

Money Doesn't Grow on Trees

Managing Your Money God's Way
Manuel Fernandez


TAKE CONTROL OF YOUR FINANCES BY:

☞ **LEARNING WHAT
GOD HAS TO SAY
ABOUT YOUR MONEY!**

☞ **LEARNING HOW TO
CREATE AND KEEP A
BUDGET!**

☞ **LEARNING HOW
TO MAKE MONEY AND
SAVE!**

☞ **LEARNING HOW
TO GET OUT OF DEBT
AND STAY DEBT
FREE!**



**“And he shall be like a tree planted by
the rivers of water, that bringeth forth
his fruit in his season; his leaf also shall
not wither; and whatsoever he doeth
shall prosper.” —*Psalms 1:3.***

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A Note from the Author:

Money Doesn't Grow on Trees, Managing your Money God's Way, is a book meant to help individuals who have questions about Biblical financial decisions. It is meant to be coupled with pastoral counseling. This book cannot work if it is not followed or applied. It must be put into practice or it will never help you.

I pray this book will be a blessing to you. If it has, please call, write or email me with your testimony. I would love to hear how God worked in your heart and life.

Sincerely,

Manuel Fernandez

All Scripture in this material is quoted from the King James Bible AV 1611, Edition: 1769

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TABLE OF CONTENTS:

Chapter One: Renewing Your Mind and Heart.....	Pp.1-06
Chapter Two: God’s View of Finances and Stewardship.....	Pp.7-28
--Giving Back to God and Tithing (Pg.09-16)	
--Giving (Pg. 17-18)	
--Providing for Your Family, Budgeting (Pg. 19-21)	
--Giving to the Ministry (Pg. 22)	
--Giving to Others (Pg. 23-25)	
--Giving to Yourself (Pg. 26-27)	
--Review (Pg. 28)	
Chapter Three: Establishing a Godly Budget.....	Pp.29-32
Chapter Four: Debt, Digging Your Own Financial Grave.....	Pp.33-36
Chapter Five: Debt, Managing the Mess You Have Gotten Into.....	Pp.37-47
Chapter Six: Debt, The Addiction.....	Pp.48-53
Chapter Seven: Scam Artists and False Prophets.....	Pp.54-56
Chapter Eight: Hard Work, Initiative, Creativity and Reliability Still Makes Money	Pp.57-61
Chapter Nine: The Debt Snowball Principle.....	Pp.62-65
Chapter Ten: Retirement.....	Pp.66-69
Conclusion.....	Pg.70
Bibliography.....	Pg.71



Chapter One

Renewing Your Mind and Your Heart

“I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.”—*Romans 12:1-2*.

Far too many Christians today have come to love and accept our present world system, especially in the area of their personal finances. In every area of our Christian life, Satan desires to gain some kind of stronghold. He wishes to find some way to control and even destroy your life. He wishes to take away your Christian testimony and render you useless as a servant of Christ. How many Christian lives and testimonies can you think of that have been destroyed by a misuse of their personal finances? How many Christian marriages have broken apart because of the stresses that are involved with finances? Perhaps you are reading this text and are in a predicament with your money. Perhaps your marriage has or is breaking apart at this very moment because you can't seem to make it in this crucial area of your life.

This book is designed to help you get your life back on track. By using this book, along with faithfully attending pastoral counseling sessions every week, and having a personal relationship with God every day through prayer and Bible reading, you will finally have a plan for your finances and bring hope back into your life. Perhaps you are young and just starting out in life. If so, this book will help you to avoid mistakes and pitfalls as long as you follow its principles.

The first thing you must learn is that God's way of doing things often does not make sense to men. Man's ideas and philosophies can come up with all kinds of crazy inventions and systems. Personal finances are one area that the worldly philosophers think they have a grip on. The children of men think that they can manage their money successfully without God. There are many seminars and courses that will teach you how to use money, but no one can teach you how to really use money unless they are a follower of Jesus Christ who lives by His principles from

the Word of God. Only the Word of God has the true answers about how to manage your personal finances correctly. Man's philosophies and ideas can be good, but God's way is always best. Therefore, if you wish to get your life back in control and avoid making the same mistakes others have made, then you will follow God's way. If God's way contradicts what the world will tell you, then you must believe God to be true.

“God forbid: yea, let God be true, but every man a liar; as it is written, That thou mightest be justified in thy sayings, and mightest overcome when thou art judged.”—*Romans 3:4*. God is the one who can tell you what is true and what is not. God's way is the best way you could ever travel in life. Think about this: If you are not following God, then who are you following? **“But if our gospel be hid, it is hid to them that are lost: In whom the god of this world hath blinded the minds of them which believe not, lest the light of the glorious gospel of Christ, who is the image of God, should shine unto them.”—*2 Corinthians 4:3-4*.** The god of *this* world is none other than Satan himself. The word “god” means “prince, ruler, or judge.” Those who do not follow the true and living God can only be following another god—Satan. Satan is called “The prince of the power of the air” in Ephesians 2:2. He is the “god of this world.” That means that he has set up a world system for you and I to live in. When Satan was in the wilderness of Sin tempting Jesus, one of the things he tempted Him with was power to rule over this world.

“Then was Jesus led up of the Spirit into the wilderness to be tempted of the devil. And when he had fasted forty days and forty nights, he was afterward an hungred. And when the tempter came to him, he said, If thou be the Son of God, command that these stones be made bread. 4 But he answered and said, It is written, Man shall not live by bread alone, but by every word that proceedeth out of the mouth of God. Then the devil taketh him up into the holy city, and setteth him on a pinnacle of the temple, And saith unto him, If thou be the Son of God, cast thyself down: for it is written, He shall give his angels charge concerning thee: and in their hands they shall bear thee up, lest at any time thou dash thy foot against a stone. Jesus said unto him, It is written again, Thou shalt not tempt the Lord thy God. Again, the devil taketh him up into an exceeding high mountain, and sheweth him all the kingdoms of the world, and the glory of them; And saith unto him, All these things will I give thee, if thou wilt fall down and worship me. Then saith Jesus unto him, Get thee

hence, Satan: for it is written, Thou shalt worship the Lord thy God, and him only shalt thou serve. Then the devil leaveth him, and, behold, angels came and ministered unto him.”—Matthew 4:1-11.

Satan had the ability to give Jesus that present world. Satan was the prince and ruler over the children of men. He set up pagan kingdoms and governments that were against God. However, Christ did not keep his eyes and mind focused on the kingdoms of men. He had His heart set on the kingdom of God. **“For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?”—Matthew 16:26.** Jesus knew the value of eternity. Satan knew the authority of God’s Word. Satan himself knows God’s Word well, and twists and contorts what it says to in order to make it fit into his philosophies and deceive our way of thinking.

That is what he did with Jesus in the wilderness of Sin. He tried to change the literal interpretation of God’s Word into something that meant what he was trying to say. He tried to confuse Christ by altering the meaning of what the Holy Scriptures were trying to convey to the reader or hearer. That is why it is so important to follow the principles of God’s Word. **“Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth. But shun profane and vain babblings: for they will increase unto more ungodliness.”—2 Timothy 2:15-16.** God wants you to study the Word of God for yourself. He does not want you to believe in some principle just because that is the position of your church. He wishes for you to know what you believe and why you believe it.

Since we are on the subject of money, I would like to share with you a little metaphor. A bank-teller handles real money all day. He knows how it feels, what it smells like and how it looks. If fake money were to come around, that teller would spot it right away. They handle the real stuff so much that they are able to spot the fake stuff quickly. That is how the Word of God is. You will know counterfeit Christianity when you come across it if you have studied the Word of God enough. Satan can only fool the feeble minded. He can only blind those to what God’s Word says who have not taken the time to study out the meaning of it for themselves. That is why it is so important for you to study the Word of God. You have to be able to recognize the false wisdom from God’s truth. You have to be able to recognize God’s blessings from Satan’s

blessings. Satan has the power to bless (and he will) if you bow down to him. He will keep you off track and away from God by giving you a good and rich life.

“The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.”—*Proverbs 10:22*. The way to tell if God is going to bless you in your ventures is this test of Proverbs 10:22. If you logically look ahead and down the road a little, what will the end of the story be? Will there be headaches, and sorrow added to your blessings, or will there be peace and contentment? If there are bills attached to your blessings then it probably did not come from God. Sorrow cannot be added to the blessings of God. Only Satan’s wisdom can produce that. **“Who is a wise man and endued with knowledge among you? let him shew out of a good conversation his works with meekness of wisdom. But if ye have bitter envying and strife in your hearts, glory not, and lie not against the truth. This wisdom descendeth not from above, but is earthly, sensual, devilish. For where envying and strife is, there is confusion and every evil work. But the wisdom that is from above is first pure, then peaceable, gentle, and easy to be intreated, full of mercy and good fruits, without partiality, and without hypocrisy. And the fruit of righteousness is sown in peace of them that make peace.”—*James 3:13-18*.**

James 3:13-18 stresses to us the importance of the Romans 12:1-2 principle of renewing our minds. We have been brainwashed by Satan and his world system for a long time. We have been deceived into a way of thinking that will end up hurting us. **“Beware of false prophets, which come to you in sheep’s clothing, but inwardly they are ravening wolves. Ye shall know them by their fruits. Do men gather grapes of thorns, or figs of thistles? Even so every good tree bringeth forth good fruit; but a corrupt tree bringeth forth evil fruit. A good tree cannot bring forth evil fruit, neither can a corrupt tree bring forth good fruit. Every tree that bringeth not forth good fruit is hewn down, and cast into the fire. Wherefore by their fruits ye shall know them.”—*Matthew 7:15-20*.** You know a good system when you see one. If you see or have been using a broken system, then it is time you changed your mind about it. Change your mind about using a corrupt system that doesn’t work to using a system that has stood the test of time.

“The fruit of the righteous is a tree of life; and he that winneth souls is wise.”—*Proverbs 11:30*. The fruit you will display from obeying the Word of God will be a tree of life!

The fruit you exhibit in the area of your personal finances by doing things God's way will allow you to live a more peaceful and stress-free life. If the principles presented in this book fly in the face of the principles you have learned from worldly seminars or classes, then you are going to have to make a decision on what you are going to believe. Are you going to believe some worldly system that has not worked for you at all and is ruining your life, or will you just decide to trust God and let Him heal your life and fix the mess you have gotten yourself into?

Your entire future depends on this one principle presented to you in Romans 12:1-2. You must decide right now that you are not going to be conformed to this present world, but that you are going to renew your entire way of thinking to God's way of thinking. You have to make a decision to obey God's Word, even if it goes against what your mother and father have taught you growing up. You have to decide to trust God's Word and its principles even if you do not agree with them at the time. You are to simply trust that God knows what He is talking about and move forward with your decisions. **“For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts.”—*Isaiah 55:9*.**

“There are many devices in a man's heart; nevertheless the counsel of the LORD, that shall stand.”—*Proverbs 19:21*. I think we have all seen what the world's greatest finance experts can do. Our economy is presently in shambles and the world's greatest economists do not know what to do about it. The greatest financial minds have no idea what to do anymore. If they could only obey God's principles of financial management, they would not be in such a mess. I say then, put off your earthly thinking and allow God's Word to reform and reshape your mind. Let Him wash your brain with the pure Word of God. **“Every word of God is pure: he is a shield unto them that put their trust in him.”—*Proverbs 30:5*.**

“Sanctify them through thy truth: thy word is truth.”—*John 17:17*. Jesus prayed to the Father that His disciples would be sanctified through the truth of God's Word. The word “sanctify” means to be “set apart.” We are to set ourselves apart as Christians as little beacons of light in a dark world. We are to set ourselves apart in the area of our finances so that all who see us will know that there is a God and He does bless us as we obey His Word. As we obey God's Word, we will stand apart from other people as being model citizens, both in our home lives and in our communities.

Review and Self Study:

Memory Verse:

"I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. 2 And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God." -Romans 12:1-2.

Question and Answer:

1. Who is the god of this present, evil world?
2. When Satan tries to deceive us by twisting and contorting God's Word, how are we to counter his attacks?
3. If our parents taught us a principle about finances, but God's Word says contrary to that, who are we supposed to believe and trust?
4. Your entire financial future depends on you following a principle from God's Word presented in which verse of Scripture?
5. What is the litmus test of God's blessings? How can you tell if Satan blesses you or if God blesses you?
6. What is the Christian to be set apart by?
7. Which verse of Scripture stresses to us the importance of Romans 12:1-2?
8. How do you know if a financial system is a good system to use? What Bible verses can we read that show us this?
.....
.....
9. What does the Bible call wisdom "that is not from above"?
 - a.
 - b.
 - c.



Chapter Two

God's View of Finances and Stewardship

“And ye shall know the truth, and the truth shall make you free.”—John 8:32.

Have you been longing to experience true freedom? You desire to have more to give to missions, or to programs at the church, or perhaps to people who have genuine needs, but you have nothing to give. Instead, your money is all tied up in bills and payments. You cannot complain about having nothing to give if you continually put yourself deeper and deeper into debt. You think you are free by having a line of credit, but that is not true freedom, for it puts you into the bondage of slavery. **“The rich ruleth over the poor, and the borrower is servant to the lender.”—Proverbs 22:7.** One cannot truly become the servant God wants them to be until they have gotten out of the slavery of sin. The more you indenture yourself to men as a slave, the less you can be a servant to Christ. Your time and talents will be tied up in working to make money that is not even yours. The freedom that Satan has to offer you puts you into slavery to him and his people. The truth that God presents will make you free indeed! **“If the Son therefore shall make you free, ye shall be free indeed.”—John 8:36.**

The first thing you are going to have to change your mind about is how you view your finances. You are going to have to change your mind from what you believe your priorities in money ought to be and realize that God's priorities are different. Most people believe in a “me first, others second and God last” priority system. If they go to church and give anything, it is sloppy seconds. They give .001% of their paycheck when they should be giving 10%.

“And he is the head of the body, the church: who is the beginning, the firstborn from the dead; that in all things he might have the preeminence.”—Colossians 1:18. The word “preeminence” is a very powerful word. It does not just mean that God is first in your life. It means that He is first in all things. He takes absolute authority in all matters and decisions you make in life. This includes the area of your finances.

“Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God.”—*1 Corinthians 10:31*. Can you say with absolute certainty that you do everything to the glory of God? I suppose no one really can. We all fall short of the glory of God (Romans 3:23). What does this mean then? How can we do all things to the glory of God if we always fall short of the glory of God? It means that we are to follow the biblical principles God has laid out in Scripture. Will we get it perfect every time? No, we will not. However, that does not give us an excuse for not trying.

We are to try our very best to follow God the very best that we know how. God does not want your outward showings, He wants your heart. If He has your heart, the external will take care of itself. If you eat, do it to the glory of God. Pray before your meal. If you drink, make sure you drink to the glory of God. How do I mean that? Make sure you are not drinking anything that would give an appearance of evil (like alcohol). Do not drink from a bottle that looks like a beer bottle, even if it is a perfectly innocent drink. Do everything you can to show that you are trying to provide all things honest in the sight of men.

You can handle your money in such a way that would bring glory to God. In order to do that, you must use the following priorities. Each of these will be explained briefly to help the reader to understand why they are in priority the way they are.

1. God first (Colossians 1:18)
2. Family second (1 Timothy 5:8)
3. Ministry third (2 Corinthians 8:8-15)
4. All others fourth (Leviticus 19:10; Deuteronomy 24:21; Psalms 41:1)
5. Yourself last of all (Mark 9:35)

If you can change your priorities in life to meet these priorities, God will be pleased with your giving no matter your financial circumstances. You could have gotten yourself in a heap of debt, but if you pay it off God’s way, He will bless your efforts and you will glorify His name.

Giving Back to God



“And he is the head of the body, the church: who is the beginning, the firstborn from the dead; that in all things he might have the preeminence.”—Colossians 1:18.

How does one put God first in the area of one’s finances? The first principle one must learn and follow faithfully is the principle of tithing. One must make an absolute commitment to God that he or she will tithe to Him every month faithfully and not let anything change that, even when times get tough and especially when money comes in abundance. **“Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me.”—Philippians 4:11-13.** There is nothing wrong with being poor or having money to spend. The Apostle Paul experienced both ends of the spectrum. He knew what it was like to have money and what it was like to have serious need. However, he never compromised his convictions while he was on either side of the spectrum. He always honored God in everything he did, especially his finances.



TITHING

What is “tithing?” The word “tithe” means “one tenth.” It is a biblical word used to describe the act of giving one tenth of one’s total gross income to God. Why would we want to give ten percent of our total gross income to God? How can that possibly benefit us? I thought God wanted us to have money, now He wants us to get rid of ten percent of it? The IRS already takes away about thirty percent of my total gross income, now I am to give ten percent more? These were thoughts that went through my mind when I first heard about this subject. However, I have found that God will allow me to do more with the ninety percent than I ever could with the one hundred percent. **“And Jesus answering said unto them, Render to Caesar the things that are Caesar's, and to God the things that are God's. And they marvelled at him.”—Mark 12:17.**



Tithing is commanded by God

“The first of the firstfruits of thy land thou shalt bring into the house of the LORD thy God. Thou shalt not seethe a kid in his mother’s milk.”—Exodus 23:19.

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”—Malachi 3:10. God commanded His children during the Old Testament time period to bring all the tithes of the land into His house. His house was the Temple where the priests did the service of God. The priests had no inheritance in Israel, but they were to live off the tithes and offerings of those who did. **“And the LORD spake unto Aaron, Thou shalt have no inheritance in their land, neither shalt thou have any part among them: I am thy part and thine inheritance among the children of Israel. And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation.”—Numbers 18:20-21.**

The children of Aaron were not given any inheritance. His descendants were to become priests in the house of God and live off the tithes of the people. The same concept holds true for the people of God today. The Church is the New Testament storehouse of God. The people of God are to tithe the tenth of their gross income to their local church (their local Temple). The Pastor of their local church is supposed to live off those tithes and offerings, just as God ordained it for the priests of the Old Testament. **“Thou shalt not muzzle the ox when he treadeth out the corn.”—Deuteronomy 25:4.**

“Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine. For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward.”—1 Timothy 5:17-18.

“Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? Even so hath the Lord ordained that they which preach the gospel should live of the gospel.”—1 Corinthians 9:13-14.

Tithing was practiced before, during and after the Old Testament Law, and into the practices of the early New Testament Churches

“For this Melchisedec, king of Salem, priest of the most high God, who met Abraham returning from the slaughter of the kings, and blessed him; To whom also Abraham gave a tenth part of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace; Without father, without mother, without descent, having neither beginning of days, nor end of life; but made like unto the Son of God; abideth a priest continually. Now consider how great this man was, unto whom even the patriarch Abraham gave the tenth of the spoils. And verily they that are of the sons of Levi, who receive the office of the priesthood, have a commandment to take tithes of the people according to the law, that is, of their brethren, though they come out of the loins of Abraham: But he whose descent is not counted from them received tithes of Abraham, and blessed him that had the promises. And without all contradiction the less is blessed of the better. And here men that die receive tithes; but there he receiveth them, of whom it is witnessed that he liveth. And as I may so say, Levi also, who receiveth tithes, payed tithes in Abraham. For he was yet in the loins of his father, when Melchisedec met him.”—Hebrews 7:1-10.

“Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.”—1 Corinthians 16:2.

As we can see from scripture, God has ordained that the New Testament pastors of local churches are to live off the tithes and offerings of the people, just as the priests did during the Mosaic Law. 1 Timothy 5:17-18 is a direct New Testament reference to an Old Testament verse of scripture. The same practice of the Mosaic Law as found in the Old Testament is to be practiced in the local New Testament church. In other words, tithing is not just an Old Testament concept and practice, but the New Testament writings approve of it as well and it was practiced by the early churches. It is a biblical priority for the Christian to tithe from his income.

Furthermore we see that Abraham paid tithes to Melchisedec prior to the Mosaic Law. Melchisedec was a pre-incarnate appearance of Christ. He was the King of Salem. Salem means “peace.” He was the King of peace. Among other things, Christ is called The Prince of Peace in

Isaiah 9:6. Melchisedec had no beginning and no end, just as Christ has no beginning and no end (Revelation 1:8; 4:8; Exodus 3:14). **“Jesus said unto them, Verily, verily, I say unto you, Before Abraham was, I am.”**—*John 8:58*. Jesus told Moses the same thing while He spoke with him in the bush on Mt. Horeb. **“And God said unto Moses, I AM THAT I AM: and he said, Thus shalt thou say unto the children of Israel, I AM hath sent me unto you.”**—*Exodus 3:14*. Abraham paid tithes to God at Salem through God’s ordained King Melchisedec (Jesus). **“And as I may so say, Levi also, who receiveth tithes, payed tithes in Abraham. For he (Levi) was yet in the loins of his father (Abraham), when Melchisedec (Jesus Christ) met him (Abraham).”**—*Hebrews 7:9-10*. We find then that the act of tithing was practiced before the Mosaic Law, during it, and after that Law was fulfilled.



Tithing is an act of worship

“What shall I render unto the LORD for all his benefits toward me? I will take the cup of salvation, and call upon the name of the LORD. I will pay my vows unto the LORD now in the presence of all his people. Precious in the sight of the LORD is the death of his saints. O LORD, truly I am thy servant; I am thy servant, and the son of thine handmaid: thou hast loosed my bonds. I will offer to thee the sacrifice of thanksgiving, and will call upon the name of the LORD. I will pay my vows unto the LORD now in the presence of all his people, 19 In the courts of the LORD'S house, in the midst of thee, O Jerusalem. Praise ye the LORD.”—*Psalms 116:12-19*.

We recall that we are to **“...Render to Caesar the things that are Caesar's, and to God the things that are God's...”**—*Mark 12:17b*. David posed the question? **“What shall I render to God for all His benefits toward me?”** David saw his tithes and offerings as a way to worship God. It was a way to show God that he was grateful for all the blessings he had. His was a sacrifice of thanksgiving. He gave out of a thankful and grateful heart. **“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.”**—*2 Corinthians 9:7*. Not only did David give out of a thankful heart, but he did it publically. He did it in the presence of God’s people. He was a living testimony to all. He was not ashamed of how much he gave; he just gave out of the abundance of his heart.

“Beware of the scribes, which desire to walk in long robes, and love greetings in the markets, and the highest seats in the synagogues, and the chief rooms at feasts; Which devour widows' houses, and for a shew make long prayers: the same shall receive greater damnation.

¶And he looked up, and saw the rich men casting their gifts into the treasury. And he saw also a certain poor widow casting in thither two mites. And he said, Of a truth I say unto you, that this poor widow hath cast in more than they all: For all these have of their abundance cast in unto the offerings of God: but she of her penury hath cast in all the living that she had.”—*Luke 20:46-21:1-4*. Because a widow woman was giving only two mites, and the previous chapter warned against scribes and Pharisees that devoured widow’s houses, this text leads me to believe that the rich men casting in their gifts to the treasury had gotten rich from robbing these widows. **“Have all the workers of iniquity no knowledge? who eat up my people as they eat bread, and call not upon the LORD.”—*Psalms 14:4*.**

Jesus condemned the rich people and praised the poor widow. Those two mites were all she had to give to God. She did not have much to offer, but what she did have she gave all of it. However, it was not so with the rich men. The rich men looked like and appeared to have given much, but in comparison to what they had, it was really not much. God’s measuring rod of righteousness is much straighter than what man can see. God sees into the heart of the one who gives, while man can only be impressed by what he knows externally. God saw that the heart of this poor widow was giving her all, while the hearts of those rich men were not with God. **“This people draweth nigh unto me with their mouth, and honoureth me with their lips; but their heart is far from me.”—*Matthew 15:8*.**

“But the LORD said unto Samuel, Look not on his countenance, or on the height of his stature; because I have refused him: for the LORD seeth not as man seeth; for man looketh on the outward appearance, but the LORD looketh on the heart.”—*1 Samuel 16:7*. God knows whether your heart is with Him or not. He knows more about you than you know about yourself. If you want to give to God, do not do so to try to impress anyone except God. It does not matter what people think about your giving, it only matters what God thinks, for it is He that you are offering to and no one else.



The Tithe is God's. Therefore, to use the tithe means you are stealing from God.

“And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S: it is holy unto the LORD.”—Leviticus 27:30. One tenth of your gross income belongs to God. It never belonged to you in the first place. It is the LORD's. You did not earn \$100.00, you earned \$90.00. That \$10.00 belongs to God and His house. To use that \$10.00 would mean that you are stealing from God. It would be the same as if you were to go to your pastor and steal money out of his wallet. When the pastor got home and found out that money was gone, he would feel bad because it was not there and would try to look for it in vain. You are stealing from your local church and from God Himself when take the tenth of your gross income and use it for yourself.

“Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”—Malachi 3:8-10. A man who robs a bank is known as a robber. Robbery is a moral law and one that has always been recognized by man to be a bad thing. A bank robber would be put in jail for his crime. The same holds true in the spiritual realm. Those who take the tenth and use it for themselves are robbing God. They rob Him of using that money for the furtherance of the Gospel. They rob God of the money that could have been used to help the poor through the church, or to provide food and raiment (clothing) for the pastor and his family. You rob God and yourself of a blessing when you refuse to tithe. God will open the windows of Heaven and pour you out a blessing if you do tithe, but He will put you through a drought if you refuse to do so. That is why tithing is so important.



God will rebuke the Devourer

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your

ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts. And all nations shall call you blessed: for ye shall be a delightsome land, saith the LORD of hosts.”—Malachi 3:10-12.

The picture given to us from this text concerning the devourer is some sort of locust or pest that will eat the fruit of our fields. Farmers are familiar with this. That is why many pesticides have been developed. Their desire is to rebuke the devourer (keep away the pests). They do not want the fruit of their field to be eaten up by birds, locusts, worms, teenagers, or any other animal that has a bottomless pit for a stomach.

The devourer in our lives is Satan. **“Be sober, be vigilant; because your adversary the devil, as a roaring lion, walketh about, seeking whom he may devour:”—1 Peter 5:8.** Satan wants to devour our lives. He wants to devour our sustenance as soon as it comes in. Have you ever thought, “I could save a lot of money if all these emergencies did not keep coming up every month?” Satan is the devourer. He knows how to devour your money by sending situations your way that cost you more money than you made that month. However, God says that He can rebuke that devourer if you would stop robbing Him. The reason why your money is being devoured is because God knows how to abase those who steal from Him. When you make a decision to stop stealing from God and tell Him you are sorry for it, He will tell Satan to quit devouring your money and pour out the blessings of Heaven for your faith. This leads me to my next point; *God will open the windows of Heaven.*



God will open the windows of Heaven

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”—Malachi 3:10. It has been my experience and the experience of many others that when you have enough faith in God to trust Him with one of the most important areas of your life (your money and finances), God honors that faith by providing every need you may have and even some of your wants. He will answer prayers concerning your finances if you are faithful enough to tithe the tenth to Him. He will not answer those requests until you have given back to Him what is

rightfully His (The tenth), or until He has forgiven you of the debt (Which He will if you cannot pay it back) and repent of your sin of not tithing.

God will hear your prayers if they come from a righteous heart of faith. He will open the windows of Heaven and pour you out a blessing. That is a promise from God Himself. If you have enough faith to believe His promise for the salvation of your soul, then you should have enough faith to rest in His promise of provision in your life. You should be able to trust God with the tenth of your income just as much as you trust Him with the salvation of your soul. Christianity is a practical practice and a very practical faith. Put your faith to the test and into practice by trusting God in every area of your life, especially your finances. How much do you trust God? Are you saved? Do you have any trouble resting in the promise of God for the salvation of your soul? If He is that powerful to save your soul, then how is it that you have trouble trusting Him with your money? Therefore, trust God and start tithing to your local church right away.

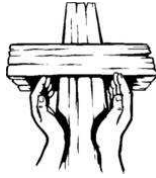


Spending your money God's way will give you more to spend in paying off debt and helping others.

“And not many days after the younger son gathered all together, and took his journey into a far country, and there wasted his substance with riotous living.”—Luke 15:13. When I was a young man, I spent all my money on sinful living. My money was eaten up in parties and booze and women—the same as this prodigal son. He wasted all his money on riotous and sinful activities. The provisions that were supposed to last him the rest of his life and help him to start a family were eaten up by his own sin.

When you spend your money wisely, by not wasting it on sinful things, you could start saving money and use it better for the Lord. Too many Christians waste their money on alcohol, cigarettes, and Cable Television. They will spend \$60-\$200.00 a month on beer and cigarettes. They will spend \$40-\$150.00 a month to pump filth into their living room through cable television. That is up to \$4,200 or so per year that is spent on sinful living! They will then say that they have no money to pay their bills or to give back to God. God does not condone those sinful activities and tells us to stay away from them, yet many Christians are rebelling against God and doing those things. They are wasting their money to fulfill the lust of their flesh.

GIVING



“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.”—Luke 6:38.

Tithing is giving back to God what is already His, while *giving* is giving to God that which He allowed you to keep. Keep in mind that it all belongs to God anyway, but He gives you ninety percent of your income to enjoy. You give out of the ninety percent, but you tithe from the one hundred percent.

GIVE GRATEFULLY

“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.”—2 Corinthians 9:7. God does not want your wallet if He does not have your heart. He does not want you to put on a vain show of display. He does not want to pry the money from your hands in order to get it into the offering plate. He wants you to be so grateful for the blessings He gave you that you are happy to give back to Him, even if it is but a small portion of what He has blessed you with.

GIVE GRACIOUSLY

“Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also.”—Luke 12:33-34. I can tell you what is in your heart by looking into your check book. The things that you spend your money on are what are most valuable to you. If you spend most of your time and money on entertainment (Like Cable T.V., Movies, games, ect..), then you are a flesh-driven person. If you spend most of your time money on the things of the Spirit (Like church, ministry, giving to the poor, buying Bibles, Missions giving, ect...) then you are a Spirit driven person. Where your treasure is, that is where your heart is. If your heart is with God, your checkbook will show it. Therefore, give your heart and your wallet over to God and earn rewards in Heaven. Earn rewards that will never fade away. Look at what Jesus said about it:

¶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: 21For where your treasure is, there will your heart be also. The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light. But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is that darkness! No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

¶Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith?

Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.”—*Matthew 6:19-34*.

Jesus explained it to His disciples plain and simple. No one who claims to follow Christ should worry about the provisions of God. We are to trust that God will provide for our every need. We are to give back to God our time and talents, and lay up treasures in Heaven. Earthly riches will remain here on earth and someone else will be here to fight over them. We are to concern ourselves with the things of God and trust that God will one day give it back to us.

Providing for Your Family



“But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.”—1 Timothy 5:8.

The second group of people you will be spending your money on is your family. God always comes first in everything, but family always comes right after that. Your family should be the most important thing to you. Your wife and kids are to take top priority over all other people. That means there are financial decisions you are going to have to make in life that are for the good of your family. Therefore, as the leader of the home, you are going to have to be strong in this area of life. You are going to have to have foresight to see economic trends that might put you and your family in financial jeopardy and then make sound, wise, and informed decisions on how to avoid those pitfalls and perhaps even recover out of some of them.

Let’s go over some of the typical bills you will see in a typical American home:

Item	Bill	Bill Cycle	Total Spent
Television	\$120.00	Month	\$3,000.00
Electricity	\$80.00	Month	
Gasoline	\$150.00	Month	
Water	\$50.00	Month	
Credit Cards	\$500.00	Month	
Entertainment	\$150.00	Month	
Eating Out	\$100.00	Month	
Beer	\$150.00	Month	
Cigarettes	\$200.00	Month	
Food	\$400.00	Month	
Car	\$300.00	Month	
Mortgage	\$800.00	Month	

Assuming you are not on food stamps

It is important that you are honest with yourself when you fill out this expense report. It won't help you to hide anything. Your money will not get saved and re-directed if you cannot be honest about where it is going. Your family's needs should be pretty basic. You should need food, water, electricity, clothing, housing, transportation, spiritual and educational growth, ect. However, your family does not *need* Cable/Satellite Television, beer, cigarettes, Chewing tobacco, alcohol, ect. They do not need those things financially, nor do they need them for spiritual reasons. Your family will never grow in the Lord if they are exposed to sin like this.

In my ministry time, I have seen parents go to churches and beg for money to pay their electric bill, water bill, and even their rent payments, while at the same time, they had a big screen TV with Satellite, Pay-per-view, beer in the refrigerator, and cigarettes in their mouths. They had no food in the refrigerator for the kids—just beer. How sad! Those are bad parents, and shame on you if you have done the same thing! You should ask for God's forgiveness and never do that again. Get off the food stamps if you are able to work. Food stamps were designed to help people with real needs. If you are just too lazy to work, then shame on you! As the leader of your home, you are going to have to make some hard decisions for the Lord and be a leader. You are going to have to lead your family's finances in a godly manner. If you want to see the blessings of God, then you are going to have to meet God where He is and follow His Word.

“Let us walk honestly, as in the day; not in rioting and drunkenness, not in chambering and wantonness, not in strife and envying. But put ye on the Lord Jesus Christ, and make not provision for the flesh, to fulfil the lusts thereof.”—*Romans 13:13-14*. If you are going to provide for your family, then stop providing for the flesh. Stop the gluttony of sin and start taking the journey on a new life of God's blessings by obeying His Word! **“But godliness with contentment is great gain.”—*1 Timothy 6:6*.** Be content with such things as ye have. True happiness is found in wanting what you have, not having what you want.

List the things you will cut out of your life right away that will allow you to save money. Next calculate how much you will save per month and track it. Keep yourself accountable to your family and your pastor. _____

Giving to the Ministry



“I speak not by commandment, but by occasion of the forwardness of others, and to prove the sincerity of your love. For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich. And herein I give my advice: for this is expedient for you, who have begun before, not only to do, but also to be forward a year ago. Now therefore perform the doing of it; that as there was a readiness to will, so there may be a performance also out of that which ye have. For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not. For I mean not that other men be eased, and ye burdened: But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: As it is written, He that had gathered much had nothing over; and he that had gathered little had no lack.”—2 Corinthians 8:8-15.

Paul wrote to the Corinthian church to give them guidance. In this chapter, he gave them guidance on how to give to the ministry. Many people during that time were giving up all they had to distribute to the poorer saints that had nothing. This was a noble thing, but foolish, for soon they became poor themselves and had no one to turn to for help. Paul told them in verse twelve to give out of what little they had, and to give not out of what they did not have. They were not to go into debt to aid the ministry. They were to give a portion of what they made to the work of the ministry, but their family was to come first before that.

You say, “But the need is so great!” I say, “But sir, my God is greater than the need!” Therefore, you are to give what you have and not give what you do not have. Pretty soon, your family will be in financial jeopardy if you continue on that path. You will find yourself spending more and more of what you do not have because the need will seem greater and greater. You will go deeper and deeper into debt just to impress people. You are not impressing God if you are not giving His way. His way is not to go into debt over your ministry.

Giving to Others



“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.”—*Luke 6:38*.

Giving to others has its rewards, but be wise about who you are giving to. Some people will lead a sinful life and scam their friends and neighbors out of money by telling them they have need. One time I was pulling out of a fast-food restaurant and a lady was standing there begging for money. She said she needed just twenty more dollars and she would have collected enough to go to Tampa (about an hour away) to go to her hospital and see her child. I believed it to be a scam since the pediatrics hospital was located in St. Petersburg, not Tampa. I trusted my instincts. A week later the same lady gave me the same story, but did not recognize me. She made a living out of doing this. She defrauded people just to make an easy buck.

One time I gave food and money to an extended family at my church that seemed to have real need. Later I found out that they did not use that money for godly purposes. They apparently were laughing at me while they used it to buy illicit drugs. People can seem very convincing and will lie to your face. It is very important that you are wise about who you decide to give to.

To that end, when you to give to someone remember that God is watching. He sees your heart and will return that which you have given. If you gave ten dollars, God will give you back that ten dollars. **“Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap.”—*Galatians 6:7*.** What you sow in the fields is what you will reap. If you sow much seed, you will reap a great harvest.

God has given us a principle in which we can use to give to those who have need. It is called the “Gleanage Principle” and it is found in Leviticus chapter nineteen. **“And thou shalt not glean thy vineyard, neither shalt thou gather every grape of thy vineyard; thou shalt leave them for the poor and stranger: I am the LORD your God.”—*Leviticus 19:10*.** God

commanded Israel to leave a portion of their fields for the poor and the stranger to glean from. This would have involved a little work on the part of the poor and stranger. The fields were left for them to pick, but were not picked for them. The current welfare system is broken in this regard. People have become lazy and unwilling to work, and are stealing from those who cannot work and actually need welfare. Those who can work ought to do so to earn their keep. **“For even when we were with you, this we commanded you, that if any would not work, neither should he eat.”**—*2 Thessalonians 3:10*. The poor and the stranger were to work and earn what little they could glean from the master’s harvest.

If you are to give to the poor, and if that poor person has the ability to work, you should put him to work. Working for a living not only builds character, but also gives purpose and meaning to one’s life. If that person is unwilling to work, then don’t waste your money, for he is wasting your time and everyone else’s. Some people cannot work and therefore you should help them where help is needed.

A great example of this is found in the book of Ruth. **“And when she was risen up to glean, Boaz commanded his young men, saying, Let her glean even among the sheaves, and reproach her not: And let fall also some of the handfuls of purpose for her, and leave them, that she may glean them, and rebuke her not. ¶So she gleaned in the field until even, and beat out that she had gleaned: and it was about an ephah of barley. And she took it up, and went into the city: and her mother in law saw what she had gleaned: and she brought forth, and gave to her that she had reserved after she was sufficed. And her mother in law said unto her, Where hast thou gleaned to day? and where wroughtest thou? blessed be he that did take knowledge of thee. And she shewed her mother in law with whom she had wrought, and said, The man's name with whom I wrought to day is Boaz.”**—*Ruth 2:15-19*.

Ruth was a poor, Gentile girl who followed her Jewish mother-in-law home. In order to get food in the hard times she lived in, she had to glean from the fields. She came across a man by the name of Boaz who allowed her to glean from his fields. Because of his concern for her, he told his people to leave behind extra grains for her to glean. Ruth was able to glean a great deal of food to feed the house of Naomi.

“Blessed is he that considereth the poor: the LORD will deliver him in time of trouble. The LORD will preserve him, and keep him alive; and he shall be blessed upon the earth: and thou wilt not deliver him unto the will of his enemies. The LORD will strengthen him upon the bed of languishing: thou wilt make all his bed in his sickness.”—*Psalms 41:1-3*. If you have money to give to others, then by all means do so. God will watch over the house that gives to the poor. However, as stated earlier you must be wise about it. **“Behold, I send you forth as sheep in the midst of wolves: be ye therefore wise as serpents, and harmless as doves.”—*Matthew 10:16*.** A serpent is very cautious about where it goes. It is a beast of prey, while at the same time it is a predator. Hawks or other birds of the field can swoop down at any time and eat a snake. At the same time, they are cunning and sneaky to catch their own prey.

Doves are not so. Doves are prey, not predators. Their eyes are designed to be able to see all sides to watch for predators. At the same time they are gentle and harmless creatures. We are to be this way in the area of giving to others. We are to be cautious about who we are giving to and why. We should not enable someone to continue in their sinful activities by paying for them. We are to watch out for predators who would steal our money, and we are to be harmless as doves. We should lend, expecting nothing back so that our friendships might remain in-tact.

“But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil.”—*Luke 6:35*. Even if your enemies needs help, you are to give to them, but do not expect them to return the money. Perhaps you can make a friend out of your enemy by simply being kind to him.

Giving to others can be a complicated thing. There are those who have a genuine need and there are those who desire to steal your money. There are those who are your friends, but inwardly are your enemies, and there are those who you may count as enemies, but could be great friends by a simple act of kindness. Give out of what you have after you take care of your family. God wants you to exercise caution in your giving to others, while at the same time give with harmless intentions. God is watching your heart in how you give and who you are giving to. Your reward will be great if your heart and your wisdom are great. **“He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.”—*Proverbs 28:27*.**

Last of All



“And he sat down, and called the twelve, and saith unto them, If any man desire to be first, the same shall be last of all, and servant of all.”—Mark 9:35.

There is a principle in the Bible that teaches you to be last if you want to be first. Jesus gave that example to us. He told His disciples that they were to be servant of all if their desire was to be great in the Kingdom of God and amongst themselves. The greatest leader must become the greatest servant. Jesus, the King of kings and Lord of lords, dressed Himself in a servant's attire and humbly washed the feet of His disciples—even the one who He knew would betray Him. Jesus is exalted as King above all kings because He was the Servant of all servants. His service was out of love. He placed His desires below the desires of others out of His love for them.

Being the leader of your family means you will have to make some sacrifices. You will have to put the needs of your family above your own selfish needs. You will have to put the needs of others above your own. You must become last in order to become first. **“And whosoever shall compel thee to go a mile, go with him twain. Give to him that asketh thee, and from him that would borrow of thee turn not thou away.”—Matthew 5:41-42.** There have been times in my life where I have literally gone the extra mile for someone. I put my own needs aside for a time being and stepped out of the way to help those people. I remember one time when I had a subordinate in the military. He was getting overweight, so I decided to run and exercise with him three times a week. He got motivated and started living more healthy and pretty soon he lost enough weight to not go to the diet program the government wanted to send him to. Sometimes you will have to go out of your way to serve others in order to make a difference.

When it comes to your money, you are the last person that you should be thinking about giving to. The world will tell you that you deserve everything and that this is your moment. The world will tell you that “He who dies with the most toys wins.” How sad to think that way. **“For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?”**—*Matthew 16:26*. We must remember that we are to live in view of eternity. Our reward is not down here on earth. Our money or our toys will not go with us when we die. There will not be a Penske truck behind the deceased. While it is not a sin to have nice things, just ask yourself how happy those things are making you. Do you want more and more? Will that cup ever get full? **“But godliness with contentment is great gain.”**—*1 Timothy 6:6*. The only things we can bring with us to Heaven are the souls we have helped and our good works done FOR Christ, IN Christ, and THROUGH Christ.

Later, we will get into the idea of planning for your retirement. There is nothing sinful about having a retirement income. You will need the extra financial help when you are old and gray. Medicine and hospitals are not cheap. Provide for your wants, but only after you have put the needs of everyone else first. Tithe, provide for your family, give to the local church, help the poor and afflicted and if there is anything left over, help yourself to the blessings God has given you. While you should not feel guilty about having money in abundance, you should feel guilty about ignoring a need that you can meet. **“If a brother or sister be naked, and destitute of daily food, 16 And one of you say unto them, Depart in peace, be ye warmed and filled; notwithstanding ye give them not those things which are needful to the body; what doth it profit? Even so faith, if it hath not works, is dead, being alone. Yea, a man may say, Thou hast faith, and I have works: shew me thy faith without thy works, and I will shew thee my faith by my works.”**—*James 2:15-18*. Your faith doesn’t amount to a hill of beans if you do not use it. You can tell people how that you are a man of faith, but how will they know unless you show them. How will a poor woman that is trying to find food for her baby believe you are a Christian if you will not help her buy milk when you have the money to do so? Your faith is seen by others by the amount of effort you put into helping them. Therefore, if there is a genuine need, then help. If you work hard for the money you earn and you decide to buy a boat, then it is not a sin to do so long as God reveals to your heart that it is alright to do. **“Therefore to him that knoweth to do good, and doeth it not, to him it is sin.”**—*James 4:17*. Understand and follow the will of God, and you cannot go wrong.

Review and Self Study:

Memory Verse:

“Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.”—Matthew 6:31-34.

Question and Answer:

1. *When you manage your finances, what priority system should you use that would honor the*

Word of God?

a. _____

b. _____

c. _____

d. _____

e. _____

2. *What did King David consider his tithing and offerings to be? _____*

3. *According to 1 Corinthians 10:31, how are we to manage our finances? _____*

4. *When Satan offers you freedom, what is he really trying to do?*

5. *Jesus told us that if we wanted to be first in life, we would have to be what? _____*

6. *How is tithing different from giving? _____*

7. *When you give to the church's ministries, what must you first consider? _____*



Chapter Three

Establishing a Godly Budget

**“Moreover it is required in stewards, that a man be found faithful.”—*1 Corinthians*
4:2.**

In this chapter, we will learn how to establish and keep a budget that honors God. Earlier, we learned that there are many things in our lives that may not honor God. By getting rid of those things out of our lives, we can redirect that money into something that would matter, like savings or getting out of debt.

“He said therefore, A certain nobleman went into a far country to receive for himself a kingdom, and to return. And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come. But his citizens hated him, and sent a message after him, saying, We will not have this man to reign over us. And it came to pass, that when he was returned, having received the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading. Then came the first, saying, Lord, thy pound hath gained ten pounds. And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities. And the second came, saying, Lord, thy pound hath gained five pounds. And he said likewise to him, Be thou also over five cities.

And another came, saying, Lord, behold, here is thy pound, which I have kept laid up in a napkin: For I feared thee, because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow. And he saith unto him, Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow: Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury? And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds. (And they said unto him, Lord, he hath ten pounds.)

For I say unto you, That unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him. But those mine enemies, which would not that I should reign over them, bring hither, and slay them before me.”—*Luke 19:12-27.*

God has entrusted every Christian to be a steward over His money. Because it is not our money, but that we are merely stewards over what God has entrusted us with, this means we are to account for every penny of what God has blessed us with. We are to spend that money God’s way and we are to watch over it so as to make the best use out of it. If you were to work at a bank you would be handling a lot of money. That money is not your money, yet other people are entrusting you with care for it. Their money gets invested and they earn interest on it. Imagine that you are working at God’s bank. He has given you a limited amount of resources to look after. How have you been investing it? Have you been investing it in sinful activities and wasting it? Have you said, “Who will have this man to reign over us?” Perhaps the reason why God has not given you more is because He cannot trust you with more. The better you are at managing God’s money and accounting for it, the more He will give you to manage. That is the way God works many times.

Your Budget

If you are new and just starting out in life, you will have need of a budget. If you are a young or old and have been around, you probably have acquired some bills and have need of a budget right now. So what should your budget look like? Below is a sample budget. On the next page you will have a chance to fill out your own budget. Fill this out and discuss it with your pastor/teacher/ Christian financial counselor. Establish your priorities and discipline yourself to maintain this budget month by month.

Income: _____	Credit Card: _____	Health Insurance: _____	Clothing: _____
Income: _____	Credit Card: _____	Car Insurance: _____	School fees: _____
Income: _____	Credit Card: _____	Gasoline: _____	Tithes: _____
Income: _____	Credit Card: _____	Electric: _____	Offerings: _____
Income: _____	Credit Card: _____	Water _____	Car Maintenance: _____
Income: _____	Credit Card: _____	Rent/Mortgage: _____	Entertainment: _____
Car Payment: _____	Savings: _____	Food/supplies: _____	Investments: _____
Student Loans: _____	Pets: _____	Gas: _____	Life insurance: _____

MY CURRENT BUDGET:

Income: _____
Income: _____
Income: _____
Income: _____

Credit Card: _____
Credit Card: _____
Credit Card: _____
Credit Card: _____
Credit Card: _____
Credit Card: _____

Savings: _____
Pets: _____
Car Payment: _____
Student Loans: _____

Health Insurance: _____
Car Insurance: _____
Gasoline: _____
Electric: _____
Water _____
Rent/Mortgage: _____
Food/supplies: _____
Gas: _____

Clothing: _____
School fees: _____
Tithes: _____
Offerings: _____
Car Maintenance: _____
Entertainment: _____
Investments: _____
Life insurance: _____

Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____

Total Income: \$ _____ . _____
Total Expenses: \$ _____ . _____
Income less Expenses: \$ _____ . _____

MY DESIRED (OR NEW) BUDGET:

Income: _____
Income: _____
Income: _____
Income: _____

Credit Card: _____
Credit Card: _____
Credit Card: _____
Credit Card: _____
Credit Card: _____
Credit Card: _____

Savings: _____
Pets: _____
Car Payment: _____
Student Loans: _____

Health Insurance: _____
Car Insurance: _____
Gasoline: _____
Electric: _____
Water _____
Rent/Mortgage: _____
Food/supplies: _____
Gas: _____

Clothing: _____
School fees: _____
Tithes: _____
Offerings: _____
Car Maintenance: _____
Entertainment: _____
Investments: _____
Life insurance: _____

Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____
Other: _____ \$ _____ . _____

Total Income: \$ _____ . _____
Total Expenses: \$ _____ . _____
Income less Expenses: \$ _____ . _____

Memory Verse:

“Moreover it is required in stewards, that a man be found faithful.”—*1 Corinthians 4:2.*

Look at your current budget as opposed to your desired future budget and answer the following questions:

1. How does it differ?

- a. _____

2. What are some of the things you cut out and what are some of the things you incorporated into your new budget?

- a. _____

3. How much money are you saving or not saving now that you have a new budget? Explain why.

- a. _____

4. How has God’s view of handling your finances affected the way you spend and save?

- a. _____

5. What decisions have you made that will aid you and your family into a greater accountability of the money and resources God has entrusted you with?

- a. _____

6. What did Jesus teach us in Luke chapter nineteen concerning our finances?

- a. _____



Chapter Four

Debt, Digging Your Own Financial Grave

“Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.”—Romans 13:8.

Debt—you start at zero and you end up with less. The Bible is very clear that Christians are not to go into debt. So then why are so many Christians in over their heads with it? I remember starting out in life at the age of twenty and getting my first credit card. It was a J.C. Penny’s gold card. I thought I was a big man now that I had a *gold card*. I was so proud of myself that I went out and bought things I did not need for no apparent reason. The end of the month came and I could not pay it all off at once. I was slapped with a 25% interest rate that made it even harder to get rid of. Fortunately at that time I was expecting a large sum of money to come in. It did not come in until half a year later and all the time I was paying interest that I thought I would never pay off. I paid it off and was debt free when that money finally came in, but that did not stop my spending habits. I was young and did not know how to manage my finances. I bought a car and went into debt over that. I paid that off in a couple of years, but I still did not know how to manage my money.

By the time it was all said and done, I went into debt for over \$18,000 three times and paid them off and was debt free those three times. However, I did not stay debt free. **“Boast not thyself of to morrow; for thou knowest not what a day may bring forth.”—Proverbs 27:1.** I thought that I would always have a steady job and would always be able to pay off any debt I owed because I had done it so many times. I was used to making large sums of money at one time and paying things off quickly. However, I realize in my maturity that the future is not always as stable as I thought it would be. The economy slumped and so did many jobs. Jobs became scarce and so did money. In order to pay creditors, I had to divert my cash on hand to pay off credit cards and then use them that same month to buy groceries, gas, and other expenses. This helped me to change my mind about debt. No longer did I see it as a tool from God, but a snare of Satan to put me into bondage and to keep me from being free to serve Christ.

What is Debt?



“Be not thou one of them that strike hands, or of them that are sureties for debts.”—

Proverbs 22:26.

The Bible tells us to stay out of debt. We are not to “strike hands” with someone to say that we will owe them anything, Remember, we are not to owe any man anything except to love them. We are not to be a person that lends money to others to be a surety for debt. This verse gives us the example of the two kinds of debt there are in life. There are two types of debt you may be in right now or possibly are looking to get into. It is better not to get into either one.

Two kinds of Debt

UNSECURED DEBT:



The first kind of debt Proverbs 22:26 speaks of is unsecured debt. **“Be not thou one of them that strike hands...”** Unsecured debt means that you are striking hands with someone and telling them that you will pay them back later. They have no collateral to use except your promise and a contract that says you will pay back the loans you took from them. Debt such as this will many times come at a higher interest rate because of the lack of collateral. These are things such as credit cards or student loans. You have struck hands with the lender via a contract or even an oral agreement. Your good name is on the line and that is why they call it credit. You have now just become a servant to that lender and are in bondage to him until you have paid it off.

SECURED DEBT:



The second kind of debt Proverbs 22:26 speaks of is secured debt. **“Be not thou one ...of them that are sureties for debts.”** Secured debt speaks of having a surety to secure that debt. The lender has collateral in order to secure the fact that you will pay the debt off. If you default in your payments, the lender can repossess that asset and try to resell it. These usually have a lower interest rate because the lender is now secured in his debt payment. Mortgage loans or car loans are two examples of secured debts. If you do not pay off your car loan, the bank will come and repossess the car.

“Are there not mockers with me? and doth not mine eye continue in their provocation? Lay down now, put me in a surety with thee; who is he that will strike hands with me?”—Job 17:2-3.

“Be not thou one of them that strike hands, or of them that are sureties for debts.”—Proverbs 22:26. Another thing God’s Word is against is co-signing. Co-signing is when one person signs his name to a debt someone else wishes to get themselves into. For instance, if someone desires to buy a car, but does not have very good credit, that person can ask someone else who has good credit to co-sign on the loan, resulting in dual ownership and interest in the car. The person buying the car has use of it, but if he defaults on his payments, the co-signer gets stuck with the bill and his good credit is ruined if he cannot pay for it as well. The car gets repossessed and both of those people now have bad credit. Co-signing is never a good idea.

Secured debt has been called “necessary debt.” However, in a book by author Dave Ramsey called the *Total Money Makeover*; Mr. Ramsey believes that it is better to save cash to buy a house or car, rather than to go into debt to pay it off. He believes this is a feasible option for anyone. He advocates either a 100% down payment plan or a fifteen year mortgage.¹

Whether you agree with this or not, the fact is that God’s Word states we are not to be surety for any debts or be someone who makes a loan to others for collateral. **“But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil.”**—*Luke 6:35*. God’s Word is our final and only authority for faith and practice. Therefore, if you are to live out your faith as a Christian, you must form a conviction about not getting into debt. If you are in debt, then make a commitment to getting out of it. It is what God expects from you as a Christian if you are serious about serving Him.

Review and Self Study:

Memory Verse:

“Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.”—*Romans 13:8*.

Question and Answer:

1. What does God’s Word say about Christians going into debt?

2. What are the two types of debt shown to us in the Bible?

3. What two theories are there in regards to money loans?

4. How are Christians supposed to loan to others?

5. What kind of debt are credit cards and student loans? _____

6. What kind of debt is a mortgage or car loan? _____

7. What does debt allow you to start with and end up with in the end?

8. What does the Bible tell us not to boast ourselves of? _____

Footnotes:

Ramsey, Dave; *The Total Money Makeover: A Plan for Financial Success*; Nashville: Thomas Nelson Publishing; © 2009; pg 147



Chapter Five

Debt, Managing the Mess You Have Gotten Into

“I waited patiently for the LORD; and he inclined unto me, and heard my cry. He brought me up also out of an horrible pit, out of the miry clay, and set my feet upon a rock, and established my goings. And he hath put a new song in my mouth, even praise unto our God: many shall see it, and fear, and shall trust in the LORD.”—Psalms 40:1-3.

I have not met too many people who live debt free. Therefore, if you are reading this book it would not be a stretch to believe that you are probably in debt and may even be having some difficulty managing it. This book, coupled with the pastoral counseling you are receiving will certainly help you to manage your finances by giving you the tools and the knowledge you need. However, financial management takes a great deal of discipline and sacrifice. Therefore, if you are going to have any success in managing your finances, it will depend solely on your own discipline to follow that which you have been taught. **“Apply thine heart unto instruction, and thine ears to the words of knowledge.”—Proverbs 23:12.** And again, **“Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.”—Proverbs 24:3-4.**

If you wish to manage your debt and get out of it anytime soon, you are going to have to follow the principles laid out for you in Psalms 40:1-3. There are three points we should notice about this text.

1. *David’s Patient Prayer*
2. *David’s Pit of Despair*
3. *David’s Praise to Share*

In context, all these points speak to the spiritual salvation that God offers us. However, these same principles can be applied to our own earthly salvation. There are many times in David’s life that he called upon the Lord for salvation from his earthly troubles.

One such example is found in Psalms 59:2 where he says, **“Deliver me from the workers of iniquity, and save me from bloody men.”**—*Psalms 59:2*. When it comes to debt, you need to make this a matter of salvation. You need God’s help to save you from the mess you have gotten yourself into. If you try to do this without God, you will fail miserably, but with God’s doing the work for you, it will become easy. **“Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths. ¶Be not wise in thine own eyes: fear the LORD, and depart from evil. 8 It shall be health to thy navel, and marrow to thy bones. Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.”**—*Proverbs 3:5-10*. Let us notice our first point, *David’s Patient Prayer*.

David’s Patient Prayer:

David made his issues known to God through patient prayer. He prayed and he prayed. When he got tired of praying, he prayed some more. What do we learn from this? David’s answer from God did not come right away. It took much time in prayer and dedication to walking in the footsteps of God. If your prayers are going to be heard at all from God, you must first be one of His children and also you must walk in His footsteps.

God is not obligated to bless the Devil’s children, just as I am not obligated to bless the child of another man. Each father is responsible for his own children. Jesus said, **“Ye are of your father the devil...”**—*John 8:44a*. Jesus also said, **“...Verily, verily, I say unto thee, Except a man be born again, he cannot see the kingdom of God.”**—*John 3:3b*. You must be born into God’s family by faith in Jesus Christ. After you have been born into God’s family, God becomes your Father and is now obligated to take care of you, to teach you and to raise you. **“Whosoever believeth that Jesus is the Christ is born of God:...”**—*1 John 5:1a*.

After you have been born again, having your prayers heard by God is as simple as you obeying the truth that you already know and doing what you believe to be right by Him. Of course, no one is perfect, neither does everyone know everything about God’s Word. Therefore, follow what you know to be right by God and leave the rest up to Him. However, if you know

something is wrong by God and you do it anyway, then that sin will stand in the way of your relationship to God and He is not obligated to hear your prayers. Until you have corrected yourself, God will not hear your petitions. **“If I regard iniquity in my heart, the Lord will not hear me:”**—*Psalms 66:18*.

“Draw nigh to God, and he will draw nigh to you. Cleanse your hands, ye sinners; and purify your hearts, ye double minded. Be afflicted, and mourn, and weep: let your laughter be turned to mourning, and your joy to heaviness. Humble yourselves in the sight of the Lord, and he shall lift you up.”—*James 4:8-10*.

“Casting all your care upon him; for he careth for you.”—*1 Peter 5:7*. It is important to note that God *wants* you to pray to Him, but He wants you to do it the right way. He wants you to come to Him in the spirit of humility, not pride. He wants you to know that it is He that will deliver you from your bondage and you could not do it without Him. **“I, even I, am the LORD; and beside me there is no saviour.”**—*Isaiah 43:11*. You cannot save yourself from anything; God is the only one that can deliver you. **“The Spirit of the Lord GOD is upon me; because the LORD hath anointed me to preach good tidings unto the meek; he hath sent me to bind up the brokenhearted, to proclaim liberty to the captives, and the opening of the prison to them that are bound;”**—*Isaiah 61:1*.

If you are going to get out of debt, the first thing you are going to have to do is make this a serious matter of prayer. You are going to have to humble yourself in the sight of Almighty God, pray to Him and confess to Him that you cannot do this without Him. You are going to have to give control of your finances to Him and obey the principles of His Word in managing them. That means you are going to tithe the tenth of the first fruits of all your income. That means you are going to take things out of your life that is eating up your money and wasting away your income. That means you are going to have to be honest in paying your taxes. That may also mean getting off of welfare (if you are able to work) and find a job. That means making sacrifices that you never would have thought you could make—mainly the sacrifice of a broken heart. **“The LORD is nigh unto them that are of a broken heart; and saveth such as be of a contrite spirit.”**—*Psalms 34:18*. Your heart needs to be broken over this and your prayer needs to be directed toward Him! You need to cleanse your life from secret faults and obey God’s Word with your whole heart. You must make this a matter of serious prayer.

The second thing about David's prayer is, not only was it serious, but it was patient. Getting out of debt is not going to happen over-night if you are doing it God's way. It will take hard work, discipline and dedication. Christians are not supposed to gamble, and that includes the lottery and BINGO games. **“For even when we were with you, this we commanded you, that if any would not work, neither should he eat.”**—2 Thessalonians 3:10.

“Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.”—Ephesians 4:28. The Word of God commands Christians to work. Money that is gotten through hard work is often kept longer and managed wiser, but money that is gotten through easy means is spent frivolously and carelessly. **“Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.”**—Proverbs 23:5. I have experienced this principle first hand and have seen it happen to many people. Being rich does not mean you have a lot of money. That money will fly away quickly and you will become poor if you are a poor money manager. It happened to the prodigal son (Luke 15:11-24), who for his own lust spent all his worldly possessions and regarded not the work of his father. Satan took all of Job's worldly possessions away (Job 1-2). Job lost not his faith in God, but rather was strengthened by it. Money that is gotten through hard work is cherished and is precious. Rare things are cherished more than things that are not rare. We see that in our jewels and metals. Gold is rare and is cherished, while tin is abundant and disposable.

Patiently waiting for the deliverance of God not only shows your faith and trust in Him, but will also teach you lessons while you are waiting, and help you cherish the fact that you are out of debt once it happens. You will be less likely to get back into debt once you have worked so hard to get out of it. David cherished his deliverance because he waited patiently for it. When it finally came, he was filled with joy, just as you will be someday.

The second point we should notice about this text is *David's Pit of Despair*.

David's Pit of Despair:

“He brought me up also out of an horrible pit, out of the miry clay, and set my feet upon a rock, and established my goings.”—*Psalms 40:2*

Debt is a horrible pit to be in. It is a pit of miry clay. Miry clay is hard to get out of. It is deep mud and will stop you in your tracks. Noah Webster, in his 1828 dictionary states that: **“MIRE**, n. Deep mud; earth so wet and soft as to yield to the feet and to wheels. **MIRE**, v.t. To plunge and fix in mire; to set or stall in mud. We say, a horse, an ox or a carriage is mired, when it has sunk deep into mud and its progress is stopped. 1. To soil or daub with mud or foul matter. **MIRE**, v.i. To sink in mud, or to sink so deep as to be unable to move forward.”

In other words, your progress will stop and you will not be able to move forward for God when you are in miry clay. Debt is a progress stopper in regards to your service to God. **“No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.”—*Matthew 6:24***. Therefore, if you are going to move on in your life and serve the Living God, you are going to have to cease from your dead works. You are going to have to trust God to take your feet out of the miry clay of debt, set your feet upon the solid rock of the Word of God and obey the established paths of it. God has already established your goings. He already has given us His established Word that leads us in His established paths. All we have to do is get on the old beaten path of God’s Word and follow it day by day.

You are going to have to realize the horrible place you are in right now. You are in the dungeons of sin with bars of slavery and chains of despair. You need the hand of God to get you out of that miry dungeon, break loose the chains, open the prison doors and set you free. You might ask, “But how does He do this?” Thomas Edison is credited with saying this, *“Opportunity is missed by most people because it comes dressed in overalls and looks like work.”*² There is a lot of work out there that many people are too lazy to do. Those same people will complain that they are poor and have nothing. Let that not be said of you. God will give you the work to do and the ability to do it. He will also give you the training you will need to complete it. It is up to you to put feet to your prayers and get to work. Work is a blessing from God, not a cursing.

God does not rain money down from the sky, but He will provide for you through many opportunities to earn money. He will present your answer in the form of work, whatever that may be. If it honors Him, then do not be ashamed to do it. Don't think that by getting a job at the local bar or liquor store, that you have been blessed with work from God. God provides, but He won't do it in an unholy way. **“The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.”**—Proverbs 10:22. Sin will add sorrow to your life, but God's blessings will not. This includes the area of your work and what you will do to earn money. Selling beer, cigarettes, dirty magazines, alcohol, and lottery tickets does not honor God in any way, shape or form. Therefore, you must decline such offers and wait patiently for God to give you His blessings as opposed to being deceived by Satan's.

Lastly, let us notice our last point, *David's Praise to Share*.

David's Praise To Share:

“And he hath put a new song in my mouth, even praise unto our God: many shall see it, and fear, and shall trust in the LORD.”—Psalms 40:3

David praised the Lord for many things. He praised Him for His past blessings, for the present blessings and the future blessings. Even when David was crying out to God for help, he never failed to recognize that God was in control and praised Him through it all. If you are truly trusting in God for your delivery, your fears will be overshadowed by your praises.

David's Past Blessings:

“I will praise thee for ever, because thou hast done it: and I will wait on thy name; for it is good before thy saints.”—Psalms 52:9.

Often in reading David's Psalms or some of the other Bible prophets, you will find that the past blessings of God were an encouragement to them to look forward to the future blessings they would receive. Our faith is often strengthened when God answers our prayers. However, many people forget the past blessings of God and can see only the present situation. By reflecting on what God has already done and thanking Him for His blessings, you can know that God will perform His promises to you. **“Hear me when I call, O God of my righteousness:**

thou hast enlarged me when I was in distress; have mercy upon me, and hear my prayer.”—*Psalms 4:1*.

“O LORD, thou art my God; I will exalt thee, I will praise thy name; for thou hast done wonderful things; thy counsels of old are faithfulness and truth.”—*Isaiah 25:1*. When God does something wonderful for you, you should write it down in a book somewhere. From time to time you should read it, especially when you are having a tough time. By the time you are done, your focus will have shifted from the present situation unto the sovereignty of God. You will understand that God is in control of your whole life and orchestrating something good to come from the bad circumstances. **“And we know that all things work together for good to them that love God, to them who are the called according to his purpose.”—*Romans 8:28*.**

Think about your life and growing up. Most people cannot say that their lives have always been a bed of roses. There have been hard times in your life and events that did not seem to be joyous when they were happening, but God brought you through it so you can come to a closer relationship with Him. The fact that you are going through difficult financial circumstances does not mean that God does not love you or that He forsook you. It just means that you have gotten into a mess and you need His help and salvation to save you from it. **“Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.”—*Hebrews 13:5*.** Later, we will revisit this verse and learn more about what it has to say. For now, try to recall some things God has done for you in answer to prayer when you were going through a difficult situation. Praise God for what He did. You may find yourself running out of paper. You may find yourself crying and broken. That is where you need to be.

List some answered prayers that God has done for you:

David's Present Blessings

“But let all those that put their trust in thee rejoice: let them ever shout for joy, because thou defendest them: let them also that love thy name be joyful in thee.”—*Psalms 5:11.*

David not only reflected on God's past blessings, but also His present blessings. The word *defendest* is a continual action verb. The “est” at the end of the word “defend” tells us that God not only defends, but continues to defend. In other words it is a present tense verb and at the same time gives the expectation of future defensive action on God's part. It also gives the idea that God has defended in the past. God not only defended David, but was continually watching out for him and would not cease to do so.

You can find a blessing in anything. If you cannot, then just knowing God is in control should be enough for you to be joyful in Him. Those that trust God are to rejoice in knowing that God will defend all those that trust in Him. **“Be merciful unto me, O God, be merciful unto me: for my soul trusteth in thee: yea, in the shadow of thy wings will I make my refuge, until these calamities be overpast.”—*Psalms 57:1.***

There are many things God has blessed you with today that may go unrecognized. There are many things you take for granted that other people would praise God for. For example, a lame man would praise God for the chance to walk again, but one who has always walked probably has never praised God that they could do what others could not do. Perhaps you have not thanked God for a place to sleep at night. A homeless person would love to have a nice warm bed and a hot meal instead of sleeping in the rain. Perhaps you have forgotten to thank God for your good health, and now it is being taken away from you and you wish you could have it back. God gives us more than we think every day. We need to thank Him for all He does. This glorifies God and puts you in the right frame of mind as to how you are to pray. List some of God's present blessings. You may find yourself running out of room again. Use another sheet if you have to, but praise God for all He has and is doing for you.

David's Future Blessings:

“For thou, LORD, wilt bless the righteous; with favour wilt thou compass him as with a shield.”—*Psalms 5:12*.

David's safety was found in the Lord. He knew that God would always protect him from harm as long as he followed His commandments. He was confident that God would protect him and all those who would trust in His salvation. If you want God to get you out of the mire you are in, you will have to be “righteous” so that this can be a promise to you. Now, no one is righteous of themselves. God's word is very clear to us when it says, **“As it is written, There is none righteous, no, not one:”—*Romans 3:10***. No one can tell God that they are righteous because of what THEY have done for Him. **“But we are all as an unclean thing, and all our righteousnesses are as filthy rags; and we all do fade as a leaf; and our iniquities, like the wind, have taken us away.”—*Isaiah 64:6***.

How then does one become righteous? We have to have our sins taken away and God's righteousness imputed (put on; given) to us. We have to accept the righteousness of God as our only source of righteousness. **“Even as David also describeth the blessedness of the man, unto whom God imputeth righteousness without works, Saying, Blessed are they whose iniquities are forgiven, and whose sins are covered. Blessed is the man to whom the Lord will not impute sin.”—*Romans 4:6-8***.

“Blessed is he whose transgression is forgiven, whose sin is covered. Blessed is the man unto whom the LORD imputeth not iniquity, and in whose spirit there is no guile...{5} I acknowledged my sin unto thee, and mine iniquity have I not hid. I said, I will confess my transgressions unto the LORD; and thou forgavest the iniquity of my sin. Selah.”—*Psalms 32:1-2, 5*.

“And he shewed me Joshua the high priest standing before the angel of the LORD, and Satan standing at his right hand to resist him. And the LORD said unto Satan, The LORD rebuke thee, O Satan; even the LORD that hath chosen Jerusalem rebuke thee: is not this a brand plucked out of the fire? Now Joshua was clothed with filthy garments, and stood before the angel. And he answered and spake unto those that stood before him, saying, Take away the filthy garments from him. And unto him he said, Behold, I have

caused thine iniquity to pass from thee, and I will clothe thee with change of raiment. And I said, Let them set a fair mitre upon his head. So they set a fair mitre upon his head, and clothed him with garments. And the angel of the LORD stood by.”—Zechariah 3:1-5.

“My little children, these things write I unto you, that ye sin not. And if any man sin, we have an advocate with the Father, Jesus Christ the righteous:”—1 John 2:1.

Understand that Jesus Christ is THE RIGHTEOUS one. He is our advocate, our defender in the sight of God. God will defend all those that put their trust in Him. Those who trust in themselves that they are righteous are not righteous, but are dead in their own sins. **“For they being ignorant of God's righteousness, and going about to establish their own righteousness, have not submitted themselves unto the righteousness of God. 4 For Christ is the end of the law for righteousness to every one that believeth.”—Romans 10:3-4.** Don't be ignorant. No one is righteous because of what they do. Everyone must submit themselves to the righteousness of God and accept that as their only source of righteousness.

Secondly, after you have been MADE RIGHTEOUS, you must BE RIGHTEOUS. **“And every man that hath this hope in him purifieth himself, even as he is pure.”—1 John 3:3.**

“Little children, let no man deceive you: he that doeth righteousness is righteous, even as he is righteous”—1 John 3:7.

Those that are righteous (by the imputed righteousness of Christ) will seek to live a righteous life. In both of these verses, we find that the subject Christian IS PURE or IS RIGHTEOUS. That speaks to the righteousness of God imparted unto them. Their sins have been forgiven and they are now righteous in the sight of God. However, that does not mean that everything you do is an act of righteousness. Therefore, these same verses tell us that we who are pure will purify ourselves (in this life) and will do righteousness (in this life). The first part of 1 John 3:3,7 speaks of us living a pure and righteous life, while the second part of 1 John 3:3,7 speaks of the righteousness of Christ given to us because of our trust in Him (spiritually speaking).

“For thou, LORD, wilt bless the righteous; with favour wilt thou compass him as with a shield.” Therefore, going back to Psalms 5:12, we find that God wilt bless those who are

righteous. All those who trust in Him are righteous in Him and God will bless those Christians who are walking after His commandments. **“If ye love me, keep my commandments.”**—John 14:15.

“Draw nigh to God, and he will draw nigh to you. Cleanse your hands, ye sinners; and purify your hearts, ye double minded.”—James 4:8. If you want God’s future blessings, you will have to clean up your life and do what you know is right by God. If you do not, then you have no right to think that God has any obligation to bless you, for you have not taken Him seriously and have not believed His Word when He told you to repent of your sins.

Summary:

In closing, if you want God to bless you and help you out of your financial crisis, it is going to take a lot of effort on your part. You are going to have to trust that God can handle your problem and fix your mess. Trusting and believing means acting upon that which you believe. If you believe God, then you must believe His promises, and if you believe His promises, then you must act on that which you know. He promised that if you clean up your life and seek Him with your whole heart, He will bless you and guide you. He promised that if you put Him first in all things and follow His biblical commandments and principles, He will bring you to a place that is safe for you and your family. Following Satan’s path will lead you to destruction, but following God’s will lead you to a safe haven—a haven of rest.

“Thus saith the LORD, Stand ye in the ways, and see, and ask for the old paths, where is the good way, and walk therein, and ye shall find rest for your souls. But they said, We will not walk therein.”—Jeremiah 6:16. What is it going to be? Will you seek the Lord and walk in His paths, or will you seek your own way out and never experience the salvation of God? The choice is up to you. You must seek His salvation and then be patient and wait upon it. **“But they that wait upon the LORD shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary; and they shall walk, and not faint.”**—Isaiah 40:31.

Footnotes:

Edison, Thomas. 1990. An Enemy Called Average. John L. Mason, p.55, retrieved 30 April 2012, http://en.wikiquote.org/wiki/Thomas_Edison



Chapter Six

Debt, The Addiction

“Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.”—Hebrews 13:5.

Addictions can come in any shape or form. Some get addicted to physical substances and others get addicted to things in their mind. The main battle in fighting an addiction is fought within the mind and heart of a person. Take for example the following verse, **“I beseech you, brethren, (ye know the house of Stephanas, that it is the firstfruits of Achaia, and that they have addicted themselves to the ministry of the saints,)”—1 Corinthians 16:15.** We find that the family, or “house” of Stephanas was “addicted” to the ministry of the saints. This was a good addiction. This was an addiction that every one of us should have. Therefore, we see that addictions can be either a good thing or a bad thing. The other thing that is seen is that Stephanas and his household were not addicted to anything physical, like a substance, but instead we find that they had a good addiction in their minds and hearts.

The first step to being addicted to something, whether physical or psychological, is you must first try it out the first time. Then you try it a second time, then the third. Pretty soon you have a taste, an appetite, or a hunger to do it again. You get to the point that you do it so much that you now have formed a habit of doing it and pretty soon it becomes a part of who you are. It “cleaves to you” as the Psalmist David wrote in Psalms 101:3.

In the context of our financial spending, this author knows first-hand that credit card spending can become an addiction. Buying things that you once could afford, but no longer can afford can become a hard habit to break. This author used to spend a lot of money shopping. Every week, I used to go to the mall and go shopping. I wasn’t looking for anything in particular, but just to pass the time. This became such a habit that I did not realize until later I was addicted. There came a time when I did not make the money I once made, but I still went shopping and I

went into credit card debt to do it. My spending exceeded my income every week. All this happened because I was addicted to spending money. When the credit cards finally reached their limit, I came to the realization that I would have to stop doing what I was doing no matter what and that I needed to make some serious changes in my lifestyle.

I made a budget and stuck with it. I then tried to pay down my credit cards and live within my means. I created more financial pressure for myself because I went into debt. It became a snowball that overtook me, but I always managed to pay my bills no matter what. That was a turning point in my life. I started to realize the meaning of our verse in Hebrews 13:5. **“Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.”**—Hebrews 13:5.

I was a covetous person and discontent with what God gave me in life. My covetousness led me into having an addiction of spending money that I did not even have. There are some people who are addicted to spending and shopping for things. This is the subject and crux of this chapter. It is scriptural teaching that God’s children use their finances wisely and not to spend it on things that would dishonor Him. We are to make wise application of the resources God gives us and honor Him in all we do.

Breaking the addiction of spending is like breaking any other addiction. Jesus said, **“Howbeit this kind goeth not out but by prayer and fasting.”**—Matthew 17:21. There are two and possible three major steps in getting rid of an addiction. The first is by taking the first step of praying and fasting. Praying is you talking to God. Specifically in this case, you are asking God for His help in getting rid of this habit. You are asking Him for wisdom and guidance as to what to do. You are asking God to do the impossible. He must do what you cannot do. **“And Jesus said unto them, Because of your unbelief: for verily I say unto you, If ye have faith as a grain of mustard seed, ye shall say unto this mountain, Remove hence to yonder place; and it shall remove; and nothing shall be impossible unto you.”**—Matthew 17:20.

Jesus never told us to climb any mountains. Often we think we are climbing mountains in Christianity. However, Jesus told us to remove the mountains. The only way to remove a mountain is through faith. God is on the other side of that mountain of sin. Sin separates you

from God. God is big enough to move any mountain you have that stands in the way of your fellowship with Him. He wants you to have faith as small as a grain of a mustard seed.

Have you ever seen a plant growing up in a rocky environment? It amazes me, but a plant can grow up in the middle of a rocky environment and then move it. I have seen plants growing through the black pavement of a street and separate the street. I believe this is the analogy Jesus gives us. A simple little seed can grow to be a giant plant. That plant can move giant objects. A plant can only get its life from God, and the sower of the seed must have faith in God that it will grow when he plants it. It only takes a mustard seed to produce a large mustard tree that can remove a mountain for you! It is a work of God that you cannot do, and always remember that a tree does not usually grow over night unless God really wants it to. **“He hath made every thing beautiful in his time: also he hath set the world in their heart, so that no man can find out the work that God maketh from the beginning to the end.”**—*Ecclesiastes 3:11*.

The second step in overcoming an addiction is to make yourself accountable to someone you trust. Perhaps your wife, husband, teacher, pastor, friend, or counselor can help you. In any case, you must not only trust him/her, but you must also place yourself in total subjection to them. They must become an authority in your life so that they can keep track of what you are doing. They must be able to see your credit card statements to see if you have been spending, your credit score to see if you have had any new credit accounts, and so forth. You need to make yourself accountable to someone that can help you. **“Confess your faults one to another, and pray one for another, that ye may be healed. The effectual fervent prayer of a righteous man availeth much.”**—*James 5:16*.

One other thing you must do along those lines is that you must nail shut any open door that might be there to tempt you. For instance, by allowing yourself to be totally transparent in everything you do and allowing others to monitor you, you have effectively taken the first step in shutting the door and nailing it tight. **“And lead us not into temptation, but deliver us from evil: For thine is the kingdom, and the power, and the glory, for ever. Amen.”**—*Matthew 6:13*. The other thing is to not allow yourself to be placed in any situation where you can be tempted. Set up walls and barriers, checks and balances in your life in order to keep you from being tempted in the first place. **“Enter not into the path of the wicked, and go not in the way of evil men. Avoid it, pass not by it, turn from it, and pass away.”**—*Proverbs 4:14-15*.

The third major step in conquering your addiction is to seek godly counsel. You should go to the pastor of your local New Testament church and ask him for counsel. A good pastor should be able to counsel you effectively and help you to get over your addictions. We are in a spiritual war and fight temptation every day. **“(For the weapons of our warfare are not carnal, but mighty through God to the pulling down of strong holds;)”**—2 Corinthians 10:4. A good pastor can help keep you accountable, help you find the reason why you are addicted and help you take measures to spiritually combat your fleshly temptations. **“For by wise counsel thou shalt make thy war: and in multitude of counsellors there is safety.”**—Proverbs 24:6

I have found that the majority of people I deal with usually go to some secular psychiatrist first for their addictions. That is the wrong place to start. They will give you a bad foundation of knowledge to start from. A good foundation is a biblical foundation and Godly counsel is always better than man’s counsel. **“There are many devices in a man's heart; nevertheless the counsel of the LORD, that shall stand.”**—Proverbs 19:21. You can never go wrong with trusting God and seeking out His counsel first. **“But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.”**—Matthew 6:33.

“Trust in the LORD with all thine heart; and lean not unto thine own understanding.”—Proverbs 3:5. If you are addicted to spending money that you do not have or using a credit card even when you have money, then I want to encourage you to admit your faults to someone as it is said in James 5:16. To confess means to admit. Confess your faults to someone you trust and make him/her hold you accountable for your actions. Shut the door to your temptation and change your habits. Replace the old habits with new and better ones that will keep you from spending money you do not have. Do not bring judgment upon yourself. If you continue to spend money you do not have, you will end up like I did and creating financial pressure on your life that will not go away until you stop spending and start paying. One person said, “If your outgo exceeds your income, your upkeep will be your downfall.” That is a very true statement. Do not let your addiction bring you into more bondage, and unneeded self-induced stress.

Pray and fast from spending on the credit card. Fasting is letting the flesh die off so that the spirit may live. You are placing your flesh under control rather than letting your flesh control you through its desire. You allow the desires of the spirit to be fulfilled when the flesh is placed

under subjection. Your addiction will never go away if you keep feeding your fleshly desires. The more you feed your carnal desires, the more you will want. However, when you fast from it, there will come a point when you will have starved out that desire long enough that it will eventually die out. You will develop disgust for that desire once you have allowed the Spirit to take over your line of thinking. When you place your flesh in subjection to the Spirit, your spiritual life will begin to bear much fruit. **“But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, Meekness, temperance: against such there is no law. And they that are Christ’s have crucified the flesh with the affections and lusts. If we live in the Spirit, let us also walk in the Spirit.”**—*Galatians 5:22-25*.

However, be careful not to go back to the old habit again. **“When the unclean spirit is gone out of a man, he walketh through dry places, seeking rest, and findeth none. Then he saith, I will return into my house from whence I came out; and when he is come, he findeth it empty, swept, and garnished. Then goeth he, and taketh with himself seven other spirits more wicked than himself, and they enter in and dwell there: and the last state of that man is worse than the first. Even so shall it be also unto this wicked generation.”**—*Matthew 12:43-45*. When you have gotten rid of your desire to fulfill that addiction, be careful not to go back and do it. It becomes worst for you and harder to get rid of than the first time. The more you commit that sin the more your heart will become hardened to it. You will get to a point to where you will keep doing it and your heart will be so hard that you think it is not a sin any more. You will begin to sin presumptuously. You will say, “God will forgive me, and He understands what I am going through.” **“Keep back thy servant also from presumptuous sins; let them not have dominion over me: then shall I be upright, and I shall be innocent from the great transgression.”**—*Psalms 19:13*.

My friend, if you get to that point, you are living in sin. Remember, you are not to climb a mountain of sin, but you are to have it removed for you by faith. If you are doing the work, you will fail miserably, but if God does it, you can only succeed. If you are struggling in this area, then now is the time to act. Do not wait. God’s Spirit shall not always strive with man. Pray right now. Start your fast right now. Call your accountability partner right now. Confess your faults right now to him/her. Call your pastor right now. Recognize that it is a sin before a holy God. Make yourself accountable and close any door that you have to committing this sin.

Review and Self Study:

Memory Verse:

“Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.”—*Hebrews 13:5*.

Question and Answer:

1. What are Christians supposed to be according to Hebrews 13:5?

2. How are we supposed to get rid of an addiction?

- _____ and _____
- Make yourself _____
- Seek Godly _____

3. What is a “presumptuous sin”?

4. If your _____ exceeds your _____, your _____ will be your _____

5. What is an addiction?

6. What did Jesus tell us in regards to mountains that stand in the way of us and God’s will for our lives? _____

7. How much faith does it take to move a mountain?

8. How does one form an addiction?

9. What is fasting?



Chapter Seven

Scam Artists and False Prophets

“Beware of false prophets, which come to you in sheep's clothing, but inwardly they are ravening wolves.”—Matthew 7:15.

There is a very popular false doctrine going around in America today that has been popularized by some charismatic televangelists. This false doctrine is called the “Name-it, Claim-it” scam. A preacher will get on television and say that if you send him your money, he will send you something in return that he prayed over, or is anointed with oil. It may be a rag, cloth, anointing oil, a bottle of “holy” water, a charm, or anything else. That is supposed to bring you good luck and your prayers for wealth or healing are supposed to come true. They also might send you mail to this effect. People like Oral Roberts do this. They might get on the television and say something like this, “There is a grandmother out there who has cancer. She is watching this show. God wants her to give her life savings to us and He will give her double of what she had.” Then every grandmother who watches this show thinks that they are the one they are talking about. **“For the kingdom of God is not meat and drink; but righteousness, and peace, and joy in the Holy Ghost.”—Romans 14:17.** God’s kingdom is not about temporal things like wealth that benefit the flesh, but about spiritual things that benefit the soul.

These people are scam artists and false prophets, and are trying to use your own fears to sell you an expensive bottle of water or cloth or whatever it is. These people misuse and abuse the Christian religion for their own wealth and gain. **“Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works? And then will I profess unto them, I never knew you: depart from me, ye that work iniquity.”—Matthew 7:22-23.**

“Woe unto them! for they have gone in the way of Cain, and ran greedily after the error of Balaam for reward, and perished in the gainsaying of Core.”—Jude 1:11.

“For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.”—1 Timothy 6:10. At the heart of what these people want is a greedy spirit. They live off your hard earned money. It is not a good investment to invest in a hopeless prayer from some false prophet. But you say, “Where do they think they get the authority to do this from in the Bible?” There is one passage in the Bible that they usually use. We shall examine this passage and see where they take it out of context.

“And God wrought special miracles by the hands of Paul: So that from his body were brought unto the sick handkerchiefs or aprons, and the diseases departed from them, and the evil spirits went out of them.”—Acts 19:11-12. God wrought SPECIAL MIRACLES by Paul. This means that no other Apostle was performing these miracles except him. God used Paul in a mighty and very special way. He is not using people today in the same manner. Those miracles were for a transition period in history called “The Apostolic Age.” The Jews had been living under the Mosaic Law for thousands of years. Here comes Jesus and the Apostles preaching grace. God has always saved people by grace and through the shedding of the blood, but it was the blood of Jesus that finalized any and all Jewish Law. Jesus fulfilled the Law of God and no more work had to be done.

In order to show the Jews that this was the message that God was now preaching, God allowed His apostles to preach with miracles following. Since only God could perform a miracle, this was supposed to convince the person that God was approving of the message they were preaching. **“And they went forth, and preached every where, the Lord working with them, and confirming the word with signs following. Amen.”—Mark 16:20.** However, once the Apostles died off, so also did the miracles. Once they died, that started the time period by which the Bible became our “More sure word of prophecy.” **“We have also a more sure word of prophecy; whereunto ye do well that ye take heed, as unto a light that shineth in a dark place, until the day dawn, and the day star arise in your hearts:”—2 Peter 1:19.**

We live in an age where there is no open vision for us, just as it was in the time of Samuel. **“And the child Samuel ministered unto the LORD before Eli. And the word of the LORD was precious in those days; there was no open vision.”—1 Samuel 3:1.** We live in an age where there are no more prophets that foretell the Word of God, but they tell forth the Word

of God. **“We see not our signs: there is no more any prophet: neither is there among us any that knoweth how long.”**—*Psalms 74:9*. One day, there will be an age of open vision for Israel again, but this is not that time yet. That will happen during the Tribulation period as described in the book of Revelation when there will be two prophets proclaiming God’s Word to Israel (Revelation 11:1-13).

We have no prophets today that are performing miracles. If there were, they certainly would not be begging you for your money. Nowhere in the book of Acts or the rest of the Word of God will you find a prophet or Apostle begging for money in order to perform a miracle. The Word of God and the Holy Spirit is not supposed to be “marketed” as it is today. It is supposed to exalt the Lord Jesus Christ as Savior so that others may see and believe.

Be wary of these false prophets. Get your doctrine from the Word of God. Because getting out of debt is something that honors God, then ask God for His help in allowing you to work for your money so that you can earn your way out of it. Ask God to help you to follow the principles of this book so that you can honor God in what you earn and how you spend your money. Never allow your life to be driven by your fears, but by the love of God.

Review and Self Study:

Memory Verse:

“Beware of false prophets, which come to you in sheep's clothing, but inwardly they are ravening wolves.”—*Matthew 7:15*.

Question and Answer:

1. What was the “age” in which the Apostles lived in when they wrought miracles?

2. What was the purpose of performing miracles?

3. What is the one thing the false prophets want from you today? _____

4. What are some of the things people try to sell you in order to prey upon your fears?



Chapter Eight

Hard Work, Creativity, Initiative, and Reliability Still Makes Money

“And found a certain Jew named Aquila, born in Pontus, lately come from Italy, with his wife Priscilla; (because that Claudius had commanded all Jews to depart from Rome:) and came unto them. And because he was of the same craft, he abode with them, and wrought: for by their occupation they were tentmakers.”—Acts 18:2-3.

If you are going to pay down your debt, you are going to have to work hard. This chapter covers some ways that you can use to pay down your debt and maybe give you some ideas about making some extra money. First, let me just say that there is no easy way out of debt. It is going to take a lot of hard work and elbow grease. Far too many people waste their living on the supposed easy way out and they never see any fruit from it. There are some ways that people try to make money, but it dishonors God. If you are going to have financial success, then you must do it God's way. You are not a true success in life unless you are honoring God. The only success that matters is your character and how God sees you. You do not do yourself or your family any good by getting money dishonestly.

One way NOT to make money is gambling. I know a lot of people who like to play the lottery or play BINGO. They take what God has given them as resources and they gamble with it. Gambling is dishonoring to God and most people come out losers from it. The Casino is not a place for a Christian to be. Some investments are considered gambling. There are two types of investments. There are long term investments and short term investments. Usually the long term investments will involve little to no risk of you losing anything. It is usually a win-win situation. The only thing is that you might have to wait ten or twenty years for your investment to fully mature and give you the yields you desire. Short term investments however, usually involve high risk gambling that can go either way. You can either earn a lot of money in a short time, or lose

more than you hoped. Either way, Christians should not seek to invest their money in high risk ventures to gain short term results. This may or may not work out for you, but it is still considered a form of gambling and you should steer away from it. Go for the safer investments that will give you higher results over a long period of time and involve little to no risk. Government Bonds are an example of long term, little to no risk investing. Investing in the Stock Market is an example high risk, short term gambling. **“He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him.”**—*Proverbs 28:22*.

Hard Work Always Pays Off!

“For even when we were with you, this we commanded you, that if any would not work, neither should he eat.”—*2 Thessalonians 3:10*. The Word of God teaches us that we should work for a living. We should find something we like to do, are good at, or anything that can get us by and do it. There are a lot of people today who do not wish to work, but still want to eat. They think it is the Government’s job to feed them. There are people in this world who will work harder at not working than they would if they actually would have used their creativity in finding a decent job. While welfare is designed to help people who have a real need, there are a lot of people who abuse it. If you are a Christian and are on welfare, and you have the ability to work, but will not, then shame on you. You are draining this economy down and using precious taxpayer money to be a lazy bum! You ought to get up and try to find a decent job. **“The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat.”**—*Proverbs 13:4*.

“In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou art, and unto dust shalt thou return.”—*Genesis 3:19*. Hard work has been lost in this country. If you want to make money and pay off your debt then there is no way around it, you must get a job and work. Taking the “easy way out” never works. Gambling can never make you money. In the end you will always come out the loser. Hard work however, will always make you a winner. Part of the curse than man has to bear is that they must work hard if they want to eat. Those who are lazy will surely come to want. **“He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.”**—*Proverbs 10:4*.

Creativity

“The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.”—*Proverbs 21:5*. Sometimes in order to make your living you will have to get creative. There are a lot of ways you can make money on the side of having your primary job. In fishing, you want to put more than one line out. Having three or four lines can get you more fish in a shorter period of time. That is what it is like with making money. If you have three or four lines in the water aside from what you are doing primarily, those lines have a better chance of making you money than if you did not throw them out there. You can get creative and figure out ways to sell things that would help you to pay your bills off faster.

For instance, you can get an Ebay, or an Ebid account and sell some things that others might like. Take a look at those two websites and see what others are selling. You could sell all kinds of things if you allow your mind to be creative. Another thing you could do is sell books on Amazon.com. There are a lot of old books, textbooks, and other things that people would buy from you. You can find these old books lying around your house, at yard sales, and just about anywhere books are sold. You can also try to buy them wholesale and resell them at a marked price. You could also try washing cars for people you know, mowing their lawns and building a customer base with that. You can sell Mary Kay, Avon, or Tupperware products.

Try not to get into some pyramid scam. There are a lot of things like AMWAY that have a pyramid base. They sell the product to you and get you to sell the products. Anything you sell gives them a commission. The more people they have selling and working, the less they have to work. I personally never got involved in these kinds of businesses and felt as if they were ungodly. At the very least they can ruin a lot of friendships if you are not careful about it. I will leave that up to you to decide. Let every man be convinced in his own mind.

You can also try to get a Newspaper route going. Many people have done well handing out Newspapers. You can also get a CDL license and look for a driving job. There are many public school buses and truck companies that need drivers. There are a lot of things that you can do to earn money. The more you do, the more money you can make. Just make sure that you always honor God in all that you do and make time for Him. Spend time with Him in devotions and in church. Do not get too busy for God or He may take it all away.

Initiative

“Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.”—*Proverbs 22:29*. One of the things you are going to need is initiative. You are going to have to make it happen for yourself. Do not think that a job is going to fall right into your lap. Do not think that money is going to fall out from the sky. Those things just do not happen. You are going to have to take the initiative to go and look for a job. You are going to have to do research for yourself in order to find the necessary resources to make an honest living. While you are working, you should take the initiative in your job and be the one who cleans up when others are slacking off. You should take initiative and be the first one to do what is good and right even when others mock you.

Doing this honors God and will help you get a promotion quicker. Employers look to see who is working and who is not. They look to see who presents themselves casually and who is professional. They look to see if you took the initiative to get a haircut, groom yourself and dress properly. They look to see if you are early or if you are late to work. You cannot be a slacker and think that God is going to hand you money on a silver platter. You have to take the initiative to make it happen.

Reliability

“Moreover it is required in stewards, that a man be found faithful.”—*1 Corinthians 4:2*. In having and keeping a job, or in anything else you endeavor to do to earn money, it is important that you become very reliable. There have been people who I wanted to hire so I could help them earn some money, but they were unreliable and I could not count on them. No employer is going to want you around if they cannot count on you to show up to work on time, if you do not do the work you are supposed to do, or if you are always trying to skip work. It dishonors God and yourself when you show up late for work and always have an excuse for doing so. It is a bad testimony as a Christian if your employer does not feel he can rely on you to do a good job and to be there to do it. If you want to make money and pay down your bills, you must become a reliable person or you will fail at every endeavor.

In summary, if you are going to make any money then it is going to be up to you to figure out how to do it. Some ideas were mentioned, but there are countless other ways you can earn money to help pay your bills. Take the initiative to start. Pray and ask for God to reveal to you what He would have you do. You would be surprised that when you pray, God would put an idea in your head for you to investigate. However, be careful that it comes from God and not from another spirit. If it goes against Bible principles then it is ungodly and should not be considered. Whatever you do, make sure you do the best job you possibly can and be a good testimony for Jesus Christ.

Review and Self Study:

Memory Verse:

“The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat.”—*Proverbs 13:4*.

Question and Answer:

1. If we are to eat, what does God command us to do? _____
2. What was one curse that God gave to man when Adam sinned in the Garden?

3. What are the four things you will need to be if you are going to make money?
 - a. _____
 - b. _____
 - c. _____
 - d. _____

CRITICAL THINKING:

What are some creative ways that you can think of and that you can do in order to make money, or to find a job? _____



Chapter Nine

The Debt Snowball Principle

“Where no counsel is, the people fall: but in the multitude of counsellors there is safety.”—*Proverbs 11:14*.

“And Jesus said unto them, Because of your unbelief: for verily I say unto you, If ye have faith as a grain of mustard seed, ye shall say unto this mountain, Remove hence to yonder place; and it shall remove; and nothing shall be impossible unto you.”—*Matthew 17:20*. It is important to get out of debt. However, your debt might seem like it is too great of a mountain to move, or too huge of a pit to climb out of, whichever way you choose to look at it. Either way, it is going to take a lot of hard work and patience in order to do it. Part of getting out of debt is to be wise about what you are doing. I would like to suggest that after you get done reading this book, you should immediately read a book by author Dave Ramsey called “*The Total Money Makeover*.” In his book, Dave Ramsey explains in more detail concerning the principle that I am about to give you in this chapter called, “The Debt Snowball Principle.”

This is a principle that works and will allow you to get out of debt very fast. If you are wise, you will run the figures on your own debt and see how long it will take you to get out of it. Drawing up your own timeline will allow you to visualize it and encourage you to stick with the timeline. So how does the debt snowball principle work?

First, you need to decide that you will stop using your credit cards and start living within a cash budget. Once you have committed to that, you will need to establish an emergency cash fund of one thousand dollars. This is a fund to only be used in real emergencies. Christmas, anniversaries, weddings, and so forth are not considered emergencies and therefore your fund will not be used for those things. Once you have established your one thousand dollar emergency fund, the next step is the fun part—paying off your credit cards one by one until they are gone.

Here is how it works. First, you pay off your smallest credit card balance. Use the minimum payment for all other debt owed, but pump as much money as you can into that one credit card or debt that is your smallest debt. After you have paid that off, take all the money you pumped into that debt and pump it into the next smallest debt you have, adding to the minimum payment you pay for it regularly. Keep doing that with every debt you have, starting from the smallest and ending at the largest. You will find that your debt will be paid off in a relatively short period of time. Below is a basic diagram to help illustrate what it would look like:

Date: January 1, 2011

Type	Amount	Min. Payment	Amount Paid	Due Date	Projected Payoff Date
Car	\$12,000	\$264.00	\$659.00	18 th	October-November 2013
Credit 3	\$8,000	\$220.00	\$395.00	12 th	March –April 2013
Credit 2	\$2,000	\$75.00	\$175.00	1 st	March –April 2012
Credit 1	\$500	\$35.00	\$100.00	5 th	June 5 th 2011

Figure 9-1

Notice on the chart what happened. We started by paying more than the minimum due on the smallest credit card balance, which was \$500.00. If you can afford to do this on your smallest credit card then do it. In five months, this credit card was paid off. In the mean time, the minimum was still being paid on the other credit cards. So the balances of those credit cards were being reduced as well during that whole time. Next, we took the one hundred dollars and added it to the seventy five dollars minimum payment for the next smallest debt. By doing this, the pay off was faster. Since during that five months you have already paid \$375.00 to credit card #2 (\$75.00 x 5 months) the balance became \$1,625 (\$2000-\$375). At this rate, \$175.00 would pay off the balance of \$1625.00 in 9.29 Months ($\$1625 / \$175.00 = 9.29$).

Again, during that 9 month period (plus the five previous months from paying off credit card #1), your other debts are still being paid their minimum balances. Therefore, at the end of nine months, your next smallest debt (Credit card #3) will have been reduced to \$4,920.00 ($\$220.00 \times 14 \text{ months} = \$3,080.00$, and $\$8,000.00 - \$3,080.00 = \$4,920.00$). When you add the \$175.00 payment to your minimum payment of \$220.00, you get a total payment of \$395.00 that you are now using to pay off your debt per month. At this rate it would take 12 months or so.

Your last figure is your car which was \$12,000 when you started. At the time you will have paid off Credit Card #3 you now have paid enough on your car to reduce it to \$5,136.00. Now that you are using all the minimum payments to pay off your last debt (\$659.00), it won't take but a few months for you to say good bye to it and be debt free.

Now that you understand the debt snowball principle, you should take a moment and draw out all of your debt onto a table as I have done in figure 9-1. Work it out mathematically and see how the debt snowball will work for you. See how long it will take to pay off your debts based upon the figures and see if there is any more money you could be putting down on your debt to reduce the time it would take. Use figure 9-2 to do this. Use a calculator if necessary.

Date: _____

Type	Amount	Min. Payment	Amount Paid	Due Date	Projected Payoff Date

Figure 9-2

The figures used in Figure 9-1 do not count interest appreciated in the loans. You may take that into account as well when you run your figures. Also keep in mind that getting a consolidated loan to pay off your debt hardly ever works. This will breed more debt in the future. Using this method allows you to gain a healthy hatred for debt and appreciate the pay off more. Remember, use your budget to help you see if there is any more money you can be using toward your goal, and make sure you establish your emergency fund first. Refer back to this table once you have established it, to stay encouraged in paying down your debt. You will be debt free in no time and that mountain will not seem so high, nor that pit so deep. There is hope!

Review and Self Study:

Memory Verse:

“Where no counsel is, the people fall: but in the multitude of counsellors there is safety.”—*Proverbs 11:14*.

Question and Answer:

1. What principle does the author suggest you use in paying off your debts?

2. Which book does the author suggest you read that will explain the Debt Snowball Principle in detail? _____

3. What is the first step in using the Debt Snowball Principle?

4. What is the second thing you must do in the Debt Snowball Principle?

5. What is the third thing you must do in the Debt Snowball Principle?

6. What usually happens when people get debt consolidation loans?

CRITICAL THINKING:

When running the figures through the debt snowball chart on Figure 9-2, does this seem like a feasible way to pay down your debt? How long will it take and is this the best method to use?

How will being debt free affect your life?



Chapter Ten

Retirement

“A good man leaveth an inheritance to his children’s children: and the wealth of the sinner is laid up for the just.”—Proverbs 13:22.

Getting old is a natural part of life. We do not often think about it, but one day we will pass on and will leave behind a memory for others to remember us by. The Bible teaches us this principle and tells us that we need to leave behind an inheritance for our children and even to our grandchildren. Most people, if they leave behind any inheritance, it is only to their children. Some people will leave behind debt for others to pay. However, the Bible gives a clear command for us to do what is right and lay up money or some inheritance in store for our children and their children. It is important that you start to make a plan now. Plan for your retirement, and for your children’s inheritance. You cannot do this while you are yet in debt. Pay off your debts and invest wisely for your future so that you can leave behind provisions for your family long after you are passed away.

Retirement

“And Moses was an hundred and twenty years old when he died: his eye was not dim, nor his natural force abated.”—Deuteronomy 34:7. One principle to learn is that of retirement. The Bible tells us that Moses’ natural force was not abated. I think God said that because Moses was the exception to the majority rule. Most people get weak as they get older. Their health fails them, they cannot walk, they cannot drive, or they cannot work. In any case, your natural force is going to probably fade by the time you are about sixty or seventy years of age, and perhaps even sooner than that. With that said, it is important that you lay up money in store for your retirement years so that you can have money for things like medicine, groceries, rent, or anything else that is necessary.

How to Divide the Inheritance

“¶Then came the daughters of Zelophehad, the son of Hopher, the son of Gilead, the son of Machir, the son of Manasseh, of the families of Manasseh the son of Joseph: and these are the names of his daughters; Mahlah, Noah, and Hoglah, and Milcah, and Tirzah. 2And they stood before Moses, and before Eleazar the priest, and before the princes and all the congregation, by the door of the tabernacle of the congregation, saying, 3Our father died in the wilderness, and he was not in the company of them that gathered themselves together against the LORD in the company of Korah; but died in his own sin, and had no sons. 4Why should the name of our father be done away from among his family, because he hath no son? Give unto us therefore a possession among the brethren of our father. 5And Moses brought their cause before the LORD.

6And the LORD spake unto Moses, saying, 7The daughters of Zelophehad speak right: thou shalt surely give them a possession of an inheritance among their father's brethren; and thou shalt cause the inheritance of their father to pass unto them. 8And thou shalt speak unto the children of Israel, saying, If a man die, and have no son, then ye shall cause his inheritance to pass unto his daughter. 9And if he have no daughter, then ye shall give his inheritance unto his brethren. 10And if he have no brethren, then ye shall give his inheritance unto his father's brethren. 11And if his father have no brethren, then ye shall give his inheritance unto his kinsman that is next to him of his family, and he shall possess it: and it shall be unto the children of Israel a statute of judgment, as the LORD commanded Moses.”—*Numbers 27:1-11*.

When the daughters of Zelophehad came to Moses with their problem, God's desire was that every Israelite would hear and understand this law. God said that when a man does leave an inheritance, that there is a certain order he should give leave it to his family. I bring this up because it would do away with so much fighting after a man dies. So many people fight over who gets the inheritance of the one who passed away and this dishonors the person who died. They care more about the possessions than the person. However, by bringing in the law of God, there is no question as to who should get it and who should not.

When to Leave the Inheritance

“An inheritance may be gotten hastily at the beginning; but the end thereof shall not be blessed.”—*Proverbs 20:21*. Another principle of leaving behind an inheritance is to make sure you do not give it out early before you die. Doing this may cause your children to spend it unwisely. When you leave this earth and go to be with God, you will have nothing to leave behind and the family will not remember that you already gave them their inheritance. Giving out your inheritance early brings only short term and short-lived results. The inheritance will give you a long lasted memory if you wait to give it out after your death. This is done through your last will and testament. You should have a will ready to go, especially if you feel you are going to pass on soon.

We find the results of this in Luke 15:11-32, in the story of the prodigal son. Jesus showed how the one son wasted his substance on riotous living and had nothing left. The other son was ungrateful and the memory of the inheritance was short-lived. It is so very important that we follow God’s Word in everything, especially in the area of our finances because we want our legacy to be a good one.

Set Your House in Order

“In those days was Hezekiah sick unto death. And the prophet Isaiah the son of Amoz came to him, and said unto him, Thus saith the LORD, Set thine house in order; for thou shalt die, and not live.”—*2 Kings 20:1*. In 2 Kings 20:1 and in Isaiah 38:1, we find that God commanded Hezekiah to set his house in order because he was going to die and not live. It is important that you set your house in order before you die. You should get a last will and testament drawn up from the attorney. You should make sure your life insurance is paid up and write down how you want to use it. God’s desire for us is that before we die, that our loved ones and our funeral costs and their inheritance is all taken care of and in order. I have seen people die without having their house in order. They leave no will, so the state decides who gets what. They leave no provision for the burial, so they end up getting cremated. You can honor God, even in your death when you make the right preparations before you die.

Review and Self Study:

Memory Verse:

“A good man leaveth an inheritance to his children’s children: and the wealth of the sinner is laid up for the just.”—*Proverbs 13:22*.

Question and Answer:

1. According to the Bible, to how many generations should we leave an inheritance to?

2. What usually happens to us when we get old?

3. Why should we try to lay up money for retirement?

4. What should you do before laying up money for retirement?

5. What portion of Scripture teaches us how our inheritance is to be divided up?

6. When should we give out our inheritance and why?

7. What should we do before we die in order to make sure our funeral costs are cared for and our family is provided for?

8. What document should we have ready to go before we die, so that people will understand what our last wishes are?

9. What happened when the father in Luke chapter fifteen gave out the inheritance to his sons early?



Conclusion

“A wise man will hear, and will increase learning; and a man of understanding shall attain unto wise counsels:”—*Proverbs 1:5*.

This book is not the end to all financial counseling books. However, it is meant to give you a good, fundamental working knowledge of how to manage your money in a Christ-honoring way. This book presented to you the basic principles of financial management, and what God’s Word has to say about it. I pray that you will practice the wisdom given to you in this book and make application of God’s Word to your life. God saved you, He loves you and He will never forsake you. You should have enough faith in Him to allow Him to take control of your financial situation and allow Him to dictate to you from His Word how to conduct your financial life. Trusting Him in this area is a very hard thing to do, but if you do it, your faith will be increased. God will always come through. He will always meet your needs and take care of you as long as you are honoring Him in everything you do. I pray for God to richly bless you. My prayer is that your life will be filled with His goodness, provisions, and love as you trust Him with your finances.



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