the answer in the Scriptures before I believe it" attitude. Every point that I make can be backed up by scripture. This course won't contain a few verses of scripture that I can use as a basis for my "pet theories." Instead, you will see that this outline is

saturated with dozens of verses of scripture. My theories are not important. The important thing is what God's Word says and my only function is to explain and correlate the various verses of scripture that we will be examining.

We can place our total and absolute faith in God's laws of finance and stewardship. If we can't believe God's Word in the area of our finances, how can we be sure that we can believe His promises for our eternal salvation? If we can believe some of what God's Word says, we should be able to believe all of what God's Word says.

### **Perspective**

If it takes us four years to graduate from worldly high schools and another four years to graduate from college, we should not expect to learn God's magnificent spiritual laws without spending a great deal of time and effort studying and meditating in God's Word! If we want God to prosper us, we must give ourselves wholly to continual study and meditation in his Word. No one can study and meditate in the Word for you!

Meditate upon these things, give yourself wholly to them,  
that thy profiting may appear to all (1 Timothy 4:15)

**If you realize that God has a separate set of financial laws that transcend the earthly realm, you'll commit to studying and meditating on God's laws of finance in order to learn everything that you possibly can about how they work.**

### **The Right Priorities**

We need to be aware of 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 that we desire in our lives. Our relationship with God needs to permeate every area of our lives: marriage, business, relationships and recreation, as well as finances.

**The wealth you amass in life isn't important. The focus of your life should be your relationship with God, which is what puts you in a position to receive His blessing and favor.**

### **God Has a Plan**

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

For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future. (Jeremiah 29:11)

And all these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God (Deuteronomy 28:1)

I have come that they may have life, and that they may have it more abundantly. (John 10:10)

**No one has maxed out God's plans for them. God will do great things in our lives, but we have to trust and rely on Him.**

God has no favorites. What he does for one, He will do for others. “God is no respecter of persons.” (Acts 10:34) However, we must do our part and our part involves a commitment to study and meditate in the Word.

Study to show thyself approved unto God, a workman that needs not to be ashamed, rightly dividing the Word of truth (2 Timothy 2:15)

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)

### **More Than Financial Increase**

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also (Matt. 6:19-21)

The treasures the Bible speaks of are the blessings that money can't buy such as peace, joy, victory over sin, health, abundance, and most important of all – eternal life. When most people think of the word “prosperity,” they think of it in a narrow financial sense. God's kind of prosperity not only includes financial blessings, but also success in every other area of life. He brings a supernatural peace that settles over our homes, our marriages, our children, and our relationships with others.

Over the coming weeks, we will be reviewing the scriptural principles that go to the heart of financial problems – and success. Anyone who applies these principles can see breakthrough in their lives – and not just an increase in finances.

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.

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. God has a better way for us to live!

**We're trying to help you shift your trust to the Lord so that you can start receiving prosperity by faith instead of depending on your own intellect and stressing yourself out.**

### **THE MOST IMPORTANT VERSE IN THE BIBLE FOR SUCCESS AND PROSPERITY:**

This Book of the Law shall not depart out of your mouth, but you shall meditate on it day and night, that you may observe and do according to all that is written in it. For then you shall make your way prosperous, and then you shall deal wisely and have good success (Joshua 1:8)

In Joshua 1:8, our Father has given us specific instructions to follow if we sincerely want to be prosperous, wise and successful. Continual meditation will draw us closer to God. We'll understand His principles. We'll trust

Him more. We'll have a strong desire to obey all of His instructions. We'll speak His Word continually. When we know God and trust Him and obey Him, we will be blessed if we don't grow weary and stop abiding in Him.

If you abide in Me, and My words abide in you, you will ask what you desire, and it shall be done for you (John 15:7)

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 – His favor and blessing.

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)

### **True Prosperity**

Real prosperity is defined by how much we give away, not by how much we keep for ourselves. 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.

**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.**

**Money isn't that significant. On the other hand, God's blessing on your life is priceless.**

### **A Change of Mindset**

One of the primary principles we will be focusing on is knowing God as our source of all good things, including prosperity. When you understand this principle, you won't cling to your money or 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 your bank balance or net worth. You can actually live your life without being tied to, or a servant of, your money.

And the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus (Phil. 4:7)

Moreover, don't miss out on benefiting from the truths in God's Word about finances just because a few people in the body of Christ 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 biblical perspective.

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. The goal over these coming weeks 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.

**As we will be discussing in the weeks to come, 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.**

**Our Father wants us to grasp the true meaning of life. We are here to serve Him.**

**We will serve God if we use the money our Father entrusts us with to give freely to others as He directs.**

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## Should Christians Prosper?

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Unfortunately, religion is one of the strongest weapons the kingdom of darkness has to discourage people from believing for something more. It can be disheartening when so many churches/denominations believe that God doesn't perform miracles today or, worse, that God is the one who wills for our lives to be a mess in order to break us down and teach us a lesson.

Basing our faith on our own personal experiences, and on what our five physical senses can perceive vs. what God tells us in His Word, is a strategy of the enemy designed to discourage us. As Pastor John says, "disappointment is the mother of really bad theology" because what many believers do when they're disappointed is to lower their theology to match the disappointment rather than lift the disappointment to the truth of God's Word.

The enemy loves it when we doubt. He loves it when we settle. He loves it when we don't believe God's Word – "well that blessing happened for them but that doesn't seem to be the plan for me." So, you resign yourself to your reality that this is the way it's going to be. It seems to be your truth even though it doesn't line up with what the Word says. Here's the bottom line –

**We should not allow fear or doubt to compromise our thinking,  
and belief in God's Word, based on our own circumstances or  
what others may or may not be experiencing in their walk of faith.**

**Victory for the believer comes in knowing and choosing God's truth.**

We need to stand on the Word, believe the Word and make the Word the final authority in our lives. Our heavenly Father has made it abundantly clear that He desires for each of his kids to live a free and productive life in Christ. 3 John 2 says that above all things He wishes that we prosper and be in health, even as our soul prospers. And Psalm 35:27 says that God takes pleasure in the prosperity of his servants. Just like earthly fathers loving their kids and desiring that they live happy and productive lives, God wants the same and more for each of his children.

Any goals that we achieve or success that we attain should be a byproduct of a love relationship with God. As Pastor John teaches, "we are not living for God's love, approval and blessing, we are living from His love, approval and blessing!"

### **A Right Relationship With Money**

The Word says that "the love of money is the root of all evil." (1 Timothy 6:10) In other words, if we are out of balance and seeking money ahead of our relationship with the Lord, that is clearly unacceptable to God. Our relationship with the Lord must be our number one priority. Money is just a tool, it is an inanimate object, it is neither good nor bad.

Having an abundance of money or a lack of money does not equate to holiness. It's what we do with the money that God entrusts us with that matters. Money is essential to fund churches and missions to spread the gospel to the ends of the world. When we understand that God owns everything and we are called to be stewards of what He blesses us with, we will have a right relationship with money.



## **Loving money is evil. Putting money first - ahead of God in any way – is evil.**

There is absolutely nothing wrong with financial prosperity unless this prosperity comes ahead of God. Our Father wants us to have money, but he doesn't want money to have us! Unfortunately, many people are destroyed by their wealth because they don't obtain it through following God's laws. God provides many warnings in His Word concerning not keeping Him first place in our finances:

The prosperity of fools shall destroy them.  
(Proverbs 1:32)

The more they increased, the more they sinned  
against Me; I will change their glory into shame.  
(Hosea 4:7)

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.  
(1 Timothy 6:7)

And I will say to my soul, "Soul, you have many goods laid up for many years;  
take your ease; eat, drink, and be merry." But God said to him, 'Fool! This night  
your soul will be required of you; then whose will those things be which you have  
provided?' "So is he who lays up treasure for himself and is not rich toward God."  
(Luke 12:20-21)

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.  
(Mathew 6:19-21)

Prosperity and abundance are part of God's nature. He owns the whole world and everything that is in the world. He has given us more than 3,000 promises in His Word so that, by these promises, we can partake of His divine nature.

Whereby are given us exceeding great and precious promises,  
that by these you might be partakers of the divine nature (2 Peter 1:4)

He that spared not His own son, but delivered him up for us all, how  
shall he not with him also freely give us all things? (Romans 8:32)

**It's amazing how religion has perverted the Scriptures, 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 bless others 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. When you get this attitude, God will get money to you – and there will be plenty left over for you.**

### **Is It Selfish To Prosper?**

Some people have an issue with Christians prospering because they believe that prosperity is selfish. Lots of people are satisfied with what they have, and they don't want any more. 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 any more."

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 and make a difference. 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.

### **The Power To Get Wealth**

If someone says that God doesn't want us to prosper, how can they possibly explain Deuteronomy 8:18? If it's wrong to be prosperous, why does God give us "the power to create wealth" as part of His covenant? God gives us this power for one specific reason – to help establish His covenant. In other words, to be a blessing to others and to help fulfill the great commission.

You shall remember the Lord thy God, for it is He that gives you the power to get wealth, that He may establish His covenant which he gave to our fathers, as it is this day (Deuteronomy 8:18)

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. *(More discussion on Deuteronomy 8:18 in the "God's Laws of Receiving" section)*

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

### **Jesus Restored Our Abundance**

Adam forfeited the abundance and prosperity that God intends for us, His children. Satan took it away from him. This brings us to the reason why God sent His son, Jesus Christ, to earth.

Jesus was sent here for one purpose, to destroy Satan's work. "For this purpose, the son of God was manifested, that he might destroy the works of the devil." (1 John 3:8) Jesus succeeded in His mission. "All power is given unto Me in heaven and in earth." (Matthew 28:18)

Jesus won back every bit of power and authority that Satan had taken away from Adam. He restored our abundance. Jesus paid the full price so that all His brothers and sisters can prosper.

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes He became poor that you through His poverty might be rich. (2 Corinthians 8:9)

There isn't any doubt that Chapters 8 & 9 of 2 Corinthians deal primarily with the subject of our finances. Some people try to spiritualize verse 9 by saying 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.

Notice 2 Corinthians 8:9 says that we "might" be rich, not that we "will" be rich. This is not a guarantee. Achieving prosperity is not automatic for a Christian. More to come on this topic in later sessions.

*(Greek translation for "rich" - Plousios, ploos'-see-os; Adjective' 1. wealthy, abounding in material resources 2.metaph. abounding, abundantly supplied)*

### **Abraham's Blessings Are Ours**

In addition, the New Testament clearly teaches that, because of the price paid by Jesus Christ, all Christians are heirs to the same blessings that Abraham received from God.

And Abram was very rich in cattle, in silver, and in gold (Genesis 13:2)

That the blessing of Abraham might come on the Gentiles through Jesus Christ (Galatians 3:14)

And if you be Christ's, then are you Abraham's seed, and heirs according to the promise (Galatians 3:29)

As heirs to Abraham, the blessings God gave to Abraham are available to us. Our Father wants us to receive the same blessings that He gave to Abraham, and we can receive these blessings if we will follow His laws of prosperity.

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 still blessed him.

**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.**

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## The World's System vs. Heaven's Economy

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**We each have a choice:  
Do we want to operate according to the  
World's Financial System or according to Heavens Economy?**

In the world, people study business periodicals and all the stock market tips to decide how to handle their money. This is fine for man's system of prosperity, but Christians should study God's laws of prosperity which are found in the greatest instruction book that this world has ever known – the Word of God.

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 power. The world should be able to see a difference in every area of our lives, including our 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 and 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, above all things, I pray that you may prosper and be in health, just as your soul prospers (3 John 2)

The economics of heaven are very different from the world's banking and investment laws. The primary difference is that the principles that we follow in the world's system will benefit us only during our lifetime on this earth. God's banking and investment laws will also benefit us during this lifetime, but much more important, these transactions will also benefit us for the endless years of eternity that we will spend in heaven.

**The world prospers by hoarding, but God reveals that  
the way to supernatural prosperity is through giving.**

When you don't give because you think you need everything, you are withholding more than is necessary, and it leads to poverty.

One man gives freely, yet grows all the richer, another withholds  
what he should give, and only suffers want (Proverbs 11:24)

Every dollar that we spend on ourselves here on this earth perishes as we spend it. However, every dollar that we give to God while we are here on this earth is deposited to our accounts in the bank of heaven – accounts which can be used while we are on this earth and accounts which also will be available to us for eternity.

**Every believer who understands God's laws of banking and investment will revolutionize His  
financial thinking. When we give money to God, it is deposited in His bank – a bank from  
which our funds can't be stolen, a bank where our funds won't be affected at all by worldly  
economic conditions and a bank that guarantees growth beyond our human comprehension.**

God's laws say, "the only thing that you will get to keep are the things that you give away." If we follow God's laws of prosperity, every one of our needs will be met while we are here on this earth and we'll have plenty left over to give away.

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. 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 9:6–8)

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)

I believe that the "moth" and "rust" and "corruption" that Jesus speaks about are the inflation, the high interest rates and the selfish tendencies of the world's economic system.

Who are the "thieves" that Jesus said will break through and steal the money that we store up on earth? The answer is obvious – God's Word tells us that these thieves are Satan and his evil spirits. (John 10:10)

Satan is a thief and he'll steal from us in every way that he can while we're here on earth. Two of his favorite strategies are to try to influence us to spend "our" money on selfish desires or to store it up to provide ourselves with worldly security, and not giving to God a portion of what He has entrusted to us.

### **God Owns It All**

God's laws of prosperity are founded upon the basic fact that He owns everything and that we own nothing.

The silver is mine and the gold is mine, declares the Lord Almighty (Haggai 2:8)  
For we brought nothing into this world, and it is certain we can carry nothing out (1 Timothy 6:7)  
The earth is the Lord's, and everything in it. The world and all its people belong to Him (Psalm 24:1)

Most people who have become wealthy following the world system of prosperity don't understand this concept. This is why God's Word says that it is so difficult for wealthy people to enter into God's kingdom.

How hard it is for them that trust in riches to enter into the kingdom of God!  
It is easier for a camel to go through the eye of a needle, than for  
a rich man to enter into the kingdom of God (Mark 10:24 – 25)

The key words here are "trust in riches." This is the world's way. God's laws of prosperity require us to trust in Him instead of trusting in riches. The world's way is to trust in money and material assets and to continually try to accumulate more of them.

He that loves silver shall not be satisfied with silver, nor he that loves abundance with increase, this is also vanity (Ecclesiastes 5:10)

Everyone who prospers by methods other than God's laws of prosperity sooner or later will find that this prosperity will become a curse. "The prosperity of fools shall destroy them (Proverbs 1:32)

What is a fool? God's Word gives this definition of a fool:  
"The fool has said in His heart, There is no God" (Psalm 53:1)

### **Material Wealth Doesn't Make Us Happy**

The world's system of prosperity is diametrically opposed to God's ways. In the world, millions of people think everything would be just great if they could only have unlimited funds. However, close observation of people who have more money than they can spend shows that they don't find any lasting satisfaction from their wealth.

Listen to some of the wealthiest people of their time:

- \* "The care of \$200 million is enough to kill anyone. There is no pleasure in it." – W.H. Vanderbilt
- \* "I have made many millions, but they have brought me no happiness." – John D. Rockefeller
- \* "Millionaires seldom smile." – Andrew Carnegie
- \* "I am the most miserable man on Earth." – John Jacob Pastore
- \* "I was happier when doing a mechanics job." – Henry Ford

### **Prospering Without "Sorrow"**

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 desires "above all things" for us to prosper and be in health, and our role is to be stewards of what God has blessed us with.

But seek first the kingdom of God and His righteousness,  
and all these things shall be added to you. (Matthew 6:33)

### **God's Ways Are Different Than the World's Ways**

Many Christians don't understand God's financial instructions because God's ways are entirely different from the ways of the world. Christians should be determined to learn God's financial principles so they can intelligently compare these principles to the world's financial system. *(See the chart on Page 6 of Tab 2, "Life Lessons – Finances" for a thorough comparison of the World's System vs. Heaven's Economy.)*

For the wisdom of this world is foolishness with God. For it is written, 'He catches the wise in their own craftiness;' and again, 'The Lord knows the thoughts of the wise, that they are futile. (1 Corinthians 3:19–20)

Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate. (1 Timothy 6:17-18)

Many of us have lived our entire lives by secular principles. Because of this, most of what we know about finances is based upon greed. We should meditate on God's financial promises until we believe them with deep, unwavering faith. When we have extensively "programmed" ourselves with our Father's financial instructions, He wants us to obey them completely.

**The longer you have been following the thinking of this world, the less sense any of this is going to make.**

### **My Money!**

Of all the life lessons we can learn from the Bible, some people find that the most uncomfortable ones relate to money. The world worships money to such a degree that it is elevated to the status of an idol, and entire industries have been built around it. Money is nothing more than pieces of paper and metal, yet many people base their entire lives around it.

**Regardless of the currency or asset class, when we trust them more than God, we can open up doors in the spiritual realm for all kinds of troubles.**

The devil has tricked many people into thinking that they can get rich through their own efforts, and the "accumulation of MY assets" mindset is prevalent. The Scriptures teach us that money is simply a tool to help others, as well as to help fulfill the great commission, and hoarding it is against God's will.

### **Final Thoughts – The World's System vs. Heaven's Economy**

We cannot afford to follow worldly tradition in the area of finances. Some Christians are so ingrained with worldly financial principles that they deny God's instructions and fail to believe God's promises pertaining to finances.

For the sake of your tradition (the rules handed down by your forefathers), you have set aside the Word of God [depriving it of force and authority and making it of no effect] (Matthew 15:6)

See to it that no one takes you captive through philosophy and empty deception, according to the tradition of men, according to the elementary principles of the world, rather than according to Christ (Colossians 2:8)

The principles we will be studying over the coming weeks are a matter of the heart. You can't create some kind of formula from this teaching and claim that where you put effort in one end, this will result in financial breakthrough coming out the other end. God's financial system doesn't work the same way that the world's system works. God's kind of prosperity results from faith in God's promises, as well as obedience to the instructions He has blessed us with in His Word.

**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.**

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## The Vital Importance of Renewing Our Minds

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### Conformed to the world or transformed by the Word? We each have a choice.

And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God. (Romans 12:2)

Though our outer man is progressively wasting away, yet our inner self is being progressively renewed day after day (2 Corinthians 4:16)

Put off, concerning your former conduct, the old man which grows corrupt according to the deceitful lusts, and be renewed in the spirit of your mind, and that you put on the new man, which was created according to God, in true righteousness and holiness (Ephesians 4:22-24)

Our minds are similar to a computer. It simply acts upon the information put into it. If all we have is carnal knowledge, then all we can be is carnal. But thank God, we can reprogram ourselves with the Word of God.

If we don't continually read and study and renew our minds in the Word, we leave them wide open to doubts, fears and anxieties about the worldly situations that surround us. Our souls cannot prosper unless our minds are under control and our minds won't be under control unless we can cast out all negative imaginations and bring every one of our thoughts completely in line with the Word of God. If our minds are properly renewed, we will decide what we are going to think about. We will refuse to let any external situation control our thought process.

This transformation of our minds causes us to be different than those in the world. We have a new way of thinking, a new way of acting, a new outlook on life, a new strength and power. We no longer go through the same troubles and despair. When problems do come, we face them with the Word and the Spirit of God, and we overcome them rather than being overcome by them.

**Your mind is a war zone and you are under attack.  
The battle for your life is won or lost in your mind.**

The number one reason why people aren't receiving from God is they have not studied to show themselves approved - they haven't taken the time to learn the truths of His Word and plant them in their heart to renew their mind and achieve transformation. Joshua 1:8 says that we will "deal wisely" if we meditate continually on God's Word. Proverbs 10:14 confirms this great spiritual truth by saying that "wise men store up knowledge in mind and heart."

**Become intentional in planting the seed of God's Word in your heart and renewing your mind consistently to who the Word says you are in Christ, as well as your inheritance, what we have already received in Christ. It is much easier to be obedient to God's instructions, including being a happy and cheerful giver, if we have been diligent in renewing our mind to the promises and instructions in the Word.**



**This process of renewing the mind requires making time in the Word a top priority and putting other reading, sports talk, social media, the TV and other non-productive distractions on the back burner.**

### **What Does It Mean to Renew Your Mind?**

It means to begin thinking God's thoughts instead of the world's thoughts. Think about the truth instead of a lie. Feed your brain the stuff that God thinks, His Word, instead of wasting time thinking about the things of this world.

**Your life is changed when you begin to think differently, and the way you live is transformed by the renewing of your mind in God's Word**

There is no stronger foundation than the Word of God in which to build your future. The Word of God is so powerful that the world we live in and all of the planets, stars and galaxies in the entire universe are controlled by it. "Upholding and maintaining and guiding and propelling the universe by His mighty Word of power." (Hebrews 1:3). If God's Word has enough power to hold up the entire universe, you can be certain that the supernatural living Word of God is much more powerful than any challenge, sickness or lack that you will ever experience.

God's Word is the highest and best way of hearing from God. If you delight in the Word of God, you will have a consuming passion to continually learn everything you can from God's supernatural book of instructions.

**My son, pay attention to what I say, listen closely to my words. Do not let them out of your sight, keep them within your heart, for they are life to those who find them and health to a man's whole body. Above all else, guard your heart, for it is the wellspring of life (Proverbs 4:20-23)**

All you can do is choose what you think on, the things of the Lord vs. the things of the world. If you are occupied with the things of this world, you'll never experience transformation. If you want your mind to be transformed, like a caterpillar into a butterfly, the way you do it is by putting your mind on God through His Word. If you desire to be poured into God's mold, you do it by the Word of God. There is no other system that God has in place.

Long-term change through the renewing of the mind is the master key to all Christian growth. As we give ourselves to continued change and growth, we develop a flow in life that keeps us free from the negativity of stagnation. And we continually move forward in the will of God. Jesus said we must continue in His Word before we can know the truth. But then He said that the truth will set us free.

**Those who want a quick fix and don't continue in the truth will never see freedom.**

### **We Must Be Intentional**

We don't just naturally grow up believing God. It takes renewing our minds. God's Word is the most important step to receiving His favor and blessing. Romans 10:17 says, "So then faith cometh by hearing, and hearing by the Word of God."

**We renew our minds through constant study and meditation in God's Word. Everyone wants to prosper, but few people are willing to pay the price of study and meditation in God's Word which is necessary in order for His laws of prosperity to be manifested.**

**For the renewal process to work, we need to do more than just know God's Word; we need to internalize it. More than just mental ascent, God's Word must be settled in our hearts.**

You can't just know the Word intellectually. You must meditate on it so it becomes living and active on the inside of you. Most of us don't meditate on the Word as we should. We are occupied and don't have time, and we are upset with God when we don't receive His favor or blessing in our life. That's just as foolish as the farmer who didn't plant his seed but was upset when he didn't receive a crop.

**Our Father reveals that the way you get prosperity and good success in every area of your life is to take the Word of God and meditate on it to the degree that it saturates what you think about, what you talk about, and how you act. When God's Word literally begins to control your life, you will prosper and have good success physically, emotionally, relationally, financially – in every area.**

The word is very near you, in your mouth and in your mind  
and in your heart, so that you can do it (Deuteronomy 30:14)

Our Father wants each of His children to fill their minds with His Word by renewing their minds each day. He wants us to fill our hearts with His Word by meditating continually on Scripture until the Scripture we are meditating on drops from our minds down into our hearts.

### **Prosperity in Our Hearts**

God's Word will only grow in our hearts to the degree that we constantly meditate on it. "Head knowledge" isn't sufficient to activate any of God's laws. God's laws come from a spiritual realm that is completely different from the natural world that we live in. We can't understand God's laws with our minds.

Our Father doesn't want us trying to figure out His laws with our human understanding. The key to activating His laws is to get them down inside of our heart. Our Father wants us to fill our hearts and our minds with His Word.

As a man thinks in his heart, so is he (Proverbs 23:7)  
Lay up these My words in your heart and in your soul (Deuteronomy 11:18)  
Keep your heart with all diligence, for out of it are the issues of life (Proverbs 4:23)

Constant meditation on God's Word causes the Scripture to drop from our minds down into our hearts. As this process takes place, the problems that used to baffle us won't be able to trip us up anymore.

Your Word is a lamp to my feet and a light to my path (Psalm 119:105)  
The law of His God is in his heart, none of his steps will slide (Psalm 37:31)  
The entrance of Your Words gives light; it gives understanding to the simple (Psalm 119:130)  
The Lord is good, a stronghold in the day of trouble, and he knows them that trust in Him (Nahum 1:7)  
Therefore, keep the Words of this covenant, and do them, that you may prosper in all that you do (Deut 29:9)

### **Rightly Dividing God's Word**

Here is how we win our Father's approval. "Study to show yourself approved unto God, a workman that does not need to be ashamed, rightly dividing the Word of truth." (2 Timothy 2:15)

**None of us should expect our Father to prosper us unless we are willing to pay the price of "working hard" at studying His Word**

Everything that any of us will ever need to know is contained in God's Word. If we have problems in one particular area of our lives, we need to do a thorough job of “rightly dividing” God's Word in order to find every possible verse of scripture that covers this particular area.

Because of the difficult economic times that many economists are predicting, all of us should study what God's Word has to say about prosperity. We need to devour it. We need to learn everything that we possibly can about how to avoid or solve the financial problems that soon will come upon this world.

### **Consistency Over Time**

The one primary thing that stops Christians from realizing the freedom that is ours in Christ is lack of consistency. Many Christians start studying God's Word and may get around to reading it 1-2 times a week as long as they can find some spare time. However, there aren't many Christians who consistently and persistently study and meditate in God's Word.

**Millions of Christians are living far beneath their rights and privileges as children of God because they fail to pay the price of constantly studying God's Word in order to find out exactly what their rights and privileges are and how to attain them in their lives.**

### **Meditating the Word**

Meditation means to fix our attention on a particular verse of Scripture and to turn this verse of Scripture over and over in our minds – looking at it from every angle. I believe that meditation means to “personalize” a verse of Scripture – to think deeply about how each particular verse of Scripture applies to our own lives. We reflect quietly and thoroughly over a period of time on specific instructions and promises from the Word.

The Word of God will come alive and active in your heart if you will meditate continually on His promises and instructions. Our goal in Scripture meditation is to be conformed to the image of Christ and to dwell in God's presence.

### **Two Critical Passages**

Let's look at two verses of Scripture that tie the words meditate and prosper together - Joshua 1:8 and Psalm 1:1-3. Anyone who studies these scriptures will see the importance our Father places upon meditating on His Word. He promises wonderful rewards to His children who meditate day and night on the holy Scriptures. Joshua says:

This Book of the Law shall not depart from your mouth, but you shall meditate in it day and night, that you may observe to do according to all that is written in it. For then you will make your way prosperous, and then you will have good success (Joshua 1:8)

As noted previously, Joshua 1:8 is one of the most important verses of Scripture in the entire Bible for anyone who is interested in prosperity and success. In fact, it is the only verse of Scripture in the entire Bible which contains the words “prosperous” and “success.” It shows us the three things that our Father tells us to do if we intend to be prosperous and successful:

- 1) We must speak His Word constantly – His Scriptures should constantly come out of our mouths.
- 2) We should constantly study His Word and meditate “day and night” on what it says.
- 3) We should live our lives exactly as His Word tells us to live them. We should know His Word so well that we conduct our lives “according to all that is written therein.”

When these conditions are met, we will be obedient to what our Father instructs us to do, and He will prosper us in due time. Our hearts will be filled to overflowing with His Word and the words that we speak will line up with God's Word (Mathew 12:34-35).

The second place that we find Scripture that ties meditation and prosperity together is at the very start of the book of Psalms:

Blessed is the man who walks not in the counsel of the ungodly, nor stands in the path of sinners, nor sits in the seat of the scornful; but his delight is in the law of the Lord, and in His law he meditates day and night. He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper (Psalm 1:1–3)

First, God tells us that, if we want to prosper in everything we do, he will bless “the man that walks not in the counsel of the ungodly.” God doesn't want us living the way the sinful world lives. He doesn't want us looking at things the way worldly people do. We have already seen in Romans 12:2 that He tells us not to conform to the world's way of doing things, but, instead, to transform our lives by following His laws.

How do we do this? We do this by loving His Word so much that we actually “delight” in it. Because of this great “delight” we just can't get enough of God's Word. We will be so hungry and thirsty spiritually that we will meditate day and night in His Word in order to find out everything that we possibly can about our Father's laws for living our lives.

What will happen to us if we do this? God's Word tells us that we will be like a tree planted next to a river. No matter how bad a drought might be, the leaves of such a tree will never wither and dry up because the roots of this tree will be able to draw water from the river. So, no matter how bad a drought may be, the trees that are next to a river will always continue to bear fruit.

### **As Thy Soul Prospers**

**Beloved, I wish above all things that thou may prosper and be in health, even AS THY SOUL PROSPERS (3 John 2)**

Notice that the Apostle John didn't just say, "I want you to prosper." He said, "I want you to prosper AS YOUR SOUL PROSPERS." He tied financial prosperity to the prosperity of our mind, will and emotions.

God's plan is for us to grow financially as we grow spiritually. He knows it is dangerous to put great wealth into the hands of someone who is too spiritually immature to handle it. You can see dramatic evidence of that fact in the lives of people who have acquired financial riches through this world's system, apart from God. In most cases, such riches just help people to die younger and in more misery than they would have if they'd been poorer.

### **Prospering in Difficult Times**

Many Christians will “wither” financially during difficult financial times. They will be destroyed because of a lack of knowledge of God's laws.

My people are destroyed for lack of knowledge (Hosea 4:6)  
Through knowledge will the just be delivered (Proverbs 11:9)  
If you abide in My word, you are My disciples indeed. And you shall know the truth, and the truth shall make you free (John 8:31-32)

If Christians want to be delivered from this financial “drought” they can be delivered in exact proportion to their knowledge of God's laws of prosperity.

### **Speak the Word**

In addition to personalizing these verses of Scripture by turning them over in our minds, we should also speak these verses of Scripture over and over with our mouths. In fact, the Hebrew word that is translated meditate in Joshua 1:8 and Psalm 1:2 actually means “to murmur or to mutter.”

When God's Word tells us to “meditate day and night.” This means that we should constantly open our mouths and speak the verse of Scripture that we are meditating on. We should do this over and over and over – day after day, week after week, month after month. As we constantly speak a verse of Scripture, this helps us to memorize this verse of Scripture. Also, as we constantly speak a verse of Scripture, this releases the power of that verse of Scripture.

Meditate upon these things, give yourself wholly to them,  
that your profiting may appear to all (1 Timothy 4:15)

### **Delight in the Word**

Psalm 1:2 told us to “delight” in His laws. What will happen to us if we delight in God's Word and “meditate day and night” in it? Here is the answer:

Blessed is the man who fears the Lord, who delights greatly in His commandments.  
His descendants will be mighty on earth; the generation of the upright will be blessed.  
Wealth and riches shall be in his house, and his righteousness endures forever (Psalm 112:1–3)

God's Word should be an absolute delight to us because His Word tells us everything that any of us will ever need to know in order to live good lives here on this earth.

As you know Him better, He will give you, through His great power,  
everything you need for living a truly good life. He even shares  
His own glory and His own goodness with us! (2 Peter 1:3)

We can only learn God's financial principles if we obey our Father's instructions to turn away from the ways of the world by continually renewing our mind in the Word of God. We will be transformed if we renew our minds continually in God's Word. We'll look at finances (and everything else) in an entirely different light if we obey our Father's instructions to study and meditate continually on the Holy Scriptures.

### **No Fear**

There is nothing to fear. There is no need to worry. No matter how bad a situation might seem to be, God will always come through to the exact degree that we believe in Him deep down in our hearts. God will do His part if we will do our part.

**Our part is to get enough of His Word in our hearts so  
that we will be able to trust totally and completely in Him.**

**Our Father wants His Word to be so strong and powerful inside of  
us that it will prevail over every problem that comes against us.**

## **The Power of the Spoken Word**

Many Christians put themselves into “financial jail” and “throw away the key” because of the words of fear and doubt that come out of their mouths when they are faced with a crisis. They don't realize that God's Word says:

You are snared with the words of your mouth, you  
are taken with the words of your mouth (Proverbs 6:2)

A snare is a trap and many of us are trapped by our words without even realizing it. Our words can put us into financial prison, or they can set us free.

Whoever keeps his mouth and his tongue keeps his soul from troubles (Proverbs 21:23)

God's Word is greater than any problem that any of us will ever face. In the spiritual realm, God's Word, backed by strong, patient, unwavering faith, has immense power over the kingdom of darkness.

So shall My word be that goes forth from My mouth; It shall not return to Me void, but it shall accomplish what I please, and it shall prosper in the thing for which I sent it. (Isaiah 55:11)

And I will give you the keys of the kingdom of heaven, and whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven.” (Mathew 16:19)

## **Final Thoughts - The Vital Importance of Renewing Our Minds**

I cannot tell you strongly enough how important it is to renew your mind to God's Word by planting the seed of His Word in your heart long before you need the fruit of the harvest. It could mean the difference between peace or anxiety/depression, health or sickness, prosperity or poverty, or even life and death.

Abundant life has been provided! But you must possess it. It won't fall on you like rain from the sky. Daily change is the life destined for every born-again Christian. If you aren't willing to change by renewing your mind in God's Word, you may live your whole life without receiving much of what God has provided for you. But if you are willing to change and begin renewing your mind, you can start living the abundant life God has provided for you!

**Renewal is a law of God. We renew our bodies each day with breakfast, lunch and dinner. We renew ourselves each night through sleep. God wants us to do the same things in our spiritual lives. All of us are growing older physically and God's Word clearly tells us that we should offset this aging process by renewing ourselves spiritually each and every day of our lives.**

**Once we fully understand the absolute importance and power of renewing our mind in God's Word, we won't be able to get enough of it. We'll be so delighted that we'll gladly meditate day and night in His Word. If we do this continually, we will prosper in every area of our lives – spiritually, physically, mentally, emotionally, as well as financially.**

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## God is Our Source – We Are the Stewards

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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.

**Two of the 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.**

The very first thing we need to understand about God's laws of finance 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)

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 gift and every perfect gift is from above,  
and comes down from the Father of lights (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.

Then God said, "Let Us make man in Our image,  
according to Our likeness." (Genesis 1:26)

### **A Change in Mindset**

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.

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.

**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 have the ability to prosper.**

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.

If God is the owner, I am the manager. A good money manager carries no sense of entitlement to the assets he manages. It's his job to find out what the Owner wants done with his assets, then to carry out his will.

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 manage my finances the way I want to. I'm a steward."

**People with an ownership mentality end up trying to do everything under their own power.**

#### **We Don't Own the Store. We Just Work Here.**

You, as the money manager, have legitimate needs, and the Owner, God, is very generous. He doesn't demand that His stewards live in poverty, and He doesn't resent our making reasonable expenditures.

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 and unable to sleep.

The blessing of the Lord makes one rich, and He adds no sorrow with it. (Proverbs 10:4, 22)

But suppose the Owner sees us living in luxurious mansions, driving the most expensive sports cars, and taking lavish vacations every month? Or buying only the most fashionable clothes and eating at the best restaurants? Isn't there a point when, as His stewards, we can cross the line of "reasonable" expenditures? Won't the Owner call us to account for coveting our riches and squandering money that's not ours? One day we'll undergo a job performance evaluation.

For we will all stand before God's judgment seat. So then, each of us will give an account of himself to God (Romans 14:10,12)

We need to realize God's ownership. Once we understand that we are giving away God's money to do God's work, we will discover a peace and joy we never had back when we thought it was our money!

#### **God Is The Source Of Everything**

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.

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.

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 back a portion of what He has entrusted to us – 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 to take a portion of what we have and give it away – and that is exactly why God asks us to do it! God isn't broke. He doesn't need our 10%.

**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.**

**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.**

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 in this area that consumes more of our time and energy than any other part of our lives.

*The Tithe will be discussed in detail in the section, "The Blessing of the Tithe."*

**Giving is a way of demonstrating that we are in God's economy, not the world's system. Giving proves we are not living on our own power and our own intellect!**

### **Clenched Fist vs. Open Hand**

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.

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.

So then neither he who plants is anything, nor he who waters, but God who gives the increase. (1 Corinthians 3:7)

God created the natural laws that governs sowing and reaping. A farmer has to prepare the soil and plant seeds in order to get a crop. God gave the land to farm on, and God is the source of the farmer's harvest.

**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.**

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 are hesitant, or even fearful, to talk about finances in the realm of faith. And they certainly don't want the preacher talking about it. Many people think the Lord wants Christians to live in shacks and live paycheck to paycheck. The Word of God says differently. God wants to bless His children.

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.**

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. When you know that God is your source, you aren't worried about the natural circumstances. It 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.

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. Adopting the attitude of a steward will make a significant impact on your attitude and outlook and peace of mind regarding your finances.

**Being a steward of God's resources gives you a sense of peace and confidence that you will never have as long as you see yourself as being the source of your financial success.**

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# Always Keep God First

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**Godly prosperity is the result of putting God's Word - all of it, not just the parts about financial prosperity - first place in your life. It comes when you apply His principles on a continual basis, not just because you want money, but because Jesus is your Lord, and you want to follow Him.**

Dare to believe that if you'll seek first God's kingdom, His way of doing and being right, all other things (the food, the clothes, the cars, the houses, everything!) will be added to you as well. Build your foundation by giving away a portion of what God has entrusted to you, then dare to believe - and you will surely prosper!

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. When you put the kingdom of God first, God takes care of all your physical needs, including your finances.

**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.**

We should never allow money, or the possessions money can buy to come ahead of God in any way. Some Christians are overly zealous about accumulating wealth. We cannot serve God if we allow our desire for wealth to come ahead of God.

No one can serve two masters; for either he will hate the one and love the other, or he will stand by and be devoted to the one and despise and be against the other. You cannot serve God and mammon (deceitful riches, money, possessions, or whatever is trusted in). (Mathew 6:24)

Our Father wants us to prosper financially. However, this prosperity isn't “automatic” just because we're Christians. We have to follow His laws of prosperity which we will study in this course. If we follow these laws, God won't withhold any good thing from us. Each day he loads us down with benefits.

No good thing will He withhold from them who walk along His paths (Psalm 84:11)  
Blessed be the Lord, who daily loads us with benefits (Psalm 68:19)

## **God's Prescription For Prosperity**

If I had to boil everything that I have learned down to just four words, this four-word prescription for God's prosperity would be, **“ALWAYS KEEP GOD FIRST.”** This is God's “prescription” for prosperity in every area of our lives.

Carnal, worldly people put their selfish desires first. There isn't anything wrong with making a large income, owning a nice home and nice car, but money and possessions must never in any way come ahead of God.

**Whatever any of us need in any area of our lives, God's laws says that He will provide them to the exact degree that we keep Him first in every area of our lives.**

Exactly what does this mean to always keep God first? One example of this is to never start any day without first spending a period of quiet time of prayer and devotion. Another example is to set definite goals of Bible study and meditation and to consistently reach these goals because this is put ahead of our hobbies, watching television, spending time on social media, or any other distraction.

**God's laws of prosperity will work only to the degree that we keep Him first in our lives – totally, completely and absolutely ahead of everything else. They are based on total dedication of our lives to Him.**

Many of us have accepted Jesus as Savior, but we have never truly allowed Jesus to be Lord over every area of our lives. In order to put Jesus first, we need to deny ourselves each day and put Him first in every area of our lives.

Thou shall have no other gods before me (Exodus 20:3)

For in subjecting all things to Him, He left nothing that is not subject to Him (Hebrews 2:8)

If any man will come after me, let him deny himself, and take up His cross daily, and follow me (Luke 9:23)

The world's system of prosperity puts other things ahead of God – money, success, possessions, and ego recognition. Every bit of this is in violation of God's laws of prosperity. Our Father wants us to prosper financially, but only if this financial prosperity and the things it will buy never in any way come ahead of Him.

True humility and respect for the Lord lead a man to riches, honor and long life (Proverbs 22:4)

Our Father does want us to enjoy riches, honor and long life as long as we reach these goals as a result of keeping Him first by always humbling ourselves before Him.

An all-consuming desire for money is exactly the kind of desire that we should have for God. We should think about Him all the time. He should be at the very center of our existence. Every aspect of our lives should revolve around Him. We shouldn't ever be able to get enough of Him – the more we learn of God and His ways, the more we should want to learn.

**Delight yourself also in the Lord, and He shall give you the desires of your heart.  
Commit your way to the Lord, trust also in Him, and He shall bring it to pass. (Psalm 37:4-5)**

### **Don't Worry!**

Too many Christians, often without even realizing it, are much more problem centered than they are God centered. We spend too much time focusing on our problems and too little time focusing on Almighty God and His ability to solve every one of our problems to the exact degree that we can let go of these problems and give them to Him and trust Him to solve them.

If God really is first in our lives, why should we ever be worried about any problem? If we are worried about any problem, isn't it a fact that we are actually allowing that problem to take first place ahead of God? Instead of constantly focusing on the problems, we should focus constantly on the great promises of God's Word and the magnificent ability of God's Holy Spirit living inside of us.

**All freedom comes from switching our preoccupation from ourselves to God.  
God's Word clearly tells us to keep our minds focused on Him and to trust completely in Him.**

Thou wilt keep him in perfect peace, whose mind is  
stayed on thee, because he trusts in me (Isaiah 26:3)  
And the peace of God, which surpasses all understanding,  
will guard your hearts and minds in Christ Jesus. (Philippians 4:7)

A peace is available to us that is “perfect” – a total, complete and absolute peace! Perfect peace certainly includes freedom from financial problems. How can any of us have that peace if we are constantly stressed and worried about our finances?

God's two requirements for perfect peace are very clear. First, we must keep Him first at all times. We must keep our minds focused on Him at all times – and not on our problems. Second, we must trust Him completely. We must pay the price to find out what His Word says He will do and then believe that He will do what He says He will do.

### **Trusting 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.

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life (1 Timothy 6:17-19)

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.

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.

### **Confidence in Riches?**

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. He 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.

### **The Least Use of Our Faith**

He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore, if you have not been faithful in the unrighteous mammon, how will you commit to your trust the true riches? (Luke 16:10-11)

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.

**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, deliverance, and God's favor in your life.**

### **Final Thoughts – Always Keep God First**

We will never want for anything as long as we constantly put the Lord first and keep him first. This is the way to prosperity.

They that seek the Lord shall not want any good thing. (Psalm 34:10)

As long as he sought the Lord, God made him to prosper. (2 Chronicles 26:5)

I love them that love me, and those that seek me early shall find me.

Riches and honor are with me, yes, durable riches and righteousness (Proverbs 8:17 – 18)

Our mindset should be, "God, I'm going to put you first and keep you first every hour of every day of my life. I'm going to study and meditate constantly in your Word and do exactly what it tells me to do, trusting completely in you to supply every one of my needs."

**The blessings that we receive from our Father will be in direct proportion to the degree of our true, deep and lasting commitment to Him.**

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## We Reap What We Sow

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**While the earth remains, seed time and harvest, and cold and heat,  
and summer and winter, and day and night shall not cease. (Genesis 8:22)**

Jesus told us that every area in the kingdom of God is based upon the principle of sowing and reaping. He said that we plant seeds in the ground and that they sprout and grow even though we can't understand how all of this works.

If we want to reap a crop of tomatoes, we plant tomato seeds. If we want to receive a crop of carrots, we plant carrot seeds. If we need money, we should sow financial seeds. We should believe wholeheartedly that God's laws of sowing and reaping apply to a financial harvest just as they apply to an agricultural harvest.

### **Favorite Scripture**

The kingdom of God is as if a man should scatter seed on the ground, and should sleep by night and rise by day, and the seed should sprout and grow, he himself does not know how. (Mark 4:26 – 27)

Many of us have been reaping "crops" in many areas of our lives for many years without realizing the origin. It's not difficult to determine exactly what kind of seeds we have been planting. Jesus told us how to find out when he said, "by their fruits you shall know them." (Matthew 7:20)

**The world's ways say that we should cling tightly to our money so that we won't run out. God's laws of prosperity tell us that our dollars are seeds which we should plant so that He can give us a harvest.**

**If we want to "reap" anything, God's Word tells us that we have to "sow" seeds.**

And God is able to make all grace [every favor and earthly blessing] come in abundance to you, so that you may always [under all circumstances, regardless of the need] have complete sufficiency in everything [being completely self-sufficient in Him] and have an abundance for every good work and act of charity (2 Corinthians 9:8 AMP)

This is incredible! We are told that our Father is able to abundantly provide every blessing in our lives so that, no matter what happens, we can always have every one of our needs met with enough left over for every charitable donation that we are led to give. No matter what the world's economy is doing, our Father is still able to provide abundantly for us.

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)

There is one key word at the start of this verse that must be discussed and that is the word "able." We are not told that God will always provide all of this for us. This isn't "automatic" for all Christians. If it were, we would never see any Christians with financial problems. This verse of Scripture says that God is "able" to provide great prosperity for us, but it doesn't say that He will.

### **What changes God's "is able" to "God will?"**

If we sow sparingly, we will reap a modest harvest. If we sow bountifully, cheerfully and ungrudgingly, God will supply abundantly so that we will always have everything that we need with enough left over to contribute to every good work. (2 Corinthians 9:8)

God's Word tells us over and over that, if we give bountifully, we will receive bountifully in return. When we fully comprehend this and believe it so that it is settled in our hearts, we'll be very cheerful when we give.

Before we can reap a financial harvest, our money must "die." We must give it up. We must sow it as we sow seeds, letting go of it and planting it. We must trust our Father to take these financial seeds and use them to produce the necessary financial harvest in our lives. We must plant the seeds for our blessings by "dying to self." This is God's law.

**Each of us has to start from wherever we are financially. We need to take whatever we have to sow and sow it with faith. We need to trust God to multiply this so that He will return what we have sown and meet our needs with enough left over to sow again.**

We can't expect to withdraw from our heavenly bank account if we haven't put deposits into it. Here are four questions to ask yourself:

- 1) Do you have financial problems?
- 2) If you do, what sort of financial seeds have you sown?
- 3) Have you sowed sparingly, or have you sowed bountifully?
- 4) Have you given freely, or have you withheld money?
- 5) Have you given consistently or sporadically?

**One man gives freely, yet grows all the richer, another withholds what he should give, and only suffers want (Proverbs 11:24)**

#### **We Can't Outgive God!**

However, we need to give Him a channel by which He can give to us, and that channel is provided to Him by the seeds that we plant through our giving. We shouldn't ever "eat" all of our seeds. No farmer would do this, and we shouldn't either. We shouldn't ever use up all of our income. We need to continuously "replant" from our income. As God gives us a harvest, we should plow it back again, and again, and again. As we give freely to God, He will give freely back to us.

**When we have financial problems, we can "give" our way out of these problems!  
The un-renewed mind just can't understand this, but it's true. If we refuse to give freely, we are heading in the opposite direction from God.  
We're pushing against Him instead of pulling with Him.**

**If we can resist the temptation of consuming our extra seeds and, instead, continually sow them, we're on our way to financial increase following God's laws of prosperity!**



## No Limits

Our Father knows no limits. If any limits are set, we set them – not God. He wants us to stretch our faith, and stretch it some more, and more, and more. As we release our faith again and again, He will continually give us an increase of the money that we sow back into His kingdom. “God that gives the increase.” (1 Corinthians 3:7)

**As our Father keeps giving us an increase, we need to keep putting it back into His kingdom. He gives us the increase. We plant this increase. He gives us more increase. We plant this additional increase. On and on it goes.**

**Large amounts of money will flow through our hands because He knows that we will constantly reinvest this money in the kingdom of God.**

## Generous On Every Occasion

God has given you considerable material blessings. Have you ever asked yourself, why has He provided so much? You don't need to wonder. Paul tells us exactly why:

Now He who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that ... Paul finished by saying, "you will be made rich in every way so that you can be generous on every occasion" (2 Corinthians 9:10–11)

*“Rich” - Greek translation -Ploutizo, ploo-tid'-zo, Verb, to make rich, enrich, of spiritual riches, to be richly furnished*

God comes right out and tells us why He gives us more money than we need. It's not so we can find more ways to spend it. It's not so we can indulge ourselves and spoil our children. It's not so we can insulate ourselves from needing God's provision.

**God provides more than we need so we can give – generously.**

When God provides more money, we often think, this is a blessing. Yes, but it would be just as spiritual to think, this is a test.

Paul said that the God who supplies seed to the sower will increase our store of seed. Why? So we can stockpile seed or eat it? No, but so we can spread it out that it might bear fruit. Abundance isn't God's provision for me to live in luxury. It's His provision for me to help others be blessed. God trusts me with this money not to build my kingdom on earth but to build His kingdom in Heaven.

**Just because God puts his money in our hands doesn't mean that he intends for it to stay there!**

Are you eager to plant God's money in the field of a world that needs Christ? If we aren't personally called to go into other nations to preach the gospel of Jesus Christ, then I believe it is our responsibility to provide financial support for those who do.

Does the thought of giving to what will count for eternity make your heart leap? If we understood the out-of-this-world rewards, we'd join the Macedonians and beg for the privilege of giving. (2 Corinthians 8)

**One of life's greatest thrills is the joy of giving.**

## **Eaters and Sowers**

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.

**Christians 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.**

**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.**

## **Seed - TIME - Harvest**

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.**

### **Final Thoughts – We Reap What We Sow**

I'm convinced that, in these last days before Jesus returns, our Father wants to raise up large numbers of Christians who will fully grasp and utilize His laws of sowing and reaping. If we fully understand these laws to where they are settled in our heart, and constantly apply them, the Lord will use us as a channel. Not only will He meet all of our needs regardless of what is happening in the world's economy, but large amounts of money will flow through our hands because He knows that we will constantly reinvest this money to be a blessing and help fulfill the Great Commission.

Ask yourself these questions – are you wanting to be used by our Father to sow and reap over and over again, always sowing more, always reaping more and constantly planting the increase back into His kingdom? And not only having all of your needs supplied abundantly in this lifetime but creating treasure in Heaven that will be waiting for you to enjoy for all eternity?

**Once we have a heart level revelation wherein the truths of God's Word are living and active on the inside of us, as opposed to head knowledge or an academic understanding of the information, we'll be truly excited for the next opportunity to give and make a difference in the lives of others and the Kingdom of God.**

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## The Blessing of the Tithe

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“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)

God's laws of prosperity always keep God first while the world's system of prosperity always puts money first. Tithing is one of God's tests which clearly shows whether we really do keep Him first.

The point of the tithe is for you to learn to recognize God as the source 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 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.

I don't believe that we should tithe because we feel that we “have to,” but because we can clearly see that tithing is a part of God's overall principles of sowing and reaping.

Honor the Lord with your possessions, and with the first fruits  
of all your increase; so your barns will be filled with plenty,  
and your vats will overflow with new wine (Proverbs 3:9–10)

When we willingly tithe to God, this brings us into the proper relationship with Him financially. We are participating in His work and we are abiding in Him. When we tithe and meditate day and night in His Word and confess God's Word with our mouth and are obedient to what it says, we bring ourselves into partnership with God.

When we do these things, we align ourselves with God's laws of prosperity and He becomes our senior partner. We have His wisdom and direction in every area of our finances. He is the senior partner, but he asks for a minimum of 10% of the income of the partnership and he allows us to keep 90%.

**God is the greatest financial genius of all time. He always has been and He always will be. When we tithe and follow all of His other laws of prosperity, we receive His wisdom in our finances and in every area of our lives because His laws of prosperity apply to much more than just our finances.**

## **God's Challenge To Us**

In Malachi 3:10, God challenges us to “test me now in this.” This is the only place in the Bible where God gives us a challenge to “test” Him. 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 “test me.” Why don't you step out in faith and “test” God? Why don't you tithe willingly and cheerfully for a reasonable period of time and see for yourself if God will bless you as His Word says He will?

### **Faith is the spiritual power that opens the windows of heaven in every area of our lives.**

The tithe guarantees the harvest (meeting all of our needs) and I believe that our voluntary offerings over and above the 10% are what open the windows of heaven so that tremendous blessings are poured out upon us.

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 have 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)

### **90% of our income with the blessing of God goes a lot farther than 100% without His blessing**

Once we fully comprehend these concepts, the 10% figure becomes purely academic. We can stop at 10% if we want to, but what Christian with a **renewed mind** would willingly stop at that level knowing that God will bless him more if he increases it?

Tithing merely “primes the pump.” The real blessings of God will pour out in proportion to the offerings that we cheerfully give on top of our 10% tithes.

Don't consume the excess. Don't “eat your seeds.” Don't “store up your seeds.” Keep plowing them back until you are able to live well on 70% of your income, 50% of your income, 30%, etc.

People who steadily increase their offerings will be surprised at how easy this becomes after a while. Faithful givers discover it is much easier to give 15% of their income than it was to tithe 10%, and it is much easier to give 20% than it was to give 15%.

### **God is still going to love you whether you give 1%, 3%, 15% or nothing at all.**

### **Tithing has nothing to do with how God relates to you, but there is still a benefit to tithing.**

#### **God Will Rebuke the Devourer!**

God's blessings don't stop here. They go one step further. After God tells us of the blessing that he will pour out upon us, He says, “...And I will rebuke the devourer for your sakes.” (Malachi 3:11) The devourer is Satan. This verse of Scripture tells us that, if we give freely of our tithes and offerings, God will rebuke the devourer so that “he shall not destroy the fruits of your ground.”

Malachi 3:11 is the only place in the Bible where God himself says that He will rebuke the devil for us. We have been given the authority to do this ourselves (Luke 10:19 - Behold, I give you the authority to trample on serpents and scorpions, and over all the power of the enemy, and nothing shall by any means hurt you) but when it comes to the matter of receiving blessings from our tithes and offerings, God himself makes certain that Satan doesn't steal our blessings. Imagine how

Satan must feel when God himself stands in his way! How can any of us fail to give liberally if we fully understand what Malachi 3:10–11 says that God will do in return?

### **What If I Am In debt?**

Should people who are seriously in debt pay tithes? My answer is a resounding “yes!” Worldly logic says that the debtor can't afford to tithe. Spiritual truth says that the primary way to escape from the bondage of debt is to pay God first the money that is His and then to trust Him to give back to us to meet our needs.

This, plus meditating day and night on God's laws of prosperity, speaking them with your mouth and acting on them in your life, will activate God's laws of prosperity. (Joshua 1:8) These spiritual principles will get anyone out of debt if they will follow them faithfully and stick with them long enough for God to turn the seeds into a harvest.

### **Are We “Cursed” If We Don’t 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.

So let each one give as he purposes in his heart, not grudgingly or of necessity, for God loves a cheerful giver (2 Corinthians 9:7)

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 a bribe to God.

**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.**

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) The motive behind our gift is just as important as the gift.

**The dominant motive for giving under the new covenant should be one of deep appreciation. We should be giving because we want to, not to pay God hush money.**

### **No Longer Under the Curse of the Law**

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)

Scripture says we have been “redeemed from the curse of the law.” (Galatians 3:13) We are not under a curse if we don't tithe. 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.

Since we have been redeemed from the curse of the law, 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.

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

### **Can You Afford to Tithe?**

You may be thinking that you can't afford to tithe. If so, ask yourself this question, "If your income were reduced by 10% tomorrow, would you die?" The obvious answer is "no." This is an acknowledgement that the tithe is, in fact, affordable. It's just that you don't want to. I'm not saying that it's easy to give 10% when you're not accustomed to it. I'm saying – and there are millions who will agree – that it's much easier to live on 90% or 50% or 10% of your income inside God's will than it is to live on 100% outside of God's will.

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, we should endeavor to give more than 10%, but you should start where you are comfortable – or where you purpose in your heart. (2 Corinthians 9:7)

### **Planting Seeds to Ensure a Future Crop**

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 loses 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.

### **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.

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?

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 faithfully, dirt, then you are going to receive a better return.

### **Final Thoughts – The Blessing of the Tithe**

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.

Tithes and offerings are better than any investment that this world has to offer. We can rely on and have faith in God's laws of prosperity and stewardship compared to the world's system of finance. If we will pay the price of learning and following God's laws of prosperity, no financial problem on the face of this earth will be able to defeat us.

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

**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.**



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## **God's Laws of Giving**

### **and Roadblocks to Giving**

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**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.**

**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.**

Would you like to be in such a good financial position that you will never need help from anyone? Would you like to be able to give abundantly to every good work you would like to contribute to? Our Father promises to supply these blessings in abundance to His children who sow abundantly by giving generously. (2 Corinthians 9:6-7)

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.

When we plant our financial seeds, it is very important for us to prayerfully ask where we should plant them. We should always seek the Lord's will before we give. Here are a few principles that the Lord has given to us in His Word concerning our giving.

#### **Giving To the Poor**

Jesus explicitly said that God will grant us rewards for giving generously to the poor:

Go, sell your possessions and give to the poor, and you will have treasure in heaven (Matthew 19:21)

Jesus said, "Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also" (Luke 12:33 – 34).

Similarly, Mark quotes Jesus as saying, "Go, sell everything you have and give to the poor, and you will have treasures in heaven" (Mark 10:21).

There is no ambiguity here. Taking money and possessions we could have stored up for ourselves on earth and instead giving them to the poor is how we store up treasures in Heaven. Jesus' message is convicting and clear – it's all about giving and rewards for giving. When poor people cross our path, we shouldn't turn away from them. If we give to them, we will be blessed and we will never lack.

He that gives to the poor shall not lack, but he that hides his eyes shall have many a curse (Proverbs 28:27)  
He who has pity on the poor lends to the Lord, and He will pay back what he has given (Proverbs 19:17)  
He that hath a bountiful eye shall be blessed, for he gives of his bread to the poor (Proverbs 22:9)  
Blessed is he who considers the poor; The Lord will deliver him in time of trouble. The Lord will preserve him and keep him alive, And he will be blessed on the earth (Psalm 41:1)

**If we really comprehend these principles, we will give freely to help the poor of the world. As the Lord continues to give back to us, we'll continue to give more and more freely. This won't cost us one cent. The Lord wants to use our faith as a channel through which He can and will pour large amounts of money to fulfill His great commission throughout the world.**

### **The Highest Form of Giving**

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.

### **Do Not Store Up Treasures on Earth**

Jesus says, "Do not store up for yourselves treasures on earth." Why? Because earthly treasures are bad? No. Because they won't last.

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 (Matthew 6:19)

When Jesus warns us against greed and to not store up treasures on Earth, it's not because wealth might be lost, it's because wealth will always be lost. Either it leaves us while we live, or we leave it when we die. No exceptions.

Be on your guard against all kinds of greed, a man's life does not consist in the abundance of his possessions (Luke 12:15)

Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle (Proverbs 23:5)

**Next time you buy a prized possession, imagine it sprouting wings and flying off. Sooner or later, it will disappear.**

### **Invest In What Has Lasting Value**

Jesus doesn't just tell us where not to put our treasures. He also gives the best investment advice you'll ever hear: "Store up for yourselves treasure in heaven" (Matthew 6:20).

God's riches are infinite. When you serve Him and others, you store up treasures in Heaven. This doesn't reduce the treasures available to others. Everyone gains, no one loses.

"Store up for yourselves treasure in heaven." Why? Because it's right? Not only that, but because it's smart. Jesus makes not an emotional appeal, but a logical one: invest in what has lasting value.

### **Giving Based Upon Love**

God's Word teaches that all giving should be based upon love. Some people learn part of God's laws of prosperity and give in a calculating manner, anticipating something in return. This won't work! Giving without love is "of no value whatever." Love is the key to giving and only love opens the channels for our loving Father to give back to us.

If I gave everything I have to poor people, and if I were burned alive for preaching the Gospel but didn't love others, it would be of no value whatever (1 Corinthians 13:3)

## **The Joy of Giving**

When you speak to givers about their experience and rewards as a faithful giver, the words fun, joy, exciting, and wonderful will typically surface. Smiles, laughter and tears of joy will often accompany their stories. The more we give, the more we delight in our giving. It pleases us. But more important, it pleases God.

God loves a cheerful giver (2 Corinthians 9:7)

However, the cheerfulness often comes during and after the act of obedience, not before it. So don't wait until you feel like giving! Just give and watch the joy follow.

**Giving brings us far more than it takes. It infuses our lives with gladness and gratitude. It interjects an eternal dimension into the most ordinary day. That's one reason you could never pay givers enough to convince them not to give.**

## **My Heart Follows My Money**

By telling us "For where your treasure is, there your heart will be also," Jesus is saying, "Show me your bank records and your Visa statement, and I will show you where your heart is." What we do with "our" money doesn't simply indicate where our hearts are. According to Jesus, it determines where our hearts go.

As surely as the compass needle follows north, your heart will follow your treasure. This is a remarkable truth. If I want my heart somewhere, all I need to do is put my money there.

**God wants your heart. He isn't looking for dispassionate "philanthropists" for His kingdom. He's looking for disciples so filled with a vision for eternity that they wouldn't dream of not investing their money, time, and prayers where they will matter most.**

## **Giving is the Only Antidote to Materialism.**

The act of giving is a vivid reminder that it's all about God, not about us. It's saying I'm not the point, He is the point. He does not exist for me. I exist for Him. God's money has a higher purpose than my affluence. Giving is a joyful surrender to God and a greater agenda. Giving dethrones me and exalts Christ. It breaks the chains of the Money-God that would enslave me.

As long as I still have something, I'm tempted to believe I own it. But when I give it away, I relinquish control. At the moment of release, the spell is broken. My mind clears. I recognize God as owner, myself as servant, and others as intended beneficiaries of what God has entrusted to me.

I am free, and with freedom comes happiness. Galatians 5:1 says, "It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery."

**Giving doesn't strip us of vested interests, rather, it shifts our vested interests from Earth to Heaven – from self to God.**

**Giving in any form frees us from the gravitational hold of money and possessions. It shifts us to a new center of gravity: Heaven.**

## **Men Shall Give Unto You**

Our Father has created a spiritual principle that is set into motion whenever we give freely and abundantly. Our Father is very generous. He has made provision to guarantee that all of His children who are generous will be blessed abundantly. When we give according to God's laws, our gift will come back to us overflowing and running over.

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)

God isn't going to rain down money from Heaven to meet our needs! The money will come from people on this earth. Notice Jesus said, "...shall men give into your bosom..." Of course, God is always the One who opens doors, stirs hearts and orchestrates circumstances, as well as motivates people to give to us as we believe and obey the instructions in His Word.

**God won't let you outgive Him. He will always bless 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.**

### **Cheerful Giving**

The times when we give should be the greatest times of our lives. As always, this is completely opposite to the world's way. Most people think that the times that they "get" are the happiest times of their lives. Too many Christians look upon their giving as an obligation that they owe instead of as a seed that they sow.

**God prospers me not to raise my standard of living but to raise my standard of giving.**

**Why shouldn't we give cheerfully if we know that our money is going to be put to good use and, in addition if we know that God is going to see to it that every bit of our gift is given back to us plus more? Who wouldn't be cheerful if they fully comprehended that, in addition to blessing others and doing God's work, they would receive a bountiful harvest from the seeds they had sown?**

### **Give It Now or Give It Later?**

People ask, "Should I give now, or should I hang onto it, hoping my investments will do well and I'll have more to give in a year?" Two questions in response, "How soon do you want to experience God's blessing?" And "do you want to be sure the money goes to God's kingdom, or are you willing to risk that it won't?"

I don't believe it's ever wrong to give now instead of later. God can produce far greater returns on money invested in heaven today than the world system ever can.

**When we stand before God, I don't believe He'll say,  
"You blew it when you gave Me all that money before the stock market peaked."**

### **Giving When in Debt**

Many people give faithfully for a while and then when financial problems come up, they cut down on their giving. If we fall into this trap, we fail a financial test that God has allowed to come into our lives. When financial problems come, if we make any change in our giving, it should be to increase our giving, not to decrease it. In times of difficulty, it's more important than ever to put God first and to keep Him first.

Am I saying that, if someone is really "down and out," that he should start giving freely to God? This is exactly what I'm saying.

**It's not easy to give when our debts are large, yet this is exactly what we must do. We can give and meditate our way out of debt.**

People who are in debt can meditate their way out of debt (Psalm 1:1-3 & Joshua 1:8) and give their way out of debt. (Luke 6:38, 2 Corinthians 9:6-8, Malachi 3:8-11) **God places tremendous emphasis on continual giving and constant time in the Word ahead of everything else.** This is what God's Word teaches and we should make a decision to follow His instructions.

## Heaven's Economy

When we put our money in the bank of heaven, we put our money in a bank that is greater than any bank that this world has ever known - a bank that has a better guarantee than any bank in this world. Our "savings account" in the Bank of Heaven is backed by the Word of God. Can we believe Him?

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 (Matthew 6:19-20)

Jesus spoke a lot about 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. (Proverbs 13:22) That's using money as God intended.

## 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 back, then you should increase your giving to where you still need to trust God to multiply your finances. Give an amount so that you are relying on God to come through for you financially. It's all about trust.

Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were rich put in much. Then one poor widow came and threw in two very small copper coins, worth only a few cents. So He called His disciples to Himself and said to them, "Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood." (Mark 12:41-44)

## More Blessed to Give Than to Receive

There's only one statement of Jesus recorded in Acts that doesn't appear in the Gospels. Jesus did that so it would stand out: "The Lord Jesus himself said, 'It is more blessed to give than to receive'" (Acts 20:35)

Let's not be so absorbed with "getting what's ours" that we miss what brings real happiness, giving God what's His. Giving is doing what we were made for, loving God and our neighbors. Giving boldly and joyfully affirms Christ's Lordship.

"Teacher, which is the great commandment in the law?" Jesus said to him, "'You shall love the Lord your God with all your heart, with all your soul, and with all your mind.' This is the first and great commandment. And the second is like it: 'You shall love your neighbor as yourself.' On these two commandments hang all the Law and the Prophets." (Matthew 22:36-40)

Why is it more blessed to give than to receive? Here are four reasons:

- 1) We put God first ahead of our own selfish interests.

- 2) It proves our trust in God and freedom from fear.
- 3) Giving protects us from the pitfalls of greed and covetousness.
- 4) The more we give to God, the more this opens the channel for Him to see that we receive abundantly in return.

### **Blessed To Be A Blessing**

God gives you money to survive and pay your bills, but He also provides a return on our giving so that you can be a blessing.

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)

### **Excel in giving**

Paul said, "See that you also excel in this grace of giving" (2 Corinthians 8:7). Like piano playing, giving is a skill. With practice, we get better at it. We can learn to give more, give more often, and give more strategically by making giving something we study, discuss, and sharpen.

The Macedonian believers gave "as much as they were able, and even beyond their ability" (2 Corinthians 8:3). What does it mean to give beyond your ability? It means pushing our giving past the point where the figures add up. Sometimes giving will seem like it doesn't make sense, but when we do it, God provides.

You've heard of prayer warriors. What about **giving warriors**? God has entrusted us with so much. Perhaps He is raising up a great army of givers and calling us to enlist!

### **God's Money Manager**

If God is the owner, then I am the manager. We need to adopt a steward's mentality toward the assets He has entrusted – not given – to us.

A steward manages assets for the owner's benefit. He carries no sense of entitlement to the assets he manages. It's his job to find out what the Owner wants done with his assets, then to carry out his will.

We need to realize God's ownership. Once we understand that we are giving away God's money to do God's work, we will discover a peace and joy we never had back when we thought it was our money!

### **The Law of Quiet Giving**

We should never give so that other people will know what we have given.

Take heed that you do not do your charitable deeds before men, to be seen by them. Otherwise, you have no reward from your Father in heaven. Therefore, when you do a charitable deed, do not sound a trumpet before you as the hypocrites do in the synagogues and in the streets, that they may have glory from men. Assuredly, I say to you, they have their reward. But when you do a charitable deed, do not let your left hand know what your right hand is doing, that your charitable deed may be in secret; and your Father who sees in secret will Himself reward you openly. Mathew 6:1-4

## **ROADBLOCKS TO GIVING**

We know that Christ commands us to give. And we know He offers us great rewards for giving. Maybe we even believe that giving brings happiness. So why do we find it so difficult to give at times?

There are many roadblocks to giving: unbelief, insecurity, pride, fear, idolatry, desire for control. The raging current of our culture – and often our churches – makes it hard to swim upstream. It's considered "normal" to keep far more than we give.

**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.**

### **A Purse With Holes**

Many people suppose they can't afford to give precisely because they're not giving, and therefore not experiencing God's blessing. When God's people failed to give as He called them to, He said, "You earn wages, only to put them in **a purse with holes in it**" (Haggai 1:6). God didn't allow their money to go far because they were stingy and disobedient.

You looked for much, but indeed it came to little; and when you brought it home, I blew it away. Why?" says the Lord of hosts. "Because of My house that is in ruins, while every one of you runs to his own house" (Haggai 1:9)

### **A Battle With Our Natural (unrenewed) Mind**

A lot of people 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 common sense will reason 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.

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 person without the Spirit does not accept the things that come from the Spirit of God but considers them foolishness, and cannot understand them because they are discerned only through the Spirit. (1 Corinthians 2:14)

**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.**

### **Fear Releases Poverty**

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 lack 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.

God has not given us a spirit of fear, but of power and of love and of a sound mind (2 Timothy 1:7)

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 (Proverbs 3:5-6)

**Don't take this the wrong way, but if you aren't a giver, 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 Rewards Acts of Faith Done While We're Still Living**

When the Lord returns, what will happen to all the money sitting in bank accounts, retirement programs, estates, and foundations? It will burn like wood, hay, and straw. (1 Corinthians 3:12–13). Money that could have been used to feed the hungry and fulfill the Great Commission will go up in smoke. (This will be discussed more in the “Treasures That Await Us In Heaven” section.)

**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 do they have other priorities with their finances?**

### **Where We Think Our Home Is**

One of the greatest deterrents to giving is this: the illusion that the present earth is our home. Where we choose to store our treasures depends largely on where we think our home is. The Bible says:

Our citizenship is in heaven (Philippians 3:20)

We are pilgrims, strangers, aliens on earth (Hebrews 11:13)

We are ambassadors representing our true country (2 Corinthians 5:20)

We are citizens of a better country – a heavenly one (Hebrews 11:16)

**GO TO THE “EARTHLY HOTEL ROOM ANALOGY” ON PAGE 2 IN THE “LIFE LESSONS - FINANCES” SECTION**

### **Final Thoughts on God’s Laws of Giving**

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.

**In God's economy, you move closer toward your goals  
by giving than you do by clinging to everything you have.**

**The more you give, the more comes back to you, because  
God is the greatest giver in the universe, and He won't let  
you outgive Him. Go ahead and try. See what happens.**

**Whatever is given to Christ is immediately touched with immortality.**



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## God's Laws of Receiving

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Many Christians have learned how to give, but they don't know how to receive. Receiving isn't "automatic." When we give, God doesn't automatically rain blessings down from the skies. If we want to receive from God, it is our duty to find His laws of receiving in His Word and then to study and meditate on them and apply them in our lives.

### Men Will Give Unto Us

How will God give back to us? Will he just pour money down from heaven? No. Luke 6:38 tells us that "men" will give unto us. "Men shall give unto your bosom." What does this mean? It means that our Father has arranged it so that His children who follow His laws of giving will receive – from men. As we give generously to others, our Father will inspire other men and women to give to us.

Virtually every one of God's instructions on giving is combined with a promise of receiving. See for yourself in Luke 6:38, 2 Corinthians 9:6–8, Malachi 3:10–11, etc. If God himself places an emphasis on receiving, why should we feel that there is anything wrong with expecting to receive?

**We should expect a return on our giving. All Christians should release their faith for a great return, not to "feather their own nests," but to finance worldwide Christian revival.**

### The Blessing and Favor of God

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. The blessing and favor of God are what make you rich – not money. Wealth is just a byproduct of God's blessing and favor.

**Money isn't our true asset.  
Our real treasure is the blessing and favor of God.  
Financial increase is just a byproduct.**

### We Determine the Size of Our Harvest

We regulate exactly how much others give to us. How do we do this? The closing words of Luke 6:38 tells how:

**For with the same measure that you meet, it will be measured to you again (Luke 6:38)**

If we give with a teaspoon, we will receive a "teaspoon measure" in return. If we give with a tablespoon, we will receive a "tablespoon measure." If we give by the barrel, we will receive "by the barrel." Whatever measure we use to give is exactly what will be used to measure what is given back to us.

The King James version of Proverbs 11:25 says, "The liberal soul shall be made fat: and he that watereth shall be watered also himself."

Fat - Hebrew translation, Dashen, daw-shane', Verb, (Qal) of prosperity (fig) to make fat, anoint

**God gives money to people who 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. God will multiply you. You'll have riches in reserve to abound to every good work. You will be blessed to be a blessing!**

2 Corinthians 9:6 tells us that we can “reap bountifully.” Malachi 3:10 tells us that God will “open the windows of heaven and pour out such a blessing that there will not be room enough to receive it.” Luke 6:38 tells us that we can receive in “good measure, pressed down, shaken together, and running over.”

This receiving can be in many forms. We might receive an especially good deal in business. We might receive a promotion on our job. We might receive an unexpected cancellation of a debt. We might receive revelation concerning an investment opportunity or starting a new business.

**R. G. LeTourneau invented earthmoving machines. He gave away 90% of his income. But the money came in faster than he could give it away. He said, "I shovel it out and God shovels it back – but God has a bigger shovel!"**

**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.**

**Shift your trust to the Lord so that you can start receiving prosperity by faith instead of depending on your own intellect and stressing yourself out.**

### **As Your Soul Prospers**

The Word provides additional perspective on how God will prosper His people in 3 John 2. There, the Apostle John writes by inspiration of the Holy Spirit:

“Beloved, I wish above all things that thou may prosper and be in health, even as thy soul prospers”

Here is a key point. This scripture doesn't say I pray you prosper even as the economy prospers or even as your employer decides to promote you. It says I pray that you prosper “as your soul prospers.”

That's where most believers miss it when it comes to receiving financial prosperity. They keep looking at outside circumstances in the physical realm, thinking that's where their hope lies. But God doesn't work from the outside in. He works from the inside out.

**He blesses you materially as your soul prospers as a result of your mind being renewed to the Word of God.**

As the seeds of the Word are planted in your mind and as you allow those seeds to grow, they will be settled in your heart and eventually produce a financial harvest, no matter how bad the conditions around you may be.

### **Believe You Receive**

You must receive by faith just like you sow by faith. Instead of just sitting around "waiting on the Lord," you must become intentional. You have to go after what's yours. Mark 11:24 tells us how to do that. It says,

**What things so ever ye desire, when ye pray,  
believe that ye receive them, and ye shall have them.**

Look again at that verse. It says you're to believe. Believe that you receive. It's not enough for you to believe God is good and wants you to prosper. It's not enough for you to believe that your harvest is out there somewhere. You must believe that you receive. In this passage, the word translated “receive” literally means “take.” You can't be a timid soul and be successful in the Christian life.

The Apostle Paul told Timothy, "Fight the good fight of faith, lay hold on eternal life" (1 Tim. 6:12). When it comes to enjoying the blessings of God that are provided for you, you have to wade in and lay hold - you have to be bold to stake your claim in the spiritual and possess, lay hold by faith, what God said belongs to you.

If we give abundantly to our church, to missions, to Christian ministries and to needy people, we will be blessed abundantly. We determine the harvest we will receive by the seeds we plant. This harvest is not only a financial harvest, but a harvest of blessings in every area of our lives.

### **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 a significant harvest in return. You have to give generously, you have to do it cheerfully, and you have to give from the first fruits.

### **Patience – a Key to Receiving**

If we are to prosper under God's laws of prosperity, we must be patient. God doesn't lie. All of His promises are real. We will reap – if we are patient. We can't rush God. The carnal part of us wants answers and it wants them now! We must counteract this tendency by developing ourselves spiritually so that we will have the strength and the patience to wait for the harvest.

And let us not be weary in well doing, for in due season we shall reap if we faint not (Galatians 6:9)

We must commit to studying and meditating in God's Word if we expect to develop our faith to the point where we will receive blessings from Him. We must be certain that we don't throw away our confidence in God because of lack of patience.

For you have need of patience, that after you have done the will of God, you might receive the promise (Hebrews 10:36)

**Lack of patience blocks more Christians from receiving from God than many of us realize. A farmer wouldn't dream of planting seeds and expecting an immediate harvest. We can't rush this process. God's laws of sowing and reaping always take time. God has a time for everything.**

Jesus told us, "In your patience possess ye your souls" (Luke 21:19)

To everything there is a season, and a time to every purpose under the heaven (Ecclesiastes 3:1)

God's Word says, "cast thy bread upon the waters for you will find it after many days." (Ecclesiastes 11:1) The word "bread" means anything of substance to us – our money, our time, our abilities, etc.

We will receive our harvest "after many days." Many of us are expecting a return when our seeds haven't had time to take root and grow and produce a harvest.

We develop patience by trusting in God's Holy Spirit within us. If we really do this, patience is just one of the fruits that we will receive.

**If you do those things over a prolonged period of time, then you can start to see a crop come in.**

### **A Joyful Heart – a Key to Receiving**

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.

**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.**

### **During the Hard Times**

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 when he experienced difficult seasons in his life, 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.

### **Consider Your Ways**

Are you planting ample financial seeds and failing to receive abundantly? If so, God tells us what we should do.

**Consider your ways.** You have sown much, and bring in little, you eat, but you do not have enough, you drink, but you are not filled with drink, you are clothed, but there is none warm, and he that earns wages, earns wages to put it into a bag with holes. Thus says the Lord of hosts, **consider your ways** (Haggai 1:6 – 7)

God's Word clearly speaks of people who have "sown much and bring in little." Therefore, an abundant return obviously isn't automatic. We don't "automatically" receive bountifully just because we sowed bountifully.

If we're sowing abundantly and not receiving abundantly, what does God's Word tell us to do? Our Father tells us twice to "consider your ways." He is actually telling us that we need to take a good look at what we're doing if we're sowing seeds bountifully and if we're still not receiving bountifully.

You looked for much, but indeed it came to little; and when you brought it home, I blew it away. Why?" says the Lord of hosts. "Because of My house that is in ruins, while every one of you runs to his own house" (Haggai 1:9)

After planting our financial seeds, we must cultivate them. We must continue to study and meditate constantly in God's Word. We must constantly express our faith in an abundant return by our words and our actions. No matter how bad a situation might appear, we must not block God in any way by lack of faith, or by lack of patience.

How much of your harvest is blown away because we don't make giving to God a priority? If we fulfill our obligation to God first, we invite His blessing to help us pay our debts to people. But when we rob God by using "our" money as we see fit, we rob ourselves of God's blessing. No wonder we don't have enough. It's a vicious cycle, and it takes obedient faith to break out of it.

### **Planting in Good Ground**

As mentioned previously, 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 faithfully, dirt, then you are going to receive a better return.

### **No Doubting**

Our Father wants us to be single minded. Our faith must be firm. If we don't get a prompt answer, we must not begin to wonder and doubt.

But let him ask in faith, with no doubting, for he who doubts is like a wave of the sea driven and tossed by the wind. For let not that man suppose that he will receive anything from the Lord; he is a double-minded man, unstable in all his ways (James 1:6–8)

We may experience seasons of financial difficulty. When this happens, it is important to not waiver in the least. Instead, we should meditate and study even more and show our faith by increasing our giving.

Come to Me, all you who labor and are heavy laden, and I will give you rest. Take My yoke upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls. For My yoke is easy and My burden is light. (Mathew 11:28-30)

Those who wait on the Lord shall renew their strength; they shall mount up with wings like eagles, they shall run and not be weary, they shall walk and not faint (Isaiah 40:31)

**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.**

### **Speak Out the Promises of God**

When everything looks bleak in the natural, I have learned to open my mouth and confess that God will provide abundantly just as He has promised.

If we aren't receiving an answer, we need to speak out the promises of Joshua 1:8, Psalm 1:1–3, Malachi 3:10–11, Luke 6:38, 2 Corinthians 9:6–8 and many others. We must stake our claim in the spiritual realm. We need to praise God and thank Him for supplying abundantly. We must “believe that we have received.”

Too many Christians waiver after a while and allow their doubts to come out of their mouths. This negative confession cancels the results that would have been forthcoming if they had continued to cultivate their crops with faith and patience.

We must not doubt God's Word. Our words and our actions should constantly show our faith in the promises of God. We should boldly claim the return from our tithes and offerings. We should boldly proclaim, “I have given freely and, because I have given freely, my Father gives back to me a good measure, pressed down, shaken together and running over! You say this in your Word, Father, and in Jesus name, I thank you for this return and receive it now. Giving you all the praise, all the honor and all the glory! Thank you Jesus!”

The farmer has to clear out the weeds in his garden. We cultivate our garden in the spiritual realm by boldly confessing the promises of God in spite of the weeds that are trying to choke off our harvest. If we really do believe that we're going to receive from God, we should talk and act exactly the way we would talk and act if we had a guaranteed certificate of deposit that we know would mature in time to meet all of our needs! God's Word is a much stronger assurance than any worldly promise to pay.

**(Go to [www.phlibrary.com/declarations](http://www.phlibrary.com/declarations) to access sample declarations)**

### **The Same Holy Spirit!**

The same Holy Spirit who lived inside of Jesus Christ 2000 years ago lives in our hearts today. He is just as willing and just as able to provide abundantly today as he was then. The only variable is the faith and patience of Jesus compared with the faith and patience that you and I exhibit today.

You can't just go through the motions of giving and think that God is going to multiply your return many times over. You must exercise your faith and patience. 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.

### **Money Is Just a Tool**

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 didn't consider his money to be 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.

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

### **The Power to Get Wealth**

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.

## **The Lord is Searching the Earth...**

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 than you have money, then maybe God doesn't see you as a giver.**

### **Final Thoughts – God's Laws of Receiving**

While we're waiting for our “crop” to come in, we must cultivate it by continuing to study and meditate in the Word. We must “believe that we receive” by continually confessing the promises of God. We need to “water” our seeds with constant, unwavering faith and patience, refusing to let the “weeds” of doubt and discouragement choke off our harvest.

Our Father doesn't want us to limit Him in any way. He knows no limits. The only limits are those that we impose through lack of belief in His promises.

**We will receive from Him – in exact proportion to our unwavering belief that we will receive. This is His law.**

**It's wrong to give with selfish motives, but it's not wrong to give believing.  
Money that is constantly given is like a clear, bubbling brook – always fresh and new,  
always cool and refreshing. This continual giving, backed up by unwavering faith and patience,  
will continually activate God's laws of receiving and put us in His perfect will for our finances.**

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## Doing What Our Father Tells Us To Do

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Jesus Christ placed great emphasis on the importance of doing what God's Word tells us to do:

Therefore, whoever hears these sayings of Mine, and does them, I will liken him to a wise man who built his house on the rock: and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock. But everyone who hears these sayings of Mine, and does not do them, will be like a foolish man who built his house on the sand: and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall (Matthew 7:24 – 27)

This is what “separates the men from the boys” spiritually. Strong faith demands action. If we really believe, then we’ll do exactly what our Father’s Word tells us to do.

Be doers of the word, and not hearers only, deceiving your own self (James 1:22)

As we yield our lives to God's Holy Spirit within us and as we study and meditate continually in God's Word, we'll do much more than just memorize verses of Scripture. We'll do exactly what God's Word tells us to do and, as a result, our Father will bless us in everything that we do.

But he who looks carefully into the perfect law, the law of liberty, and faithfully abides by it, not having become a [careless] listener who forgets but an active doer [who obeys], he will be blessed and favored by God in what he does [in his life of obedience]. (James 1:25)

If we expect to prosper, then we need to do what God's laws tell us to do.

Keep the law of the Lord your God. Then you shall prosper, if you take heed to fulfill the statutes (1 Chronicles 22:12–13)

If you are willing and obedient, you shall eat the good of the land (Isaiah 1:19)

If they obey and serve Him, they shall spend their days in prosperity, and their years in pleasures (Job 36:11)

Would you like to live a long life – a good, full, peaceful complete life? God's Word tells us exactly how to do this.

My son, do not forget my teaching, but let your heart keep my commandments; for length of days and years of life [worth living], and tranquility and prosperity [the wholeness of life’s blessings] they will add to you (Proverbs 3:1–2)

Let's look closely at three words – “length of days.” When I first looked at these words, I thought they meant long life. However, that isn't true because the words “and long life” immediately follow these words. Then I realized that this means that, if we obey God's Word, He will guide us so that we will be more productive and able to get a lot more done each day.

### **Wise Use of Time**

With regard to disciplined study and meditation, some Christians believe that this is contrary to a life that is led by God's Holy Spirit. They say, "I'm not going to grind it out every day. I'm just going to wait on the Holy Spirit



each day and do what He leads me to do."

This is fine, but God's Holy Spirit never leads us contrary to the teachings of God's Word and the Word tells us again and again about the absolute importance of disciplining ourselves to study and meditate constantly in His Word. Satan wants us to have sloppy day-to-day habits with no set pattern. Our Father wants us to realize how precious our time is.

**Teach us to number our days and recognize how few they are; help us to spend them as we should (Psalm 90:12)**

Our Father doesn't want us to misuse the time that he has given us. He wants us to use it wisely.

**Look carefully then how you walk! Live purposefully and worthily and accurately, not as the unwise and witless, but as wise, sensible intelligent people; making the very most of the time – buying up each opportunity – because the days are evil (Ephesians 5:15–16)**

### **God's Blessings Will Overtake Us**

God's Word tells us that we can actually put ourselves in a position where His blessings will "pursue" us and "overtake" us. We don't have to chase after God's blessings!

Now it shall come to pass, if you diligently obey the voice of the Lord your God,  
to observe carefully all His commandments which I command you today,  
that the Lord your God will set you high above all nations of the earth.  
And all these blessings shall come upon you and overtake you, because  
you obey the voice of the Lord your God (Deuteronomy 28:1 – 2)

He will place us in a realm of spiritual knowledge that will put us above the way most people on earth live their lives. If we do what our Father's Word tells us to do, we are told that His blessings will come after us and overtake us.

**Many Christians think that they know God's laws, but their words and their actions show that they don't. We will be tested constantly in this life and our test results will be based, not upon what we think we know, but on what we actually say and do during these tests of life.**

One way that God will test each of us is in the handling of our money. He can clearly see how we observe His instructions by observing what each of us does in an area that is very important to all of us – our finances.

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 (Malachi 3:10)

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## Work & Discipline

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God's Word repeatedly tells us that He expects us to work and discipline ourselves if we want to lead prosperous, successful lives. For some reason, many Christians believe that they can have anything that they ask for in Jesus' name and they don't have to work hard.

This is incorrect. God's laws of prosperity definitely require us to work hard if we want to prosper. God's Word clearly tells us that we need to do the very best that we can with the abilities that God has given us and then we should stand solidly on our faith in God to take care of the rest.

Having done all, to stand (Ephesians 6:13)

If any would not work, neither should he eat (2 Thessalonians 3:10)

Whatever your hand finds to do, do it with all your might (Ecclesiastes 9:10)

And whoever compels you to go one mile, go with him two (Matthew 5:41)

And whatever you do, do it heartily, as to the Lord and not to men (Colossians 3:23)

He who has a slack hand becomes poor, but the hand of the diligent makes rich  
(Proverbs 10:4)

The lazy man will not plow because of winter; he will beg during harvest and have nothing  
(Proverbs 20:4)

Do you see a man who excels in his work? He will stand before kings; he will not stand  
before unknown men (Proverbs 22:29)

Work with your own hands, as we commanded you, that you may walk properly toward  
those who are outside, and that you may lack nothing. (1 Thessalonians 4:11 – 12)

### Consider the Ant

Ants are known for their incredible work ethics. If we all had the work ethic of ants, what couldn't we accomplish? We would awake each morning and thank God for granting us another opportunity to be productive. King Solomon, deemed to be the wisest man of his time (1 Kings 4:30), has this to say about the ants' hard work and discipline:

Go to the ant, you sluggard! Consider her ways and be wise, Which, having no captain,  
overseer or ruler, provides her supplies in the summer, and gathers her food in the  
harvest. How long will you slumber, O sluggard? When will you rise from your sleep?

A little sleep, a little slumber, a little folding of the hands to sleep — so shall your  
poverty come on you like a prowler, and your need like an armed man (Proverbs 6:6–11)

The unrenewed mind might be thinking, *“you're living in la la land with all of this giving and faith stuff and trusting in God. Out in the real world, you have to work to pay bills. Life is all about working hard 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 our hard work alone, as evidenced by these scriptures:

Those who seek the Lord shall not lack any good thing (Psalm 34:10)  
The Lord was with him; he prospered wherever he went (2 Kings 18:7)  
As long as he sought the Lord, God made him prosper. (2 Chronicles 26:5)  
I am the Lord your God, Who teaches you to profit, who leads you by the way you should go (Isaiah 48:17)  
Therefore, keep the words of this covenant, and do them, that you may prosper in all that you do (Deut 29:9)  
If they obey and serve Him, they shall spend their days in prosperity, and their years in pleasures (Job 36:11)  
Keep the law of the Lord your God. Then you shall prosper, if you take heed to fulfill the statutes (1 Chron 22:12–13)  
Believe in the Lord your God, so shall you be established; believe His prophets, so shall you prosper. (2 Chron 20:20)  
The Lord will give grace and glory; no good thing will He withhold from those who walk uprightly. Oh Lord of hosts, blessed is the man who trusts in You! (Psalm 84:11,12)

### **Use of Money**

We have to change the way we think about work and money. 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 too, 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.

The kingdom of God is as if a man should scatter seed on the ground, and should sleep by night and rise by day, and the seed should sprout and grow, he himself does not know how (Mark 4:26–27)

This is where you see that finances are a matter of faith. You can't dissect these principles and see exactly how they produce results. 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 needs will be taken care of. (Matthew 6:33)

## **Attitude and Focus**

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 and intellect, this would be true. But we don't have to live the Christian life in our own power.

The Spirit of truth abides in you and teaches you all things  
and guides you unto all truths (John 14:17; 16:13)

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.

But this one thing I do, forgetting those things which are behind and  
reaching forward to those things which are ahead, I press toward the goal  
for the prize of the upward call of God in Christ Jesus. (Philippians 3:13-14)

**The apostle Paul said, “this one thing I do.” 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.**

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## Abraham's Blessings Are Ours

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The New Testament clearly teaches that, because of the price paid by Jesus Christ, all Christians are heirs to the same blessings that Abraham received from God.

And Abram was very rich in cattle, in silver, and in gold (Genesis 13:2)

That the blessing of Abraham might come on the Gentiles through Jesus Christ (Galatians 3:14)

And if you be Christ's, then are you Abraham's seed, and heirs according to the promise (Galatians 3:29)

As heirs to Abraham, the blessings God gave to Abraham are available to us. Our Father wants us to receive the same blessings that He gave to Abraham, and we can receive these blessings if we will follow His laws of prosperity.

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 still 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."

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. 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.

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 according to the stock market or how vibrant the economy may be. (Philippians 4:19)

**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 every blessing comes from the hand of God.**

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## Treasures That Await Us In Heaven

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

We are here on earth to progressively know the Lord Jesus Christ and to carry out his assignment for our lives. Money is only a tool to use to carry out what we have been called to do.

We should not allow money or anything else to come ahead of our relationship with Jesus Christ. As we consider our finances, every decision we make must be made with eternity in mind.

### **Addicted**

There's just nothing like giving. It's exhilarating. It can become an addiction! The only feeling that compares is the joy of leading someone to Christ. The great thing is that our giving to missions helps people come to Christ all over the world. Someday we'll meet them in Heaven! When that happens, will any of us wish we had kept that money instead of giving it? No!

**We need to realize that money is just 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 that money has to shape their future.**

Many people will have had \$1 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, food, etc. 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.

### **God Will Reward Each Person**

God keeps a record of all we do for Him. Imagine a scribe in Heaven recording each of your gifts. He notices our smallest acts of kindness. The bike you gave to the neighbor kid, the books to prisoners, the monthly donations to the church, missionaries, and pregnancy center – all are being chronicled. Scrolls are made to be read.

If anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward (Matthew 10:42).

A scroll of remembrance was written in his presence concerning those who feared the Lord and honored his name (Malachi 3:16).

For the Son of Man is going to come in his Father's glory with his angels, and then he will reward each person according to what he has done. (Matthew 16:27)

Jesus said, "If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" (Luke 16:11). If you handle His money faithfully, Christ will reward you with true, eternal riches for all of eternity.

John Bunyan wrote "Pilgrims Progress" in prison. He wrote: "Whatever good thing you do for Him, if done according to the Word, is laid up for you as treasure in chests and coffers, to be brought out to be rewarded before both men and angels, to your eternal comfort."

Is this a biblical concept? Absolutely. Paul spoke about the Philippians financial giving and explained, "Not that I am looking for a gift, but I am looking for what may be credited to your account" (Philippians 4:17).

God keeps an account open for us in heaven, and every gift given for his glory is a deposit in that account. Have you been making regular deposits?

**You must believe it is right to want to do what Jesus tells you to do: store up treasures for yourself in heaven.**

**If it is wrong to want rewards, Christ wouldn't offer them as motivation. Rewards are God's idea, not ours!**

Our instinct is to give to those who will give us something in return. But Jesus told us to give to "the poor, the crippled, the lame, the blind....Although they cannot repay you, you will be repaid at the resurrection of the righteous." (Luke 14:13-14).

If we give to those who can't reward us, Christ guarantees He will personally reward us. He's talking about treasures that await us in Heaven, rewards for caring for the poor, including our efforts to reach the unreached with the gospel of Jesus.

#### **A Heart In the Right Place**

God promises us generous heavenly rewards in a magnificent New Heaven and New Earth free from the curse and suffering (Revelation 21:1-6). Heaven is beyond description – our limited, finite minds cannot come close to comprehending how awesome it will be - no more sin, suffering or sickness. We will all experience total joy, peace, love and contentment. Heaven will be much more superior than any magnificent resort destination that we can envision here on this earth. Nevertheless, many believers lack this perspective.

**Many Christians dread the thought of leaving this world. Why? Because so many have stored up their treasures on Earth, not in Heaven. Each day brings us closer to death. If your treasures are on Earth, each day brings you closer to losing them.**

#### **Our Friends in Heaven**

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)

Our "friends" in Heaven will be those whose lives we've touched on earth, who will have their own "eternal dwellings." Luke 16:9 seems to say our friends' eternal dwellings are places where we stay and fellowship, perhaps as we move about the heavenly kingdom. The money we give to help others on earth will open doors of fellowship in Heaven.

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.

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.

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

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.

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 (Luke 16:9)**

A million years from now, people will still be stopping by your mansion 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 use their money to invest 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.



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## Final Thoughts

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In God's system of finance, we have available to us the best investment opportunity in the world, knowing that God promises to give back to us "a good measure, pressed down, shaken together and running over." He also assures us that "with what measure we use, it will be measured back to us." (Luke 6:38) And it's great to know that heaven's economy is not dependent on what may or may not be happening in the world's financial system.

As Christians, we get no second chance to live life over, this time doing more to invest in God's kingdom. We have one brief opportunity – our lifetime on Earth – to use our resources to make a difference.

**"I judge all things only by the price they shall gain in eternity." (John Wesley)**

**"It ought to be the business of every day to prepare for our last day." (Matthew Henry)**

**"Only one life, it will soon be passed, only what's done for Christ will last." (Missionary C.T. Studd)**

Five minutes after we die, we'll know exactly how we should have lived. But God has given us His Word so that we don't have to wait to die to find out. And he's given us His Spirit to empower us to live that way now.

**When you leave this world, will you be known as one who accumulated treasures on Earth that you couldn't keep? Or will you be recognized as one who invested treasures in Heaven that you couldn't lose?**

### Joshua's 3-Point Checklist

As we look again at Joshua 1:8 – the only verse of Scripture that tells us what to do in order to be both prosperous and successful, we see the three-point checklist that tells us that we should:

- 1) Meditate day and night in God's Word.
- 2) Speak God's Word continually with our mouths.
- 3) Live our daily lives by doing everything that God's Word tells us to do.

### Applying Joshua 1:8

God's laws of prosperity won't do you any good until this information is transferred from a classroom discussion or from these printed pages..... into your mind ..... **down into your heart** ..... and then, out of your mouth. Then you must be obedient and act in faith upon these laws.

**God's laws of prosperity are spiritual laws. They reach beyond the realm of man's world. They were given to us by the creator of the entire universe. Diligent study and meditation is required in order to put these laws into effect.**

As you consistently study and meditate in God's Word day after day, week after week and month after month, your mind will become more and more renewed to God's laws of prosperity. One at a time, these great laws will drop from your mind into your heart. Soon, your heart will be overflowing with our Father's great truths and you will have achieved transformation (Romans 12:2).

We will think the way our Father wants us to think. We will live our lives the way He wants us to live. We will react to the conditions in the world the way God instructs us to react. The fruit of the spirit - love, joy, peace, patience, gentleness, goodness, faith, meekness, and self-control - will become more alive on the inside of us.

We will be led to give cheerfully and freely of ourselves and "our" money. Happiness in this life comes from doing what we know God wants us to do. "If you know these things, happy are you if you do them"(John 13:17)

**I urge you to embrace Christ's invitation: "Give, and it will be given to you" (Luke 6:38). Then when He gives you more, remind yourself why: that you may be more generous than ever before.**

**I encourage you to send your treasures on to Heaven, where they will safely await you. When you do, you'll embrace the freedom, experience the joy, realize the peace and sense the smile of God. When you give freely, you'll feel His pleasure.**

**The more we learn, the more we realize how much there still is to learn.  
God's laws are infinite. We'll never come close to learning them all.**