

# Becoming a Millionaire God's Way: A Balanced Approach to Biblical Prosperity

## Introduction

**Money** is probably one of the **most important and emotionally charged issues** in our lives.....

Many will **do anything** to get it from breaking the law, sacrificing families, and destroying their health... **Some people even pretend that it doesn't matter!** If we are honest with one another, **financial pressure** is something that affects all of us every day of our lives. For some, **money is a God!** To others it's a **mystery**, to others it's what makes **dreams come true**, while others treat it as the "**root of all evil.**" Some use money for a **tool** to do good and others use it as a **weapon** for evil. It can be a source of **freedom, power, and security** while others think that it's just a **means to an end.**

**One fact** that nobody seems to argue is that everything important in our lives **relies and revolves around money:** Food, clothing, shelter, cars, schooling, utilities, vacations, etc.

**Money** is one of the **most important subjects** to study in your entire life. Some of life's **greatest enjoyments** and most of life's **greatest disappointments** stem from the decisions people make about **money**. Peace of mind or anxiety **will depend** on how you **control your finances.**

Unfortunately, the **Church as a whole**, has believed for too long that **God is against wealth and prospering financially.** That He wants us to be **poor.** We have told ourselves that somehow **money is not spiritual**, that it is instead **filthy lucre** and the **root of all evil.** In short, the Church has **failed to walk in faith.** The truth is that when we are **poor and sick** it is because we **think** poor, we **eat** poor, and we **live** poor, not because God wants us that way.

Most self-made millionaires and financially successful people will tell you that **wealth** comes from **within.** It has to do with our **mindsets, our beliefs, our rules, our past experiences and how we were raised.** Everyone has what we call a **Money Blueprint.** This is your **preset program or way of being** in your relation to money.

It has to do with the things you have **heard**, the **modeling** you have seen, and the **specific incidents** of our past and present.

I believe with all my heart that the **issue of money and finances** boils down to this:

**It's our understanding of, our education in, and our associations to, that will determine if money is our friend or foe in this life.**

Jesus Himself tells us in **John 10:10**, that He has come to this earth to give us **eternal life** and free us to live a life of **abundance** in every aspect of our lives, including our finances.

To enter into **the abundant life** that Christ has for us, many people today will have to **change and learn the attributes, qualities, and skills** to become wealthy. The truth is, for the promises of God to be effective in your life, **changes** need to happen **inside of you**, especially in your **limiting rules and limiting beliefs** in the area of money, finances, savings and investing.

During the next **90 minutes or so**, we are going to be focusing on the **principles** from several sources we have chosen for our focus this month in our “**Growing God's Talents**” financial education series: “Becoming a Millionaire God's Way” by pastor Dr. C Thomas Anderson and “The Midas Touch” by well known theologian and Bible teacher Kenneth Hagin. I will be touching upon the following **principles** regarding **Biblical wealth and prosperity**:

- **Attitude and your past can be the greatest hindrance to creating wealth**
- **When you walk in allegiance and belief in God, He will prosper you in every way, including financially**
- **The importance of gaining wisdom and education in the area of finances**
- **Biblical facts and scriptures on prosperity**
- **Tithe and Offerings open up the windows of heaven**
- **Was Jesus really poor?**
- **Who was the greatest businessman in the Bible?**
- **Look at the misunderstandings and myths surrounding wealth and riches in the Bible**
- **The true reason why God wants to prosper His people**

# Chapter 1

## Facts on Finances for North Americans Today

Due to the majority of people not **following God's principles** in the area of **finances** in their lives, there are some sad and unfortunate **trends and statistics** occurring in North America today. Let me briefly share some of these with you:

According to a 2004 online survey by Consolidated Credit Counseling Services:

**63%** of Americans said that **debt** was making  
*their home lives unhappy!*

**62%** of Americans do not have a penny **saved!**

**37%** of Americans **borrow money** from one  
credit card to pay on another credit card

**58%** of Americans said their **credit cards** were  
at there **maximum limit** & only **pay minimum!**

According to the Employee Benefits Research Institute in the June of 2007 US News & World Report, more than **half** of all workers today say they have **less than \$25,000** saved for retirement, only **15%** of all workers have **\$100,000-\$249,000 saved**, and only **14%** of all workers have **\$250,000 or more saved**.

Another very sad fact is that **95%** of Americans by age 65, after a lifetime of work, **cannot support themselves** without help from the **government** or their **families!**

You see, what most people do not realize is that **Lack of money** is the **#1 cause of:**

- Divorce
- Child Abuse
- Stress
- Suicide
- Bankruptcy
- Spousal abuse

You cannot tell me that God wants people to be **in poverty** or **have money issues** when they are at the heart of the breakdown of families, relationships, and businesses **failing or breaking down**.

If I was to give you a brief description of the **typical American family** today it would look something like this....

They have **two children** who are most likely being raised by **daycare or TV**

They are a **dual income family** where both Dad and Mom work

They are living on **Insufficient Annual Income (105%)**

They are encumbered with an **Excessive Tax Burden**, usually around **30%**

Got into their home with little down, so they have a **Massive Mortgage Payment**

Due to living from **paycheck to paycheck**, they have Little or no spending money

They are experiencing **Extreme credit card debt** (\$8,500) w/8cards

They have **Less than one month's income in savings**

They are only receiving **2-4 weeks paid vacation** each year

Their whole life is **Focused on lack of money** and how to make ends meet

As a matter of fact they are **enslaved to money**, and have **no control** of their life

They are experiencing little or no **real quality family time together** with each other

I know for many of you what I just described may really hit close to home. Most people are **struggling today**, and I have to put **Christians** right in there with most because they are unfortunately not living according to **God's Biblical principles** when it comes to **money, finances, savings and investing**. The result is that we have a large percentage of our population who are in what we call "**The Rat Race of Life**":

**Go to work , make money, pay taxes, spend money, go in debt...**

**Go to work, make money, pay taxes, spend money, go in debt...**

**Go to work, make money, pay taxes, spend money, go in debt...**

I think **Albert Einstein** said it best when he described the definition of **insanity** which is **“Doing the same over & over expecting different results.”**

What people do not realize today is that if they do not change and learn to think differently about money and finances, if they do not make the necessary corrections to their **“Money Blueprint”** then they will eventually experience **insanity** and not **inner peace or happiness**. The **Bible** tells us in **Proverbs** that God’s people will perish for lack of not having a **vision** for their lives. If you do not **financially educate** yourself on what **the Bible teaches**, if you do not **financially educate** yourself with **successful role models and mentors** who are having success financially, if you are not **committed and have a strong desire** to get out of and not live in the **“Rat Race of Life”** then you will settle for mediocrity, lack, struggle, selfishness, and not be able to participate in the **gospel commission** as the Lord would want you to. The **choice is yours** clearly, to either be in the **“Rat Race”** or to be living in **abundance God’s way**.

**My goal** here during this presentation is to make you **aware of the facts** regarding our society and **contrast between** with what most people are **doing** in the world today **versus** how **God** wants His people to be living their lives **financially**. And of course I want to **shake you up a little** and get you to be aware of **your finances** and help you to come to grips with the **reality** of your own **personal situation**. You see, you have to be **brutally honest with yourself and accept responsibility** for your personal situation before you can really make any progress. You need to address and become crystal clear on the following items:

**What your current Net Worth is...what your current income is...What your current debt is...how much you have in savings and investments...you need to create a budget so you can know without any shadow of a doubt where all your money is going from month-to-month.**

You have to have these things **clearly spelled out** on paper before you begin anything. You cannot know where you want to go, if you do not where you are starting from. Then once you do this, you can begin to **work and change your attitude and beliefs about money** and what the **Bible** actually says about money, prosperity, and investing.

## Chapter 2

### What is Your Attitude Toward Money?

I think many of you have heard the age-old adage that “**Attitude determines your altitude.**” This is so very true when it comes the area of **your finances**. What most do not understand is that what’s **going on your head** has as much or more to do with your **current financial situation** than anything else. The **lack of money** is really not your issue, it’s **your attitude toward money** that is the real issue for you.

You will never achieve or succeed in life higher than **your attitude**, that goes for every area. **Attitude** has its roots in words and fruit in actions. **Attitude** is the library of your past, the speaker of your present, and the prophet of your future. Plain and simple, **attitude** is either your best friend or your worst enemy. And this is so true when it comes to **our relationship with God**, our relationship with ourselves, and our relationships with others. When it comes to **finances**, God is interested in your thoughts, your attitudes, your motives and your intentions. This is a **major principle** in the **Bible**, man looks at the **outside** but God cares more about the **condition of your heart**.

A **good attitude** is absolutely essential for a good life. **Your attitude toward money** will either help you or hinder you. The **good news** is that you can change it.

As I have mentioned already, one of the great books of all time on the subject of **attitude and money** is titled, “**The Secrets of the Millionaire Mind**” by T. Harv Eker. The **principle theme** is that every single person is born with a **money blueprint** sort of speak. Your **money blueprint** determines how you look at, what you believe, and how you handle money in your life. Your **blueprint** is made up of three things:

- **Verbal Programming**
- **Modeling**
- **Life Experience**

Mostly **your blueprint** is formulated by your home environment and how your parents think and see money. Then you add in your friends and their homes, your church teachings, the school environment, and the different role models and experiences you

have had. All this adds up to **how you think about money** and **your attitude** toward it.

It **kind of cracks me up** when I here good **Christian people** tell me that “**money doesn’t matter much to them.**” Then when I ask them how much of **their time** is spent on working for money, or **thinking** about money, they usually tell me that a **large portion of their life** is spent working and acquiring money. You see, you can lie to yourself, you can try to **sound godly and be spiritual** by saying money is the root of all evil or that money is nothing but filthy lucre, but the **bottom line is** that **without it** you can’t have a house, a car, clothes, support the church, help the poor, or even buy food. Most of a person’s **effort and energy** in their life, whether they want to admit or not, is **spent obtaining** or **worrying** about not having enough money. To me, your **real attitude** is manifested in **your actions**.

So let me ask you again, “**How important is money in your life?**”

The answer is obvious isn’t it? **It is extremely important.** If you try to say that it is not, then your **attitude** is shallow at best and in most cases **downright hypocritical.** What’s the solution? **You need a new attitude.**

It is your **attitude toward money** that has left you unable to really participate effectively in ministry. You may think money is bad, or that being rich is contrary to the Bible. But in **First Timothy 6:10**, the Bible tells us that if **you LOVE money** then you have a wrong attitude, but if **you DESIRE money** so that you can do all the things God has called you to do, then you have your **priorities** right.

You see, If you don’t **desire** wealth...

If you don’t **desire** to financially educate yourself...

If you don’t **desire** to be financially free and really enjoy retirement...

If you don’t **desire** to be as much help to the cause of Christ financially...

If you don’t **desire** to get out of debt...**you will never have it!** The reason is that life gives you exactly what you ask for or expect of it, its all about your thinking and attitude.

**The Law of Expectations** tells us that whatever you **expect** with confidence, becomes your own self-fulfilling prophecy.

The **challenge** you may have is that you may **believe** God wants you to prosper, but **deep down** in your heart, you have reservations about it. You maybe thinking that **Biblical prosperity** is for everyone else but me. Or maybe you feel that you are

somehow **violating holy ground** when you speak of material wealth. Please remember this, **Attitude is how you think. Passion is how you feel.** Passion is the product of the attitudes and intentions of the heart. **Right attitudes** will keep you from going in the wrong directions, but without **passion** you will not go in any direction at all. This is where **desire** comes in.

The **Bible** says in **Proverbs 23:7**, “As a person thinks in their mind, this is what they become.” Let me give you some **food for thought** when it comes to the **differences in attitude** between the poor, middle-class, and the rich. You need to understand that **Attitude** is the key to your money issues right now.

### **Wealthy & Rich**

How can I afford it?

Taxes punish producers &  
reward those who don't

Learn to manage risk

Pay yourself first!

Total financial self-reliance

Create & save with investments

Talk & visualize as being rich

Broke is a temporary thing

Money is power and freedom!

Study how money works, make it  
work for them, get rich

Money works for them

Buy luxuries last

### **Middle-Class & Poor**

I can't afford it!

Rich should pay more taxes &  
provide for the poor

Play it safe, don't take risks!

Pay your bills & expenses first,  
then pay yourself last

Company & Government reliance

No monthly savings plan at all

I'll never be rich!

Being poor is an eternal thing

Money doesn't matter!

College, job, & work for money

They work for money

Buy luxuries first



Make money for themselves

Work for money

Learning is everything

Job security means everything

Work smart, build a great team

Work harder, put in more hours

Give & you shall receive

Receive & then you give

Analysis with open minded eyes

Critical and blind to opportunity

Convert earned income into  
passive and residual income

Keep your money in the bank

**Jesus Himself** gives us a **great example** of our **attitude** toward money in the Bible with the **Parable of the 10 Minas**. This is found in **Luke 19:11-27**.

Here is the story in a quick synopsis. A man went to a distant country to be made king. He called **10 of his servants** and gave them each **ONE MINA** to **invest** while he was gone. A **Mina** was a measure of money equivalent in Bible times to about **3 months worth of wages** for the average person. Today, **One Mina** would be worth about **\$9,000**. The king gave them very specific instructions in **verse 13** about what to do with it: "Do business till I come, put this **money** to work until I come back."

Now while the king was gone, some of his servants sent word that they did not want him to be their king. But he became the king anyway. When he came back he called his servants in to see what they had done with the **money** he had given them to **invest**. The results were a bit surprising. **Two out of the ten** had invested their money and **multiplied it**. The **first** increased his **One Mina to 10 Minas!** Not a bad return at all. The **second** had increased his **One Mina to 5 Minas!** These **two servants** were the ones who had taken the time to diligently **work, think, and prepare** for the return of the king by doing what he told them to do, which was to put the **money to work**. They took what they had and they **multiplied it**. In both cases the king showed that he **approved** by his words to them: "Well done, good and faithful servant." I think it's very interesting to notice that this is **the ONLY place** in the **Gospels** that Jesus ever says these words, in a context dealing with the **management and attitude of money**.

Now here comes the **remarkable part** of this story. When **the third servant** brought back his **one mina** with **NO increase**, just the same **mina** to give back to the king, he came up with an **excuse** and tried to **justify himself** of why he operated his **money strategies** out of **fear and insecurity**. He took **no risks** and made **no investments**. The king was very **disappointed** in him. The king refers to him as a “**wicked servant**.” He is upset that his **money was not invested** so it could make more with **interest**. The result of this was that the servant’s **one mina** was given to the servant who made **10 minas**. The **Bible** is right, the **rich** get richer and the **poor** get poorer!

It gets even worse. The other **seven servants** didn’t even bring back the **one mina** that was given to them! Apparently they just **spent it**. Their fate was the worst of all, they were **ALL slain**.

This parable or story has **several applications** to it, but **all of them** point to the fact that **Jesus** left this earth to become **our king** and He **expects** his servants, you and me, to deal **wisely** with the **material things** of this world while He is gone.

**Here is the Bottom Line:** Your **attitude toward money** is either **helping** you or **hindering** you today. **Wrong attitudes** toward money become a huge barrier to fulfilling God’s will. The **belief system** that you support in your heart will always dictate **your behavior**. If you want to **change your behavior**, then you must **change your belief system**. You must **change your attitudes**. God is pleased with those who take what He has given them and multiplies it. **Without money** you cannot do what God has called you to do.

## Chapter 3

### The Biblical Facts on Prosperity

It has been my experience that with virtually **every Biblical subject**, there is a **main road of truth with a ditch of error on either side of the road**. The Christian community, the Church as a whole, has not always been a very good driver, often having great difficulty staying in the middle of the road. Just about anywhere you go on **the Bible pathway**, you will find people off in the ditch on one side of road or the other. The topic of money, finances and Biblical prosperity is no different.

There are those in the **ditch on one side of the road** who teach that Jesus Christ, the Son of God, the Creator of the Universe, lived in abject poverty, that money is evil, and that Biblical prosperity has nothing at all to do with material things. And on the **other side of the road, in the other ditch**, there are people who are preaching and teaching that getting rich is the **main focus** of the Christian faith, that God's **main concern** is your material well-being, and that **money** is the **true measure** of spirituality.

So the question is, **“Where is the truth?”**

Ultimately, **the truth is in the Bible, it's found in the Word of God**. But we need to open our minds, set aside pre-conceived agenda's and beliefs on both side of the road, and just ask the **Holy Spirit** to guide us into the truth and look at the **weight of evidence to what the Bible really teaches in the area of money**. What you will find out as I have, **will shock you**, cause you to **question your current self-imposed rules and beliefs**, and allow you to begin to **see** God almighty from a totally different perspective.

Let me start out by giving you some **basic facts** on **money** in the **Bible**:

There are over **2,000 references** to money and possessions in **the Bible**.....

There are **38 parables** that Jesus taught, **16** of them deal with how we handle money and **1 out of 10 verses** in the Gospels deals with money and possessions! We also find that in the four gospels, Jesus talked **10% more about money** than He did about heaven and hell combined! Whether a person wants to admit it or not, **money** is one of the **most talked about subjects** in the entire Bible. I have often taught and

believed myself, that whatever **God repeats** over and over again, He does it for a reason, so it **must be important**. The subject of money is talked about **frequently** in the Bible.

There have been **several observations** I have made as I set out on my study of what the **Bible** actually teaches about **money**.

The **first one** is that all of the comments in the **Bible** that sound **anti-wealth** are directed at **greed or coveting**. If your passion, desire and attitude are **misdirected** and the desire for money and things **is primary** in your life, then you **are greedy**. But the **Bible** seems to be clear that **He wants His people to prosper** so that they can be generous, not greedy. A passion, desire, and attitude to **gain wealth** so that you can give it away is a very godly thing.

The **second thing** is that there are a number of **prominent people in the Bible**, very important leaders, who were **very wealthy** in the Bible. This is just a small list to name a few: Abraham, Jacob, Esau, Joseph, Moses was raised in the wealth of Egypt, Israel as a group of people from plundering its enemies, Boaz, Job, David, Solomon, Hezekiah, Mary Magdalene, Nicodemus, Joseph of Arimathea, Zacchaeus, even some of the disciples were business owners and Paul was a resourceful tentmaker.

The **third thing** is that many of the books in the Bible, both in the **O.T. and N.T.** have **important lessons** for us regarding money. I find it interesting that the Bible tells us that **Solomon** is and was the **wisest man who has ever lived**. In two of the books that he authored, **Proverbs and Ecclesiastes**, there are powerful and useful principles regarding wealth, work and diligence, savings, enjoying the fruits of your labor, and giving to others. Those books seem to **promote prosperity and wealth creation** not the opposite.

The **last thing** is that when I took all the **New Testament scriptures** that many use to **condemn wealth and riches**, I discovered something very powerful when I read these passages in their **full context**. Jesus never criticized or condemned people, but what he did do was hold them **accountable** for their actions, words, and motives. The Pharisees themselves as people were not the challenge to Jesus, it was the **motives of their hearts**. A careful and exhaustive study, which I will lead you through later, shows that there is **NOT ONE VERSE** that condemns or talks **negative** about **being rich** or accumulating wealth. It is always in the **context of your passion, desire and motive of your heart**. As I have said before, the Lord is much more concerned with what's going on in the **hearts and minds of His people**.

The **one principle** that rings true from **Genesis to Revelation** is that there are **Biblical qualifications** for prosperity. God blesses those who follow, obey, and commit their lives to Him. We will touch on some others as we go through this study.

Notice what the Bible says in **Psalms 112:1-3**, “..Praise the Lord. Blessed is the man who **fears the Lord**, who finds great delight **in His commands**. His children will be mighty in the land; each generation of the upright will be blessed. **Wealth and riches** are in his house, and his righteousness endures forever..”

And in **Joshua 1:8**, God says, “The **Word of the Lord** shall not depart from your mouth, but you shall **think** upon it day and night, that you may **observe to do** according to all that is written in it. For **then** you will make **your way prosperous** and then you will have **good success**.”

So, let's define together what **wealth** really is and what **poverty** really is. Both of them are **beliefs of the heart**, not a condition of being **with** or being **without** money. Wealth or poverty are a **state of being** that begins with **your mindset**. There are several **very good definitions** that I want to share with you, here are just a few:

**Wealth and Poverty** have to do with a person's **overall** quality of life.....

**Wealth and Poverty** are based on a person's attainment or lack of **tangible and intangible assets**: things such as money, material possessions and resources as well as love, time, relationships, living a purpose-filled life, and your physical health.....

**Wealth** is an **abundance of** and a state of being rich with money, material possessions and financial resources...

**Poverty** is a **lack of** and a state of being poor without money, material possessions and financial resources...

**Wealth and Poverty** have to do with a person's ability to **survive** so many number of days forward.....If you stopped working today, **how long** could you survive? Obviously, the **longer** you can survive the **wealthier** you are. People who live **paycheck to paycheck** are not very wealthy, they are by definition **poor**.

**Wealth** measures how much **money your money is making and purchasing assets**.....

**Poverty** measures how much money you are **spending on liabilities** and acquiring debt...

**Wealth** is a measure of **cash flow** from your **asset column** compared with the **expense column**...

**Poverty** is a measure of **cash flow** from your **expense column** compared with the **asset column**...

**Wealthy people** buy assets first and purchase luxuries last, whereas **poor people** buy luxuries first and productive assets last.

**So here's the Bottom line:** Both poverty and riches are the **offspring of thought!** What a person thinks about themselves in their minds, becomes a self-fulfilling prophecy. People **become** their dominant thoughts!

Unfortunately, the **Church as a whole**, has generally **ignored the principles** by which **wealth operates** and is **created** and instead has focused on **being spiritual**.

As a result, **the world** has understood the principles of **business and investment** far better than the **Church**. Jesus even mentioned this in **Luke 16:8** when He said that the children of the world are **wiser** than the children of God! This is so very sad because of instead of being the **leader and example** of **Biblical money management**, investment, and prosperity, the **Church** has become a poor example of how to live and apply the **Biblical principles** of prosperity and wealth accumulation.

And the **irony** of it all is that the **principles the world** uses to **gain wealth** were in the **Word of God** all the time! That's where they came from. The truths of how to obtain wealth are **not** worldly principles at all; they are **God's principles** for obtaining and managing money. This makes it all the more **tragic** and **sad** that **Christians** have **abandoned them** for so long in the interests of **spirituality**. When we walk by **faith** in the area of **our finances** and claim all the **promises God** has made to us regarding living that **abundant life**, then we no longer are **following** the world but now we will be **leading it**. Wealth creation and prosperity is as much a **faith-trust walk with God as it is anything else**.

That's why today the **Christian faith** as a **whole** is well overdue in becoming financially literate and wisely handling the wealth that God has **entrusted** to her. This topic to me is as **spiritual** as **prayer and Bible study**. It is an **essential part** of **building** the Kingdom and God.

Today, we have a number of Christian teachers, preachers, and theologians, teaching that **God wants** His people to prosper but **very few**, if any, are really teaching and educating Christians on **HOW** to build wealth, prosperity, and be a **faithful person** in the area of your finances.

Here is what the **Bible** says on **HOW** to build wealth, and create prosperity in our lives:

**Financial Education:** We are to gain knowledge, wisdom, and understanding in our finances. **Proverbs 3:13-20**

**Work Ethic:** This is an essential element to success. It is not simply a matter of luck that rich people are rich. They learn to work smart, not just hard. **Proverbs 12:24** says, "Work hard and become a leader, be lazy and never succeed." And in **Proverbs 14:23 & in Proverbs 28:19**, the Bible tells us its hard work that brings prosperity and profit.

**Desire:** What most do not realize is that their **thoughts and mind** have a lot to do with their financial situation. **Proverbs 23:7** says, "As a man thinks in his heart, this is what he becomes." People do not always get what they want, but they certainly get what they **expect!**

**Savings:** As I mentioned before, one of the **big differences** between the rich and poor is that the rich **buy assets** and the poor buy **liabilities**. One sacrifices and puts off instant gratification and saves money while the other spends money on wants, getting things now, using credit and debt, and saves absolutely nothing. **Proverbs 21:20** says, "The wise man **saves** for the future, but the foolish man **spends** whatever he gets."

**Diligence:** The hand that becomes rich is the one that is **open**. Those who work eagerly with determination, who invest and work smart, who have an understanding of how business works, they get the harvest and surplus. **Proverbs 10:4-6**

So after all is said and done, we need to look at **money and prosperity** from a **balanced approach** in the Bible. We want to stay away from one **extreme** or the other. Let me give you an **example** of this.

Error and Extreme	The Truth	Error and Extreme
Money is an evil that all Christians should avoid	God wants to bless and prosper His children	Getting rich is the main focus of faith
God wants His children to be poor	Put God and His Kingdom first, then the material things follow	God's main interest is your material well-being
Poverty shows humility	Teach Bible principles about money but let it not be for self-serving	Material gain shows godliness and faith
Preachers should never talk about money	Teaching prosperity should be done in balance with other truths of God's word	Prosperity and money should be taught more than any other subject

The question is, "Is God **magnified** by your scraping along, living hand to mouth, with no money to support His work?" or "Is He **magnified** if you are living extravagantly, focusing all your attention and time on money and worldly possessions?"

The answer to both is **NO!** There must be a **balance** and **common sense** in our material lives and in our **attainment of wealth and prosperity**. It is very important to stay out of the ditches on both sides of road, because either one leads to a **misunderstanding** and **misapplication of God's funds** He has allowed us to manage and to grow for Him.

What basically has happened is that for **so many years**, the **Church as a whole** has taught from the **poverty and lack** approach. Their **attitude** seemed to be, if a little bit of this is **good**, then a whole lot must be **better**. When this happened, another group rose up to correct the **overemphasis**. Unfortunately, often their "**correction**" was to the opposite extreme. They think that the previous way was so **offensive and untrue**, they get rid of it altogether. They literally throw the "baby out with the bath water."

The **result** ends up being that a **great chasm** is formed, a **great gulf** gets created between the **two extreme positions**, and often **misunderstandings and animosity** will rear its ugly head. People in both camps get so caught up in the conflict that they forget the **original motivation** of both sides, which was to do good and bless people.



And in being **overzealous** for their cause, both sides often lose sight of the original truth. Without **fully realizing** what they are doing, both sides begin to jump verses, throw out some, and ignore others to prove their point.

To be **truly balanced** and to study the subject of **money** in the Bible takes the **ability** to see both sides and to pursue **Holy Spirit led wisdom**.

**Proverbs 4:7** sums it up for us for it says, “**Wisdom is the principle thing, therefore get wisdom, and with all your getting get understanding.**”

## Chapter 4

### The Issue is Greed, Coveting, and Motives of the Heart

Let me start out by asking you a thought provoking question: “**How many of you reading this or listening to this, want your children, your son or daughter, to be poverty-stricken, poor, homeless, having money issues, and just getting by each month?**”

The answer most people give is, “ Are you kidding, I want my kids to have it **better** than me. I want my kids to make **more money**, and not make the **same mistakes** that I have made with money. I want my children to live a life of **financial abundance** and be able to live the life they have always dreamed of.”

From what I have seen and experienced, **financial poverty** never encourages the highest level of the human spirit. **Poverty** always leads to **destroying** peoples lives, never building them.

**Poverty** is a **belief** of the heart, not a **condition** of the being **without money**. When we believe and live by the **world's economic system** that says make enough to just get by, then we have become **conformed** to this world and **NOT God's system** of economics.

The danger is not in having money or things, but in becoming **covetous**. The Bible tells us in **1 Timothy 6:10** that the “**..Love of money is the ROOT of ALL evil: which while some coveted after, they have erred from the faith..**”

Money is **NOT** the root of all evil, which many religious people have taught, but that to **LOVE** money or to **COVET**, this is the **ROOT** of all evil. As a matter of fact, the writer of the book of Timothy, the Apostle Paul, emphasized the fact that “**things**” in themselves are not bad. The issue was **TRUSTING in their riches** more than God.

Notice what **verse 17** says, “Charge them that are **rich** in this world, that they be not **high-minded**, nor **trust** in uncertain riches, but in the living God, who **gives us** richly all things to enjoy.”

So things, **even riches and prosperity**, are gifts from God, given for our enjoyment. You should **enjoy** the good things of life, but never allow the gifts to become **more important** than the Giver!

Even the wisest man in the world, **King Solomon** says that it is good for us to eat, drink, and enjoy the good of our labor and that **God** is the one who gives us wealth and riches. Again, the Bible does **NOT** condemn wealth, riches, or prosperity, but the **attitude and motives of our hearts** toward them.

One of the **most misunderstood dialogues** in the Bible happen between a rich young ruler and Jesus. The young man wants to obtain eternal life. They get into a discussion regarding the 10 Commandments. You see, Jesus knew this young man's heart. He was sincere but **coveting and the love of money** and his possessions were a huge issue for him. The problem wasn't that the young man was rich. It was that he was **depending on his wealth** rather than on God. The **money owned him**, not the other way around. You can find this account in **Matthew 19:16-22**.

But in **verses 23-24**, right after this account with the rich young ruler, Jesus says this: "Assuredly, I say to you that it is **hard** for a **rich man** to enter the kingdom of heaven. And again I say to you, it is easier for a camel to go through the eye of the needle than for a **rich man to enter the kingdom of God.**"

The **eye of the needle** was a rock formation that had a **small passage** through it. A camel could fit through it, but **just barely**. It became a **game** to try and get the camel to pass through. The only way it could be done was to **blindfold** the camel so that it wouldn't be **distracted and frightened** by the tightness of the opening.

Again, so many people today, take scripture and meaning from the Bible out of context. Jesus was **not saying** that the **rich** could not enter the kingdom. Because if that was true, then some **amazing faithful people** in the Bible will not be in heaven like Abraham, Jacob, Esau, Joseph, Moses was raised in the wealth of Egypt, Israel as a group of people from plundering its enemies, Boaz, Job, David, Solomon, Hezekiah, Mary Magdalene, Nicodemus, Joseph of Arimathea, Zacchaeus, even some of the disciples were business owners and Paul was a resourceful tentmaker.

**So what was Jesus saying then?** He was explaining that those who are **rich** might need to be blindfolded so they cannot see their circumstances. If they look at their **wealth and prosperity**, then they tend to **depend on it**, not on God. **Depending on your money** won't get you into the kingdom, but when you **depend on God**, your wealth is a **great asset** to the kingdom.

In **Matthew 16:24** Jesus said to His disciples, “If anyone desires to come after Me, let him **deny himself**, and take up his cross, and follow me.” Many have taught over the years that **denying oneself** means not having money, living in poverty, and living in a destitute situation. For **thousands of years** people have tried to obey this by beating themselves, denying themselves, living in isolation, starving themselves, even hanging themselves on crosses, trying to deny themselves.

What did He mean, then by “**deny himself**” and “**take up his cross?**” For Jesus, **His destiny** was the cross at Calvary, and the resurrection. He gave up **everything** to accomplish His destiny. When Jesus speaks of **your cross**, He specifically means **your destiny**. Taking up your cross means to enter the **destiny** that God has called you to. **Denying yourself** means giving up **anything** that stands in the way of fulfilling your destiny. **Denying yourself** means not giving in to the **distractions** that would draw you off your path.

Let’s be honest with each other, your **destiny** is not the cross. Jesus did that already so that you could do something else. **Your destiny** is to fulfill the **call of God** in your life. That could be **anything** from being in the ministry, being a business owner, entrepreneur, investor, so you can **prosper** and **support** the church where God has placed you.

So what does it mean, then, to “**deny yourself**” so that you can take up the cross of building the kingdom?”

It means **denying everything** that stands in the way of fulfilling your call...

It means **denying sickness** so that you will live longer and do more...

It means **denying poverty** because it is impossible to accomplish very much if you can’t afford to even pay your bills and buy food...

It means **denying yourself** the comfort of sitting back with **just enough to get by** when there is so much work to do in the spreading of the good news of Jesus ...

I hope you have seen through our **careful study of the Bible** and **the life of Jesus**, that many times Jesus said and did things that would never be possible if He wasn’t **wealthy**. I believe when it comes to Bible study, that if you start out with the **wrong premise**, you will always end up with the **wrong conclusion**. I am here to tell you that if you do not change these **limiting beliefs and false perceptions**, you will **not** be able to gain the **wealth** that God wants you to have.

## Chapter 5

### Huge Misunderstandings and Myths Regarding Wealth and Finances in the Bible

One of the **biggest arguments** used by **Christians** today to **justify** poverty, financial lack, and mediocrity in the area of finances, is that **material prosperity** is not Biblical because **Jesus Christ** was poor during the time He lived on earth. Many have said that He lived an **impoverished life** from the time He was born in a stable and laid in a manger bed, throughout His ministry when He had no home, until He was crucified and buried in a borrowed tomb. As a matter of fact, **most Christians** believe the following about Jesus:

- He was born into a poor family
- He was born in a manger due to his parents poverty
- He had a common job for most of his life
- He was in the ministry for 3 plus years being broke
- He never had any money to speak of flat broke
- He was homeless
- He was hungry and famished often
- He could not even afford to pay his own taxes
- He was crucified almost naked on an old rugged cross

The idea of **Jesus' poverty** has been **repeated so often** and passed down for **so long** that most people **never stop to question** it and see if it is **Biblical fact or Biblical fiction**. I believe that this commonly accepted teaching is **totally contrary** to the clear teaching of the Bible. **The truth is** that in no way did Jesus live a "destitute, inferior, indigent, needy, impoverished, feeble, pitiful, lacking, insufficient life. To do so would be to deny the **very PROMISES** in the Bible **given by God** Himself regarding **wealth and prosperity**. While Jesus was alive and walked on this earth, He **embodied** the concept of living the **abundant life**.

**Jesus was 100% God and 100% man.** He understood both the **world system** of economics and business and **God's system** of economics and business. When you examine the **organization of Jesus' ministry** you will see that He followed sound principles of business.

I think the question that needs to be asked is, “**WHEN** did Jesus become poor?”

After all, doesn't **2 Corinthians 8:9** says, “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became **poor**, that you through **His poverty** might become rich.”

And what about **Luke 9:58** which says, “Foxes have holes, and birds of the air have nests; but the Son of Man has not where to lay His head.”

These passages declare that Jesus became **poor** and experienced **poverty**. But **WHEN?** Was it during His earthly life? During His years of ministry? Exactly **WHEN** did Jesus become poor?

**Jesus Christ** was **made poor** on **the Cross of Calvary** where He became your substitute and paid the penalty and price for your sin. It is at the **Cross** where Jesus took on **sickness** to provide you health. It is at the **Cross** where Jesus was made a **curse** so you could receive the blessing. It is at the **Cross** where Jesus became **poor** that you might be rich and receive His abundant provision of blessings and salvation. It is at the **Cross** where He took the **punishment** that belonged to you so that you could receive the **blessings** that belong to Him.

**The truth is** that in no way did Jesus live a “destitute, inferior, indigent, needy, impoverished, feeble, pitiful, lacking, insufficient life. To do so would be to deny the **very PROMISES** in the Bible **given by God** Himself regarding **wealth and prosperity**. While Jesus was alive and walked on this earth, He **embodied** the concept of living the **abundant life**.

I would like to share with you some **ideas and concepts** that seem to **contradict** those ideas of Jesus being **poor and destitute**, and educate you in a more balanced, **Biblical approach** on this subject. Most Christians do not realize the **following facts**:

- **Mary and Joseph took shelter in a stable because there was no room in the hotels. It wasn't because they didn't have enough money to rent a room.**
- **The wise men opened their treasures and gave gifts of gold, frankincense and myrrh.**
- **Jesus had ministry partners who supported Him and the disciples for over 3 years.**

- **Jesus had a place of residence in Capernaum**
- **Jesus demonstrated that the resources necessary to meet every need were available to Him.**
- **His ministry assisted the poor financially on a regular basis.**
- **His ministry was big enough and financially strong enough to need a treasurer to manage and account for it all.**
- **Judas stole money out of the treasury, but no one knew because there was more than enough there.**
- **Jesus distinguished Himself from the poor.**
- **Mary Magdaline poured a year's worth of wages of perfume on the feet of Jesus.**
- **Jesus is the Creator of the Universe!**
- **Jesus and His disciples never lacked anything.**
- **Jesus wore nice, valuable clothes**
- **Jesus was not poor, but walked in the prosperity according to the laws and covenants of God.**

To be honest with you as you study the Bible, the **prosperity of Jesus** should not surprise you at all. He was **obedient** to God, He **kept** God's law, and He **loved God** with His whole heart, mind, and soul. Listen to these Bible promises:

**Deuteronomy 29:9** says, "Therefore **keep** the words of this covenant, and **do them**, that you may **prosper** in all that you do"

**Joshua 1:7** says, "Only be strong and very courageous, that you may **observe to do** according to all the law which Moses My servant commanded you; do not turn from it to the right hand or to the left, that you may **prosper** wherever you go."

**1 Kings 2:3** says, "And **keep** the charge of the Lord your God: to **walk** in His ways, to **keep** His statutes, His commandments, His judgments, His Testimonies, as it is written in the Law of Moses, that you may **prosper in all that you do and wherever you turn.**"

**Job 36:11** says, "If they **obey and serve Him**, they shall spend their days in **prosperity**, and their years in pleasures."

And one of my **favorite promises** in the Bible is found in **Psalms 1:1-3** where it says, “Blessed is the man who **walks** not in the counsel of the ungodly, nor stands in the path of sinners, nor sits in the seat of the scornful; but his **delight is the law of the Lord**, and in His law he meditates day and night. He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; And whatever he **does** shall **prosper**.”

And finally in **John 6:38** Jesus says, “For I came down from heaven, not to do **Mine own will**, but the **will of Him** that sent me.”

So the question you need to ask is this: “Do you think that the Father **kept His word** and blessed Jesus because He walked in the **Father’s will**? Was Jesus obedient to God’s Law? Did Jesus walk in the ways of the Lord? If so, to live a poverty stricken, homeless existence, would be to **DENY** the promises of God! Jesus would never do that.

Another **major point** I wanted to bring up regarding the life of Christ and was He poor or prosperous, has to do with **His influence and His associations**. As you read the Bible, you will discover that people followed Jesus because He **looked and acted like He knew where He was going**. The sad, but true fact is, whether you want to admit it or not, people don’t follow **homeless people**! You want to follow someone who is **successful**. The **rich** do not come out to see the **poor** come to town. In fact, the **poor** don’t turn out to see the **poor**. They come out to see the **rich**. And the **rich** come out to see the **richer**.

A great example of this would be **Zacchaeus**, the man most people call “**the short guy**” in the book of **Luke chapter 19**. This man was the “**chief**” tax collector for his region, he was **rich** himself. Yet, we read that **Zacchaeus wants to see Jesus!** He went to a lot of trouble to see Him. He climbed a tree along the path Jesus was walking on so he could catch a glimpse of Him. Here is a guy who is rich, successful, and very influential. He wanted to meet someone who was more successful than himself. Jesus knew that **Zacchaeus** was a man of influence who could greatly advance the Lord’s work if His life was committed to Him. Jesus even spoke words **of assurance** to Zacchaeus who was ready to give his wealth to the cause, by saying to him, “**Salvation** has come to this house.”



You see, **Jesus hung out with the people who were going somewhere!** He went to parties at the homes of the **wealthiest people** in town. When he called His disciples, He spoke only to men who were **successful, working, and businessmen**. Mary Magdalene and the other women who **contributed financially** to the support of Jesus and His disciples were **wealthy** as well. Jesus hung out with the **movers and shakers in the community** who, **because of their wealth**, could have great **influence** on the world around them. They were the **best ones** prepared to build His kingdom. Ironically, He also was accused by the religious leaders of hanging out with sinners, gluttons, and drunkards, all of which had **means** to be able to support their habits and addictions. If you are **intellectually honest** with yourself as you study the scriptures, you will see that Jesus took some **wealthy people** on the road with Him, but the **poor**, almost 99% of the time, He sent home. Jesus could **attract the rich** to Him primarily because He was **wealthy Himself**.

**Key Point to Ponder:** Think about it, are you going to ask a homeless, poverty stricken person, how to be **successful or build wealth**? Are you going to ask someone who has been **divorced** numerous times or had serious relationship challenges to give you **marital or relationship advice**? Are you going to ask advice from someone who is **obese** how to get your life turned around **physically and lose weight**? How about this one, would you ask someone who has been in **prison** a number of times advice on how develop a **solid character**?

**My friend, I hope you do you get my point?**

People were **attracted** to Jesus because He lived a successful, prosperous, abundant filled life! **They wanted what He had!** They wanted to know what made Him tick, what **His secrets** to life were. He was the living embodiment of the **Law of Attraction**. He was a **living magnet** with His words, His lifestyle, His level of success, and His great need to connect with people.

The very words of Jesus and through His disciples are found in **John 10:10 and 3 John 2**, where it says that Christ came to this earth to give us an **abundant life** and that His desire **above all things** is that we should **prosper** in every area of our lives and be in **good health**. Jesus wants you to **prosper**, mark it down and etch that truth into your mind, it will set you **free financially**.

One of the **key characteristics** to gaining wealth, is gaining **self-control** in your life. Self-control means learning to **say no**. It is mentioned as one of the **fruits of the spirit** in **Galatians 5:22-23**. It is significant to note that it is **mentioned last**,

since none of the other fruits can be **experienced without it**. You can develop the right attitude, passion, put the past behind you, develop a proper mindset, speak the right things, gain financial literacy, but without **self-control**, you will waste all the other things. The Bible talks about the various levels of **self-control** in the parable of the sower found in **Mark 4:1-19**.

There are **four types of soil** that the seed falls into: Wayside, stony, thorny, and good ground. Each represent a certain level of **self-control**.

The **wayside soil** represents the level of **self-control** where no initiative and lots of excuses are given. The **self-talk** is based on “I don’t”, “I can’t” and “I won’t.”

The **stony soil** represents the hard ground that will not allow the seed to take deep root and it withers away. This represents the level of **self-control** where people make up their minds that it **can’t** be done. They seek **comfort** over success.

The **thorny soil** represents where weeds grow up and choke out the seed. This is the place where most **Church goes live today**. This is found in **Mark 4:19**, and this is one of the verses in the Bible that many Christians use to **justify** why being rich and having money are **bad things**.

The Bible tells us that there are **three reasons** the seed becomes **unfruitful**: Cares of the world....deceitfulness of riches....desire for other things.

The cares of the world are **distractions** that keep people from making the most basic investments. Cares of the world are usually **wants** and not **needs**. Most people spend their **tithe and offering money** on frivolous and mindless things. Instead of **investing** on a consistent basis, the **money** is spent on things like TV, cable, latte, snacks, movies, eating out, addictive habits, and the like.

The **deceitfulness of riches** is one many fall prey to. This actually does not refer to **rich people at all**, it is talking bout those who **pretend** to be **rich** and live a **lie**. This refers to those who live in a **fake and delusional world**, they **cheat at wealth**, and **appear** to have money when they actually don’t. **Deceitfulness of riches** is buying on credit so that you look like you are rich, even though you still owe on it. If these people exercised **self-control**, they would invest in **assets and not liabilities**. **Self-control** means **delaying** the purchase of things we don’t really need until we can afford them without going into debt. A **budget** would be very helpful in this area to locate money to invest.

The **desire for other things** does not have anything to do with desiring anything material, but the challenge is **WHY** people desire things. It also implies that you are **not** delighting yourself in God. You become so **focused** on the thing you want that you will put yourself into **debt** in order to have it. You fall for the concept of **buying now and paying later**. The result of this **lack of self-control** is maxed out credit cards, oversized car payments, massive mortgage payments, loaded up revolving debt, and a wallet full of credit cards. **Debt** is a **hindrance** to your productivity and building up the kingdom of God.

And finally, we have the **good ground** which produces thirty, sixty, and hundredfold. This is the **epitome of self-control**. These people believe in **delayed gratification**, they buy luxuries last and invest in assets first. Their ground is solid, it's not built on credit or debt, therefore they have money **to invest** and their money begins to **multiply**.

Let me make one last important point on **self-control** before we move off of that topic. **Self-control** is a **learned behavior**. You cannot be delivered into **self-control**. You have to **grow** into it. You will also need to make an **effort** to develop it.

Another **very misunderstood scripture** comes from the mouth of Jesus in one of most famous discourses referred to by many as the “**sermon on the mount**.” In this teaching he makes mention of **two principles** that have caused many to believe that **being rich and having wealth are a sin** and that it's **impossible** to be prosperous financially and still be a faithful follower of Jesus Christ. The **two principles** are found in **Matthew 6:21**:

**Where your treasure is, there your heart will be also.....**  
**When it comes to money you cannot serve God and money.....**

This is referring to the **place** where your wealth or deposit are. The **heart** in the Bible is referring to the **headquarters** of the human being, **the mind**. This is your **center** for your thoughts, passions, affections, and desires. What the verse is saying that **your mind** becomes a **powerful force** to produce something, often whatever **dominates** or pre-occupies your mind, becomes reality. As **Proverbs 23:7** states, whatever your dominate thoughts are, this is what you become.

You see, **your heart** cannot be separated from **your treasure** and **your treasure** will produce the **desire of your heart**. When you set your heart on something, then it will not be long before your treasure becomes applied to obtaining it.

You will begin to use your **available treasure** to **produce the desire**. For example, if your heart is set on the kingdom of God, then your treasure will become applied to producing it. It will put you in a place where God can bless you and multiply your treasure.

The key to setting all of these things in motion is **self-control**. God will bless your efforts when you do it **His way**, but He won't make you do it. You must learn **self-control** in order to get there.

One of the **famous Bible verses** people like to use is found in **Matthew 8:20** to prove that Jesus was **homeless**. "Foxes have holes and birds of the air have nests, but the Son of Man has **nowhere** to lay His head."

If you read **Matthew 8:18-22** in the context, you will see very clearly this is all about **discipleship**. A scribe comes up to Jesus and says that he will follow Him wherever He leads. All Jesus was saying with this expression was, "**My trip is too long and you wouldn't be able to do it.**" It had nothing to do at all with Jesus being homeless, poor, or destitute.

I think you can see now how easy it is to get so caught up in your **traditional views**, to take one verse and make it say what you want it to say without reading the entire context. I want to **encourage you and challenge you** to study these things for yourself. Make it a **priority**, because your money issues are most likely being caused by your **warped money blueprint** which contains limiting beliefs and false assumptions. You need to follow the advice of the Apostle Paul as he writes to Timothy in **2 Timothy 2:15**, "Be diligent to present yourself approved to God, a worker who does not need to be ashamed, **rightly dividing the word of truth**...and to base what you believe on **sound doctrine** and not fables or things that sound good. But on the clear Word of God.

## Chapter 6

### Biblical Reasons for Prosperity: Why God Prospers Us

Now I would like to take some time to teach you in the Biblical area of finances,  
**What It Means to be a Steward....**

The **Bible** defines the word “**Steward**” as someone who **manages** the affairs, property, or money of another and invests it to increase its value to the owner. Plain and simple, a “**Steward**” is a manager or supervisor or administrator of finances and property for another.....

The Bible tells us in **Deuteronomy 8:18** that it is the Lord your God who gives you **power** to get wealth.

And in **Haggai 2:8** the Creator God tells us that it is He who owns all the silver and gold in the world.

As a matter of fact in **Genesis 2:1-3, Exodus 20:11, Psalm 33, Jeremiah 10:11-13, Hebrews 1:2, and Revelation 4:11**, those Bible verses tell us that the Lord God made the heavens, the earth, the sea and everything we see around us.

The Bible tells us also in **Genesis** that we were made in the **image and likeness of God**, by His own hands. He created you as a **unique and special one of kind person**. That means then that you and I are the creation, this is why the Bible teaches us that we are to **worship the Creator**. Therefore, since we are not owners of the Creation, we are “**Stewards**”, our jobs on this earth as long as we have breath in our lungs is to **manage** and **look after** what belongs to God. Think about that, what a great and awesome responsibility God has given us, to **manage His creation and everything that belongs to Him**.

Now when you put this into the **financial realm**, you begin to see an awesome and amazing picture of Biblical finances. You see, “**Stewardship**” is all about a **relationship.....the relationship** that you and I have with our **Creator**. We as humans, are accountable and responsible to our **Creator** for every aspect of our lives such as how we spend and use our **TIME**, how we make, spend and invest our **MONEY**, how we take care of and manage our **ENVIRONMENT**, **how** we take care

of these bodies of ours and our **physical HEALTH**, and the wonderful and unique **GIFTS** and **ABILITIES** He has created us with.

It is really important to put money into its proper and important perspective. I have heard so many people say things like:

**“Money really isn’t very important to me” ....or “Money isn’t that important in the whole grand scheme of things” ....or “I don’t need money, I have God”.**

You see the ingredients of life are **TIME** and **TALENT**. With **TIME** there is no life and without **TALENTS** your life would be meaningless. But here is where most people really get off track in their thinking. You see, **MONEY** is the direct result of an **expenditure of TIME and TALENT**. So then, the conclusion we draw is that **MONEY** may be considered as **LIFE**, for it is composed of the same components.

So my point is that **MONEY** is **critical** and **important** when it comes to our life. If indeed it is representative of **LIFE**, to waste it would be to waste life! To hoard it would be to bury life! I believe **the Bible** teaches this principle as well, when a person makes an **offering of money to God**, they are, in reality, **offering a portion of their life**.....that portion they have expended in producing the money.

For the Christian there are **two very significant kinds of Giving:**  
**Tithe and Offerings.**

**Tithing** is based on **10%** of the income you earn. The **FIRST 10%** of your increase, is to make an offering known as **TITHE**. This is a **special and sacred offering** that God has ordained and mandated in the **Bible** for His people.

**The Tithe** has two main functions for us in our lives. For one thing, it safeguards us in our **Steward/Owner relationship** with God. We are to **manage** the world, but the **Creator God** will always **own** and maintain it. The **Tithe** allows us to **CHOOSE** either to serve and obey the Lord God or not. The **Tithing system** guarantees mankind with the freedom of choice and the freedom of dependence.

An unfortunate misunderstanding of the **Tithe** is that its main function is to support the gospel ministry and to be used as a means to support the church. Remember, this is **not a TAX!** God is **not a tax collector**, **He does NOT need our money!** Too many have put the focus on the **proper use** of the **Tithe** and have missed the reason why it was **originally** ordained by God in the first place. The **Tithing principle** was designed, not to raise money, but as **protection** for each individual to keep them

from **forgetting** the Creator God's ownership over everything and **by faith** the **Tithe payer** believes that the Lord will **protect** what they have.

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

God **promises** that He will make the **NINE-TENTHS** under His blessing, worth **MORE** than the **TEN-TENTHS** without His blessing! God's math is not our math, God **can multiply** where we only see addition.

When we **love God**, when we want to **obey His Word**, when we want our **possessions protected** and the devil rebuked, when we want to see **more people blessed**, then we **by faith** should **EXPECT** God to honor His promises and bless and prosper us.

This brings us to **second kind of Giving** mentioned in the Bible: **Offerings**. **Offerings** are above and beyond the **TITHE**, and they to are a **step of faith** that says you believe God will **prosper and multiply** the work of your hands.

The **Offering system** in the Bible was meant for **three things** as it was ordained by God:

- \* **Protection against selfishness**
- \* **To develop in our characters the attitude of giving**
- \* **To prepare and invest for the harvest to come**

The Offering system turns our attention outward **toward others**, rather than **inward to self**. It provides a means for **eliminating selfishness** from the heart, and quenching **coveting** to death. It is so easy in the world we live in today, to be more focused on "**Getting**" and not in "**Giving**." The Offering system is again about **partnering** with God. It is between you and the Lord to consider your own responsibility in the who, what, where, when and how much.

I love what the **Bible promises** to us **Luke 6:32-38** in regards to **Giving** and God's blessing upon us. Jesus Christ while teaching promised that if we **put God and His**

**work first in our lives**, that He will more than take care of us. And that as we do **give**, it will be given back to us, **multiplied** over again.

You see, God wants His people to **prosper and be blessed financially** because it helps accomplish His will and purpose in the world we live in. It really does **make sense** if you think about it. **Poverty-stricken people and those who live in lack and struggle financially** are **very limited** in their ability to fulfill the gospel commission. Without funds, they have difficulty going into the world and neither can they help send someone else. So if God **requires** every Christian believer to help carry out His mission, then it must be **His plan and His will** for His people to **prosper and be blessed financially**. His desire is for us to be **fruitful and multiply**.

I believe one of the **main reasons** why many **Christians** are struggling today in their **finances** is because they have forgotten the concepts of **sowing and reaping, planting and watering, and loss and gain**. Back in the 19<sup>th</sup> and early part of the 20<sup>th</sup> century, before we became an **industrialized nation**, people understood much better the Biblical principles of **TITHE and OFFERINGS**. As rural dwellers, people followed the system that was consistent with the way crops grew:

- They planted seed...
- They watered the seed...
- They harvested and received the crop...
- Took the **FIRSTFRUITS (TITHE)** put in storehouse...
- Took **next BEST SEED**, made an offering, put in storehouse...
- **Strongest seed left over after TITHE and OFFERINGS, 10%** was set aside for replanting for another harvest
- They ate what was left...

You see, the **Tithe and Offerings** were insurance that what they had would not be lost. God would **rebuke the devourer for them**. The **Offering** caused the windows of heaven to open so that God could pour out so much harvest that they could not contain it. It brought **blessing upon the seed** that they planted for the next harvest.

But here is where most people miss the blessing from God. Here is the key, **if the seed was not planted, then there was nothing to bless!** Most people today are not planting the **special 10% strongest seed offering**, they are eating it. They are not investing and making it grow. And because we are used to **eating the rest of**



**our seed**, we have **nothing left to invest in tomorrow's harvest**. When we connect **our faith** to the investment, God can **multiply the seed** so that everything your hand touches will prosper.

If **all Christians** would simply **tithe and give offerings**, the Church would have **more than enough funds** to accomplish whatever it needs to do. Unfortunately, the average American Christian gives **only 6% of their income** to the Lord's work. I believe that if everyone would just do their part, there would **never be a shortage** of funding for **spreading the Gospel** and doing everything God's people need to do.

One thing we need to be **very careful** of when it comes to **giving** is to make sure we are not communicating the idea that receiving financial abundance **is totally and exclusively** tied to it. Please don't misunderstand me, **giving is a key principle** and a **critical component** to building wealth and prosperity from a Biblical perspective, but it is not the **only** key to prosperity.

We need to remember that **you** have a role to play in making your own way prosperous. You need to **identify** your skills and abilities then seek God as to how He might be leading you in a career path or vocation. You need to **educate yourself** in many different areas of money and building wealth. I believe in the principle on knowing a little about a lot. You have to **work hard and be diligent**, money isn't going to just fall into your lap. And you have to develop and maintain the **right associations** to build up your belief, destroy negative and limiting thinking, and hang around people who are positive and opportunity minded like you.

There are basically **five motives** that should move us to be **givers of our money** and **finances** to help others, to further God's work, and to help those in need:

- **Your giving should be because you love God**
- **You give so your life is in obedience to God's Word**
- **Your giving helps to carry out the Great Commission**
- **You give to see others be blessed from your prosperity**
- **You give in expectancy of being blessed and prospered personally**

So as we finish this section on **Stewardship** I want to tie it off with one last comment. From my personal experience, individuals who pay **Tithes and Offerings** have **more financially** than others and do better in the area of money and finances . They have

a **closer walk with God** and seem to experience **physical, mental and emotional health** with a greater sense of joy and well-being. Please remember, The **world** judges financial success but what a person **has**, but **God** judges people's financial success by what they **give**!

# Chapter 7

## The Best Businessman in the Bible

Whenever I ask the question, “**Who was the best businessman in the Bible?**” I always get the obvious answers such as: Job, Solomon, Jacob, Abraham, Zacchaeus, even Paul as a tentmaker has been mentioned. But very few people ever mention this man’s name. As a matter of fact, he is best known for his trials, his integrity and character, his absolute conviction to serve God, and his incredible rise from the pit to the palace. This is one of the **most misunderstood characters** in the Bible by far because many have studied his life from a “**religious perspective**” and **tradition** rather than from the context of the scriptures.

Who is the man I am speaking of?.....**His name is Joseph!**

You know the man whom was sold as a slave by his brothers, was accused of sexual misconduct by Potiphar’s wife, ran a prison, then was promoted to Pharaoh’s second in command in all of Egypt!

I would encourage you and challenge you to read in the Bible **Genesis chapters 41-47** on how this man grows, develops, and uses money as power in his life. If anyone teaches **sound investment practices** in the Bible, it has to be Joseph, and he was only **30 years old!**

He assumes full responsibility for **managing** all of Egypt’s resources in preparation for a **severe famine**. He administers the following to **save and invest** for the famine.

For **7 years**, Joseph saved **massive amounts** of grain from the abundant harvests in Egypt. The Bible says that he gathered so much grain that it numbered the **sands of the sea** and no one could count it. **Joseph was investing**. He cornered the market so he was the only one with grain when the famine came.

So the 7 years of plenty are done and the **famine begins**, and it’s very severe over all the earth! So everyone came to Joseph to **BUY** grain, so he **SOLD** it to them, he did not **GIVE IT** to them. And from this **selling** of the grain, Joseph brought **in profit** from his investments. Amazingly, not even the Pharaoh knew what to do, **everyone** came to Joseph. In a sense, he became the **salvation of the world**, he had the plan and was **organized** enough to see it through. As you can imagine, people were

coming from all over the region, not just Egypt, to buy grain. **Joseph made a lot of money!**

Now here is the **crazy thing** about this. If you read **Genesis 47:14-15**, you see that the **money had failed** because **Joseph** had it all. He became **so prosperous** that he not only made a lot of money, **he made all the money!** No one else had any. Joseph had more money than Bill Gates, Charles Schwab, Donald Trump, Paul Allen, Warren Buffet, Michael Dell, Rich DeVos, Oprah Winfrey, Ted Turner, Philip Knight, etc. **ALL COMBINED!** He had **ALL** the money!

And this is only **the beginning** of the story. By the end of **one year**, people were coming to Joseph for more grain. Now Joseph said to them, "Give your **livestock**, and I will give you **bread** for your livestock, if the money is gone." You need to get this picture, because it's a lot different than what most people paint of Joseph. He now has **ALL** the money, and **ALL** the livestock. But it gets even more interesting as the famine gets **more severe**. Now **Joseph** really moves up in the world of **prosperity** because as you read **Genesis 47:18-20**, the people now **sell all their land** for bread to Joseph! So now Joseph became the **real estate mogul** of the world.

Now here comes the **climax** to this whole story, this is amazing. In **Genesis 47:23-24**, when the **people sold their land** to Joseph in exchange for bread, Joseph **loaned them seed** to sow the land. He made a deal with them that the price of the seed was that they would give **1/5** of their harvest back to Pharaoh, and they can keep **the 4/5** that remained. I hope you can really see what's happening here. Once Joseph **owned everything** in the country he **loaned it all back** to the people he had gotten it from and charged them **20%** for the use of their own produce.

Some of you who have never heard this or read this before might be thinking some **not so nice things** about Joseph. That Joseph is a hoarder, or maybe an unscrupulous businessman, he rips people off with high interest rate loans, and takes advantage of their challenging situations. That maybe he is some rich guy who takes everything from the poor to build up his bank account. Because I can **guarantee** you this, during the 7 years of famine, Joseph and his family lived the **high life**. They had plenty of food, they lived in a palace, they had everything they needed and then some. The famine affected them not, except to make **him** and the **Pharaoh richer and prosper many times more!** That's a fact! But here is how the Bible describes **the attitude of the people** toward Joseph after all they have been through and dealing with him during the 7 years of famine.

You can read it in **Genesis 47:25** where the people say this about Joseph, “You have **saved our lives**; let us **find favor** in the sight of my lord, and we will be Pharaoh’s **servants**.”

So what are the **lessons** and **key principles** we can learn from this amazing incident recorded in the Bible about Joseph and his **sound business practices**. First of all, please notice that Joseph invested money in **assets and not liabilities**. He invested in things that made his **money grow**, not expenses that cause you to go into debt and do not grow your money. **Assets** put money into your pocket and **liabilities** take money out of your pocket. Secondly, Joseph made **intelligent investments** based on knowledge of the market. Thirdly, he was the **only one** who did it. No one else made money because no one else made the same kinds of investments. He was the **only one** with the foresight to **prepare** and the **wisdom** to invest in the right things. Fourthly, Joseph demonstrated what **passion** to serve God is all about. By placing **God first and foremost in his life**, this meant he had an **attitude** that took advantage of **every opportunity** to multiply everything in his hand. It also meant acting with loyalty, integrity, and diligence. As a result, God **blessed everything he touched** to such an extent that he influenced the course of the entire world.

Here’s the great part in the **whole big picture**, even though the money went to Pharaoh for the time being, **Moses** eventually took it when he led the Hebrew people out of bondage and slavery in Egypt to find their home in the promise land of Canaan. **Joseph’s business skills**, financed God’s people journey and trek from Egypt over the Jordan into the land of milk and honey. Praise God for Joseph’s wisdom in money, investments, and serving God.

## Conclusion

I hope this audio and e-book has been **informative and educational** for you in the area of **prosperity and finances** from a Biblical perspective. I believe I have shown you that **God wants your finances to multiply**. This can happen for you if you will make a commitment to **educate yourself** in the area of finances and begin **applying** the Bible principles now. It's amazing how many teachers and leaders in the church today have **not grasped** nor felt a **sense of urgency** to teach and help people in the area of money, prosperity, and wealth creation.

You need **to know** the Word of God and **apply it** to your life. But you must also understand that **secular education** is important as well. You need to learn from **role models and mentors** who are living by the **principles and ideas** we have discussed here today. Without it, you will never understand how the **finances of the world** work and without understanding them, you will never see the wealth of the world **exchanged** into the kingdom of God.

You need to get a hold of the **idea and concept** that becoming **financially literate** and **wisely** handling the wealth that God has **entrusted** to you is as **SPIRITUAL** as **prayer and Bible study!** It is an essential part of building the kingdom of God.

This audio and e-book was never meant to be the **end-all-be-all** in helping you to **understand** prosperity and wealth creation, but a **beginning** for you to make the **necessary changes** to get where God wants you to be in the area of finances. I believe there are **5 steps** you need to take to begin that **process of change** in your life:

**Step One:** Understand that God wants to **reconcile and save** you to Himself through His Son **Jesus Christ**. The basic belief of the “**good news**” is taught in **1 Corinthians 15:1-4 and in Romans 10:8-13** where it says that Jesus Christ died for your sins, He was buried, and that He rose again on the third day according to all prophecy and scripture. And when you **believe by faith** by confessing with your mouth and **believe in your heart** that God raised Him from the dead and accept Jesus Christ as the Messiah and Son of God, then you will be saved the Bible says. You can have a **new life**, you can have your “**slate**” cleaned off, by asking Jesus to **forgive your sins and come into your life**. This is the first and most important change you need to make in your life if you want your finances to change as well.

**Step Two:** Understand that it's **God's will** for you to have wealth. It is not a **sin** to desire wealth, it is not a **sin** to have and obtain wealth, it is not a **sin** to live a rich lifestyle, it is not a **sin** to want to help and further God's work by building riches so you can give more, it is not a **sin** to invest and make your money multiply. All the wealth was created by God for His children. It is **not** a spiritual concept to be poor, broke, destitute, homeless, and living in lack. To be a person of **influence and power** for the kingdom of God, you need to understand money, you need to make your money grow, and you need to believe that your becoming rich financially is **God's blessing and desire** for you to help further His kingdom. Believe it, receive it, and act upon it!

**Step Three:** Understand that God's purpose for mankind on this earth was and is summed up in **Genesis 1:26-28**: To be fruitful, multiply, and fill the earth. You were created to produce, to build business, and to multiply money into great wealth. You were created to have **dominion** over the earth and to gain wealth is a fulfillment of that calling.

**Step Four:** Understand how critical it is for you to become **financially literate**. One of the principles we teach at **All Power** is to live by the "**10-10-80**" rule. The first **10%** of everything you make goes back to God, this is called **the tithe**. The next **10%** of everything you make is to be **invested**, so it can multiply and grow, to help you build wealth and become financially free. The remaining **80%** is what you **live from** and pay your expenses from.

You also need to have a **basic understanding** of accounting principles, how money grows, what investing is all about, how the market operates, and the tax laws in America. By educating yourself in these areas, **opportunities** will open up for you in real estate, stocks, bonds, marketing, business, and sales. This will involve a **great deal of study and determination** on your part. My advice to you is to know a little about a lot when it comes to financial education.

**Step Five:** Understand the importance of no longer **working for money**, but making **money work for you**. Plain and simple, you have a **choice** to make. You can either be a **slave** to money, where **money controls** your life or you can make money a **slave** to you, where **you are in control** and your money is invested and multiplies.

Just know this, that building wealth **takes time**. It is a process that you have to work through to **develop the skills** you need to have money. There is a beautiful valley over the hill but you have to climb the hill to get to it. When it comes to money and

your finances, if you **plan** prayerfully, **prepare** prayerfully, step out by **faith** positively, and the **pursue** persistently, you will become wealthy.

This audio and e-book was intended to provide a **clear statement of Biblical truths** regarding money and prosperity. By stating in a spirit of love what the Bible says is right and true, I hope to help all believers **claim** the precious promises of God and **avoid** the ditches of error, extremism, and confusion that lie on both sides of the road, in the area of money, wealth, and prosperity. The Bible states in **Isaiah 1:19**, that God wants you to eat of the good of the land. God wants His people, His children, to **thrive and flourish** in every aspect of their being spiritually, physically, materially, and financially. He wants you to have all the **information and knowledge** you need to walk in victory and power.

So when it comes to **money and prosperity**, **claim** the promises of God, **believe** in the promises of God, and then **expect to receive** the promise of God and you will be walking in a **faith-trust** relationship with the Creator of the Universe and nothing will be impossible to you. May God bless you as you **search and study** these things on your own and get out there and live a life of **All Power and No Limits!**