

# **Practical Finances or... Practically NO Finances?**

Helmut Jilling

## **1. Overview of this Series**

### ***Section 1 – Spiritual Principles***

#### **2. We believe the Bible, but do we struggle to truly believe His Promises?**

#### **3. The Power and Necessity of Faith!**

#### **4. Can we expect God to Provide, Bless or Prosper?"**

#### **5. Tithing & Offerings – Are We Blessed or Cursed?**

### ***Section 2 – Practical Application***

#### **6. Budgeting or Tracking Our Spending – Do We Spend More Than We Make?**

#### **7. Taxes, Saving and Retirement Planning – Making It Easier**

#### **8. Working Our Way to Freedom**

#### **9. Additional Resources - Appendix**

*(Please try to make it to all sessions. Each week, the topic builds on the previous week.)*

## Practical Finances or Practically NO Finances?

### OPINION SURVEY – Beginning of the Series - \_\_\_\_\_

(This survey is Anonymous – **no names**. Please just answer quickly and truthfully. Don't think about your answers. We'll use this for the beginning of the class.)

<i>What is your initial reaction to these questions?</i>	Strongly Agree	Agree	Disagree	Strongly Disagree
I have accepted Jesus Christ as Savior				
I am happy with my current financial circumstances.				
A little more income would solve my problems.				
I feel I am in control of my current situation.				
I know where all my money is spent. It is clearly tracked.				
I have control over my spending.				
My spouse has control over his/her spending.				
I/We do not spend money unwisely.				
I tithe (give 10% or more of my income) consistently.				
Money is basically bad because it is the root of all evil.				
God wants to us to just get by financially.				
God wants to us to have [only] our basic needs met.				
God wants us to prosper.				
God wants us to be rich.				

# Practical Finances or Practically NO Finances?

## 1. Overview of this Series

- ✓ **First, we must understand and believe God CAN help.**
- ✓ **Then, we must understand and believe whether God WILL help.**
- ✓ **Then, we must do our part and learn to handle finances WELL.**

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Before class, do the quick survey to determine current opinions and beliefs.  
(Survey is Anonymous – no names. Please answer quickly and openly. Don't think about your answers.)

**Unfortunately, there is much misunderstanding about finances. Some teach Prosperity, some argue Poverty builds character. Some say money is evil, and God is not interested in such earthly things.**

Which is right?

**Actually, God's Word talks about money a lot.** He may not need it, but He is definitely interested in us and our money. This series is not about "Prosperity Theology" whatever that means. I don't think God plans to put Cadillacs in every garage. But there is much in the Bible about God wanting to heal us and meeting our financial needs and blessing us. He wants to free us and make us whole, and able to help others. And that includes our finances. But first, there are things we need to learn. To receive His blessings, we must learn His methods. In all things, God expects us to learn His principles.

Thus, this course draws heavily from God's Word. It is not a teaching about my philosophy about our finances. It will share many passages from my research in God's Word, about His teaching on the subject. My opinion does not add much value, but God invented the subject, and has much to say. If you want His Blessings, you must pursue it with knowledge and truth of what He said on the subject.

***HOS 4:6 my people are destroyed from lack of knowledge.***

- The Bible offers **Salvation**, but first you must learn how to apply God's Principles.
- The Bible offers **Healing**, but first you must learn how to apply God's Principles.
- The Bible offers **Financial well-being**, but again, you must learn how to apply God's Principles.

If God provides a method, and we choose to ignore it, then we shouldn't expect Him to jump in and bless us. If we don't follow His ways, then we make our own way. And, often, that does not work out as well.

***"Do not ask the Lord to guide your footsteps if you are not willing to move your feet."***  
...Author Unknown

***"God is not moved by our needs, [not nearly as much as] He is moved by our Faith! God has principles that we must follow. ...Mike Murdock***

***"God is able to restore what you have lost, or supply everything you need, in an instant, in a very short period of time. God has no supply problem."***

***"To get what God has, you must do what God says." God has principles that we must follow.***  
....Mike Murdock

## Practical Finances or Practically NO Finances?

Practical Faith... Practical Finances... Practically NO Finances! (Your choice...?)

**Before we get into this series**, let's understand something. There should not be any embarrassment about this topic. Finances are simply a part of life, and something we can learn and master. Life has become complicated; we need better skills. Money issues are common at any level, rich or poor. Even the rich can have money issues. People at every level tend to live higher than their incomes. And, when they get more, they spend more, and strain their finances again.

**Secondly**, unless your income is very small, the issue is generally not just more money. More money may certainly help, short term, and that is part of the solution. But without proper controls, you will quickly outgrow the increase and still have problems. Most winners of big lotteries are back to broke in a few years. What a shame! What a waste!

**Thirdly**, we will discuss **faith** in this series. At its root, for Christians, this money thing is not just economic. There is a supernatural and spiritual aspect to finances, as well. The Bible talks about money a lot. It should not be a hush-hush subject. Let's deal with the issues openly.

Lastly, if we are having financial difficulty, then what we are **currently doing isn't working**. And, if it isn't working, we must do **something different!** We cannot expect different results if we keep doing the same things. To implement different principles, we need more knowledge, more understanding about money, and proper control. Knowledge is key. Knowing facts and understanding techniques makes you stronger and equips you to better control money.

*PHI 4:13 I can do everything through him who gives me strength.*

This series will try to develop knowledge through facts, Biblical principles, and financial techniques. But there is no magic bullet, no magic dust we can sprinkle. I don't have all the answers, you still must learn the solutions. Hopefully, working together, we can learn things that will help us.

### Discussion \*\*\*\*\*

- What are some of your money issues?
- What are some ways you or your spouse waste money? Who is worse?
- Discuss ways you save money.

Most people believe they know where their money goes. In truth, they usually have difficulty accounting for even half of it. Knowing where your money goes is important. We'll deal with simple methods for tracking spending later, but for now, you need to start gathering information to understand where your money goes. Keep receipts. Write notes. Keep track. In a few weeks, we'll do a worksheet.

- ☐ We need to know more about our money and where it goes.
- ☐ We need to know more about Bible principles about money.
- ☐ We need God to help us control our money.

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## Practical Finances or Practically NO Finances?

### Let's SUMMARIZE

- ✓ Money is an aspect of our lives God is very interested and involved in.
- ✓ We must develop knowledge to learn how to use it appropriately.
- ✓ God can fix it, but He expects us to do our part.

### Prayer Focus this Week

God, give us wisdom, knowledge, and favor in dealing with finances. Help us be open to new ideas and approaches.

### **Additional Material:**

*"Don't wait for a light to appear at the end of the tunnel, stride down there and light the darn thing yourself."* -- Sara Henderson. You must do it, don't wait for it to happen.

First and foremost, we must establish that God is in control and reliable. We can depend on Him for Salvation, Healing and even meeting Finances – BUT we must learn how He works and what He requires. He wants to restore and make whole and give us an abundant life. That is the foundation. We must establish that! Then we move forward and build on that. Until we establish this, we are not grounded, we are unstable, able to be driven by winds. When that is established, we can seek financial blessing and restoration. We can't just seek the gifts; we must seek the Giver. Then He can be our Rock, a cornerstone we can build our faith on.

We can't allow our beliefs to be based on our circumstances. We must force our circumstances to yield to the Truth of God's Word. That requires knowledge of what God's Word says. We build our faith on that knowledge.

## Practical Finances or Practically NO Finances?

### 2. We believe the Bible, but do we struggle to truly believe His Promises?

Understand that God Is Our Source. – We believe the Bible, but we are still afraid...

Recitation at the beginning of each session (like Apostle's Creed):

- I believe that all I have is from God's hands.
- I believe that God is my source for all my needs.
- I believe that all I have comes from Him.
- I believe that God wants me to prosper and be in health.

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Begin each section with, "Here's the Principle"...and "Let's see what the Bible says."

As Christians, we believe the Bible. We trust God. After all, we're "Believers." But in the difficult times, when the dark waves smash against our boat, it is easy to become afraid. We "believe," but the problems are too big and too real. It's only natural, we begin to wonder...wonder turns to doubt...doubt to despair.

*PRO 13:12 Hope deferred makes the heart sick...*

*PRO 17:22 ...a crushed spirit dries up the bones.*

This spiritual war is fought in our minds – Faith vs. Fear, God vs. Satan. No wonder we struggle to **believe** God will come through on His promises.

When they clash, which will we believe? God's promises, or our circumstances? Where will we place our faith? This is the heart of the matter. **Will God come through for us this time?** We remember times where He didn't seem to do so. This is the difficult issue that we must settle before we can move on.

Satan will always bring us back to this battle if he can, for that is the only battle he can win. He grinds us down. If he can persuade us that God will not answer His promises, we might give up. He wins.

That makes this chapter the most important foundation of the whole teaching. We must win this battle, before we can win the financial battle. And there is only one way to win this battle. We must **KNOW** and **obey** God's principles. A lack of knowledge is one of Satan's best weapons. Fear is his other one.

*HOS 4:6 ...my people are destroyed from a lack of knowledge.*

1. We must first **know** His promises, we must read and really **understand** His word.
2. We must **settle** whether we can truly **believe and rely** on them.
3. Then we must **obey** God, **stand** on those promises, and **contend** for the things God has promised!

**Understand, God doesn't have supply problems! He has no shortage of money or resources.** But if He has no shortage, and we are not receiving, then **what is the problem?** We need more than just financial techniques. We must clearly know, understand, and obey God's principles.

Let's explore this in greater depth...

## Practical Finances or Practically NO Finances?

**1. We must know His promises,** we must read and **understand** His Word. We must base our beliefs on His Word, not man's teachings. **Knowledge**, facts win the battle. Opinions or philosophies don't count. Sincerity carries no weight.

There is much confusion and disagreement on this subject. Years ago, I went on a research project through the Bible to learn for myself what God said. I found many, many promises, far more than I expected. We will cover some of the key ones in the first several chapters, but there are hundreds in my research index.

We have a right to expect good things from our Heavenly Father, our Heavenly Dad. We have that "right," because God said so! But it hinges on our faith, obedience, and relationship. We must understand God's principles, because they become the foundation.

That may be a bold statement to some, so let's back it up. This is the foundation to Biblical principles. Without understanding this, we will miss God's will.

He says, we must believe that God exists AND that He is a rewarder of those who diligently seek Him. I didn't say it, God did.

***HEB 11:6** And without faith it is impossible to please God, because anyone who comes to him must believe that He exists AND that He rewards those who earnestly seek him.*

We must do **both**! We can't only believe He exists. For example, we must believe that exercise is healthy for us AND actually diligently do it! Just believing it's existence won't have any benefit.

We must believe God exists AND that He is a rewarder of those who diligently seek Him. We must diligently seek after Him, and the things we need. Remember, the context for this verse is from Heb. 11, the FAITH chapter. That chapter is about faith.

***2CO 1:20-21** For no matter how many promises God has made, they are "Yes" in Christ. And so through him the "Amen" is spoken by us to the glory of God. Now it is God who makes both us and you stand firm in Christ. He anointed us,*

**2. We must settle whether we can truly trust and believe them.** We must settle whether they are dependable. Otherwise, we vacillate back and forth.

***JAM 1:6-8** But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind. That man should not think he will receive anything from the Lord; (because it is Faith that delivers the results); he is a double-minded man, unstable in all he does.*

Often, God takes us through a prolonged struggle in one area of our lives to help us learn this. We sometimes call it a "wilderness experience." Job went through this. Moses. Abraham. And many in our churches today. During these times, it can seem the heavens are brass, and our prayers don't get answered. During these times, the rules don't seem to work. During these times, Satan tries to put ideas into our heads.

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If we allow ourselves to focus on the waves, our faith and beliefs can be weakened. We must establish that God does not lie, that His promises are firm, and His Word can be relied upon. Until we settle that, we will be double-minded.

But once we convince ourselves, then we can begin to convince Satan that we are convinced. And when we have convinced him that we are convinced and fixed on God, he has no opportunity for victory left. That is essentially the story of Job (we'll cover that later).

*HEB 10:38-39 But my righteous one will live by faith. And if he shrinks back, I will not be pleased with him. But we are not of those who shrink back and are destroyed, but of those who believe and are saved.*

*1CO 10:13 No temptation has seized you except what is common to man. And **God is faithful**; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that **you can stand up under it**.*

*1CO 15:58 Therefore, my dear brothers, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.*

*COL 4:12 ...that you may stand firm in all the will of God, mature and **fully assured**.*

*ISA 48:10 See, I have refined you, though not as silver; I have tested you in the furnace of affliction.*

*ISA 48:17 This is what the Lord says - your Redeemer, the Holy One of Israel: "I am the Lord your God, who teaches you what is best for you, who directs you in the way you should go. **Try this verse in KJV***

### **3. Then we must obey God, stand on those promises, and contend for the things God has promised!**

*DEU 28:1 If you fully **obey** the Lord your God and carefully follow all his commands I give you today, the Lord your God will set you high above all the nations on earth.*

*2CH 20:17 You will not have to fight this battle. Take up your positions; **stand firm and see the deliverance the Lord will give you**, O Judah and Jerusalem. Do not be afraid; do not be discouraged. Go out to face them tomorrow, and the Lord will be with you."*

*ISA 7:9 ...If you do not **stand firm in your faith**, you will not stand at all."*

*EPH 6:10-14 Finally, be strong in the Lord and in his mighty power. Put on the full armor of God so that you can take your **stand** against the devil's schemes. For our **struggle** is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms. Therefore, put on the full armor of God, so that when the day of evil comes, you may be able to stand your ground, and **after you have done everything, to stand**. Stand firm then, with the belt of truth buckled around your waist, with the breastplate of righteousness in place.*

*JOS 1:7-9 Be strong and very courageous. Be careful to obey all the law my servant Moses gave you; do not turn from it to the right or to the left, that you may be **successful** wherever you go. Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be **prosperous and successful**. Have I not commanded you? Be*



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*strong and courageous. Do not be terrified; do not be discouraged, for the Lord your God will be with you wherever you go."*

**When we KNOW, BELIEVE, and STAND, then we can move forward.** Let's explore Faith more.

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***"To get what God has, you must do what God says." God has principles that we must follow. "God responds to your faith, not to your needs."* Mike Murdock**

Nowhere in the Word does it say, "According to your needs will it be done..." What it says is "According to your FAITH will it be done unto you..."

Many Christians pray good things would happen, but they pray without much hope it will actually come to pass. In other words, they wish, but despair of it actually happening. Wishing is not faith.

In fact, they essentially believe (have "faith") that it will probably NOT happen! No surprise then if it does not happen. They didn't believe for much, so they didn't receive much...

What are you willing to BELIEVE for? What are you willing to actually put your faith behind and push?

I'm not sure why God is so focused on FAITH, but it is the force and power behind God's whole work.

***HEB 11:6 And without faith it is impossible to please God...***

We were taught to accept Salvation by faith in a God we cannot see. At first, it did not make sense to our natural mind. But we learned how to accept it. However, money and health, we can see those. It is harder to accept those tangible things by faith. We can see them. But it is the same God and the same faith principles. We must learn how to use FAITH to drive and align with our future - God's plans for us.

And your Faith must be coupled with OBEDIENCE. Together, they are a potent force that brings us into alignment with God's flow in our lives. God's work in our lives is hindered by sin or disobedience.

***DEU 23:14 For the Lord your God moves about in your camp to protect you and deliver your enemies to you. Your camp must be holy, so he will not see among you anything indecent and turn away from you.***

Deuteronomy 28-30 is a very important passage. (Read the whole 3 chapters in your Bible in one sitting. We excerpt some of it, but you should read the whole passage this week). In it, God outlines His principles for blessing this fledgling nation of Israel. He shows the good that can come...

***DEU 28:1 If you fully obey the Lord your God and carefully follow all his commands I give you today, the Lord your God will set you high above all the nations on earth.***

***DEU 28:2-3, 6-9 All these blessings will come upon you and accompany you if you obey the Lord your God: You will be blessed in the city and blessed in the country. You will be blessed when you come in and blessed when you go out. The Lord will grant that the enemies who rise up against you will be defeated before you. They will come at you from one direction but flee from you in seven. The Lord will send a***

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*blessing on your barns and on everything you put your hand to. The Lord your God will bless you in the land he is giving you. The Lord will establish you as his holy people, as he promised you on oath, if you keep the commands of the Lord your God and walk in his ways.*

But God also **warns** about the **consequences** of disobedience....

*DEU 28:47-48 Because you did not serve the Lord your God joyfully and gladly in the time of prosperity, therefore in hunger and thirst, in nakedness and dire poverty, you will serve the enemies the Lord sends against you. He will put an iron yoke on your neck until he has destroyed you. DEU 28:63 Just as it pleased the Lord to make you prosper and increase in number...*

And at the end, He summarizes by discussing His grace.

*DEU 30:15-16 See, I set before you today life and prosperity, death and destruction. For I command you today to love the Lord your God, to walk in his ways, and to keep his commands, decrees and laws; then you will live and increase, the Lord your God will bless you in the land you are entering to possess.*

*DEU 30:17-19 But if your heart turns away and you are not obedient, and if you are drawn away to bow down to other gods and worship them, I declare to you this day that you will certainly be destroyed. You will not live long in the land you are crossing the Jordan to enter and possess. This day I call heaven and earth as witnesses against you that I have set before you life and death, blessings and curses. Now choose life, so that you and your children may live.*

*DEU 32:47 They are not just idle words for you - they are your life. By them you will live long in the land you are crossing the Jordan to possess." (You should continue to read DEU 31 and 32 as well).*

We must **choose** which side of that passage we want to live on – the blessing side, or the curses side. God is giving us the **CHOICE** to decide our fate – blessed or cursed.

*"God is able to restore what you have lost, or supply everything you need, in an instant, in a very short period of time. Supply is not His problem." Mike Murdock*

Listen to this next verse. It is **amazing**!

*(★) 2CO 9:8,10,11 And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work... Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

We **struggle** to believe that verse because the promise is too **BIG**! What does that verse say? Does it mean what it says? I didn't say it, God did! God is not a vending machine, where we can do anything and ask for anything, and He grants it. But Faith with understanding and Obedience **IS** the method God chose to run His Kingdom.

Are you happy with your current circumstances? Are you in control, at the edge, or out of control?

**Faith** is a big part of this teaching series. We must understand (really **KNOW**) that God is our source and allow Him to be in control.

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At its root, this money thing is a spiritual issue, not just economic. The Bible talks about money a lot. It should not be a hush-hush subject. Everyone has to deal with money issues.

There is a supernatural realm to our finances, in addition to the natural realm. The natural realm is the familiar realm we live in. We work, earn money, pay bills, etc., in this natural realm. But Christians have dual citizenship in both worlds. In the supernatural spirit realm, we have the limitless resources of God's potential available to us as well. That is part of the purpose of this class, to learn how to use our rights of citizenship in both worlds.

But many Christians are partially full. They are too full of God to be happy in the world but have too little of God to be of much use in the Kingdom. **That neutralizes them**, and Satan wants to keep them there. If he can't kill them, he will settle for neutralizing them. Same outcome!

Let's be real and not hide behind spiritualisms. We must settle some questions if we are going to establish a framework we can depend on.

### Discussion \*\*\*\*\*

- Can we trust God and expect Him to stand behind His Word?
- The Bible gives many promises and assurances about money. We must decide - are they true or not?
- If they are true, can we rely on them? If we can really rely on them, why do we get scared?
- Is God really in control, or did He lose it somewhere?
- Do His promises fail sometimes? How can they fail if they are the Word of God?
- Are there conditions?

(★) We must settle these questions, really settle them, or we'll wander around confused.

*DEU 8:18 But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.*

Is that verse true? Satan wants us **stuck in our circumstances**. If he can't take you out of the game completely, he'll settle for boxing you into a neutral position, unable to do what you yearn to do.

Let's look at Job. Job was very confused by his circumstances, yet even in the middle of his struggle, he KNEW God's character. He KNEW his struggles were not consistent with his knowledge of God's character and promises. He KNEW (had firmly established) God and knew where his faith lay, so he could hold on. This knowledge is why he was so frustrated and confused! Because it did not fit with the God he knew.

*JOB 13:15-16 Though he slay me, yet will I hope in him... Indeed, this will turn out for my deliverance...*

(FAITH - ) = (RESULTS)

*HEB 10:38-39 But my righteous one will live by faith. And if he shrinks back, I will not be pleased with him. But we are not of those who shrink back and are destroyed, but of those who believe and are saved.*

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*HEB 11:1 Now faith is being sure of what we hope for and certain of what we do not see. (KJV: Faith is the substance of things hoped for, the evidence of things not yet seen!)*

**Faith is not easy**, but it is **mandatory**. It is the substance of what we are hoping for, until the reality of it actually fills in later. There is a battle here. But if we can believe that God will honor His promises, it shouldn't be hard at all. If God told us He was going to answer our prayer, the fear would go away. But in His Word, He DID tell us, but we have a hard time believing it. There were unanswered things in our past where it did not seem to work. And those unresolved, unanswered open issues haunt us. They make us fear our present circumstances will prevail again. But that contradicts God's Word. We must KNOW our God, His character is. The more we know Him, the more we can trust (have faith) in Him.

★ KEY PRINCIPLE: **Faith vs. Fear (Fear is Negative faith)**. Fear & Depression thrive on **Negative Faith**.

*MAT 13:58 And he did not do many miracles there because of their lack of faith.*

Negative Faith is believing (faith) that Satan will win. Do we believe in our circumstances, or in God's promises? **We can't do both.**

*JAM 1:6-8 But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind. That man should not think he will receive anything from the Lord; (because it is Faith that delivers the results); he is a double-minded man, unstable in all he does.*

There is significant supernatural power in faith. Even if your faith is Negative Faith, it still holds power. That is why Fear (Negative Faith) can grip you so strongly. And why the Bible is so strong on Faith.

We are not limited to the natural realm, so we are not limited by obvious, natural circumstances. The supernatural realm has additional powers and laws.

For example, Peter ignored his obvious circumstances, and chose to believe Jesus.

*MAT 14:29-31 "Come," Jesus said. Then Peter got down out of the boat, walked on the water and came toward Jesus... But when he saw the wind, he was afraid and, beginning to sink, cried out, "Lord, save me!" Immediately Jesus reached out his hand and caught him. "You of little faith," he said, "why did you doubt?"*

The Bible offers **Salvation**, but first you must have Faith.

The Bible offers **Healing**, but first you must have Faith.

The Bible also offers **Financial Well-Being**, but again, you must have Faith.

Do we trust in our natural employers, or do we trust in God?

Do we work for our natural employers, or do we work for God? Who is our faith in?

If I work for God and get fired by my earthly employer, did anything really change in my relationship with my real Employer? Or is He just reassigning me? No, I must trust God. (Now, if firing was because I was a poor employee, that is a different issue. Then I caused it.)

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I was fired once, and rather than pull back, God impressed me to increase my giving. It was a test. I work for God, He is my Source, He must take care of me. So, I did it. There is anointing in obedience. Do I trust Him, or believe that Satan will win (Negative faith)? (More next week).

I read once that a director of a Rescue Mission did a survey of the men coming through his Mission. After surveying several thousand men, he said he never found one who had been a regular, tithing Christian.

*PSA 37:25-26 I was young and now I am old, yet I have never seen the righteous forsaken nor their children begging bread. They are always generous and lend freely; their children will be blessed.*

**We must decide if this is true or not!** If it is true, then we need to settle it in our spirit. When it is really settled, then there is much less wavering. When bad things happen, our hope is in Him. When we lose a job, our hope is in Him. When medical bills pile up, our hope is in Him.

*LAM 3:25-26 The Lord is good to those whose hope is in him, to the one who seeks him; it is good to wait quietly for the salvation of the Lord.*

Staying the course requires us to face into the wind of battle. It requires that we have **faith**. If you turn, you're exposed. You can't flip back and forth, or you gain no ground. Faith drives perseverance.

It's God's way, or... or, what? What is your alternate plan? Is it You... by yourself? Can that ever be stronger than God and you together? No, there is only one plan in battle, and it must be God's plan. We can't let God be in charge, then we take over, then God, then us... There must be a consistent approach. God is in charge, His plan... then we hear, receive, and obey. We must learn that, or we'll do laps for the rest of our lives until we do.

Now, we need to make this clear - God is **not** trying to take your money away. He wants to multiply it. But to multiply it, you must give it up. He didn't take the 2 fish and 5 loaves away from the boy. He multiplied it 1000 times! The boy had as much to eat as he could possibly want, and so did 5000 others. He might even have gotten the leftovers.

What you eat is gone. What you sow is seed which brings an increase, a greater harvest. God gives seed to sow, and bread to eat. That is His way. Don't mix them up.

*A wise man builds his house upon the Rock...* (It is built on either God, or you... by yourself).

If, in the past, we let Negative Fear win, it did destruction in our spirit. It leaves scar tissue in our spirit. It can lead to bitterness. That bitterness can lead to negative attitudes, to an attitude of Victimism.

*"Victimism gives your future away." (From The 8th Habit, Stephen Covey.)*

**Victimizing** is when someone does something to you – you may not be able to prevent it. Victimizing is what Satan does to you, when you don't understand your rights.

However, **Victimism** infers an attitude you develop within you. The "**woe is me**" syndrome. You control that spirit yourself. YOU decide whether to give it a voice or squelch it before it becomes strong. Victimism can cause depression, despair, negative faith. It can cause you to stop trying and give up.

**Victimism** is a mental poison we must completely avoid! We must do as Paul said:

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PHI 4:8 Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable - if anything is excellent or praiseworthy - think such things.

MAR 9:22-24 "... But if you can do anything, take pity on us and help us." " 'If you can'?" said Jesus. "Everything is possible for him who believes." Immediately the boy's father exclaimed, "I do believe; help me overcome my unbelief!"

LUK 17:5-6 The apostles said to the Lord, "Increase our faith!" He replied, "If you have faith as small as a mustard seed, you can say to this mulberry tree, 'Be uprooted...' and it will obey you."

MAT 8:8-10 The centurion replied, "Lord, I do not deserve to have you come under my roof. But just say the word, and my servant will be healed. For I myself am a man under authority, with soldiers under me. I tell this one, 'Go,' and he goes; and that one, 'Come,' and he comes. I say to my servant, 'Do this,' and he does it." When Jesus heard this, he was astonished and said to those following him, "I tell you the truth, I have not found anyone in Israel with such great faith. MAT 8:13 Then Jesus said to the centurion, "Go! It will be done just as you believed it would." And his servant was healed at that very hour. (The Centurion understood that Jesus had the authority.

MAT 9:28-29 When he had gone indoors, the blind men came to him, and he asked them, "Do you believe that I am able to do this?" "Yes, Lord," they replied. Then he touched their eyes and said, "According to your faith will it be done to you."

HEB 10:35-39 So do not throw away your confidence; it will be richly rewarded. You need to persevere so that when you have done the will of God, you will receive what he has promised. But my righteous one will live by faith. And if he shrinks back, I will not be pleased with him." But we are not of those who shrink back and are destroyed, but of those who believe and are saved. HEB 11:1 Now faith is being sure of what we hope for and certain of what we do not see. HEB 11:6 And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.

Certainly, you must believe and have faith. **But to have faith in the first place, you must know and understand what and Who you are believing in.** It is vital to understand what God promises in the Bible, and how to appropriate it into your life.

**There is no alternate plan. Either He leads and is in charge, His way, or you are on your own strength.**

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- So why not launch into the supernatural realm? Why settle for just natural resources?
- Who's in control of your life? Your finances? God or you?
- Do you give God opportunities to bless you supernaturally?
- Do you squander or misuse what He gives you? Discuss examples...

We must recognize that God is in control, that He is our Source, and that whether in the natural realm, or the supernatural, He is able to meet our needs beyond anything we can imagine.



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### Let's SUMMARIZE

- ✓ We believe the Bible, but we struggle to truly believe His Promises.
- ✓ God is the Source of our finances. Our employers are merely the method.
- ✓ God does not have a supply problem, He has "More than Enough."
- ✓ We must learn His promises and learn His principles.
- ✓ Be sure not to allow Negative faith to get a foothold in your mind and spirit.
- ✓ Bring God's supernatural power into your life. Don't be limited by the natural realm.

### Prayer Focus this Week

Pray that God helps us to better understand the supernatural realm of faith. And gives us the courage to venture more into that realm.

### **Additional Material:**

#### **It boils down to one thing – Can we truly trust God WILL do what we need?**

What about the times that God's Promises don't work? Well, they must work! They must work. The entire universe is held together by His unfailing Word. That is the purpose for beginning with this chapter. We must reestablish whether we can trust His Word, then build on that to understand how to get through those times where things don't seem to work.

The problem is, in the past there have been times where we believed or hoped, but it hasn't happened. Has that changed how we believe? That makes it hard to believe for the next time. The problem is, if we believe less than before, not as wholeheartedly, it invalidates God's Word. God's Word is either true, always dependable, or it is never dependable. If it is sometimes not true, it is never dependable.

Then we can't believe it. Then we have no foundation for our beliefs. Paula said we are the most miserable of all men. What then? When can we believe? It is either always true, or never true and reliable.

We must settle this! Or we cannot move on in faith. We either trust God completely, or we believe in our circumstances. We reduce God to a size we can have faith in, and that is a very small God.

Note: when we stand in faith, it is not to force God to move and answer our prayers. It is not to force God to honor His Promises. He loves us incredibly. His promises and Word is "Yes" and "Amen." They are firmly established. No. Our faith is to force circumstances to align with God's Word. To force our unbelief and doubt to come into alignment with His Word. We don't have to beg God to do what He promised.

You must understand who you are fighting. Many Christians are arguing with God, when He is trying to get them to learn how to fight Satan. They are commanding God, when He is trying to teach them to rule over and command demons. Christians are telling God how big their problems are, when they ought to be telling their circumstances how big their God is!

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Note: this assumes a lifestyle in alignment with God, diligently serving him, and earnestly seeking Him. When we are disobedient, or distant, it alienates us from God. It is difficult for Him to bless us then because it would reward disobedience. But He doesn't withhold because He doesn't like us! He uses problems to draw us back to Him. To guide us into His will. But when we are in alignment with Him, there is an open channel where He can pour out blessing as much as we have faith for.

If an earthly father, being evil, enjoys blessing his kids, how much more so our Heavenly Father.

We may have to pray for strength and guidance to get through the difficult times. But we must believe in, and for, His solutions.

*HOS 5:15 Then I will go back to my place until they admit their guilt. And they will seek my face; in their misery they will earnestly seek me." HOS 6:1 "Come, let us return to the Lord. He has torn us to pieces but he will heal us; he has injured us but he will bind up our wounds. HOS 6:3 Let us acknowledge the Lord; let us press on to acknowledge him. As surely as the sun rises, he will appear; he will come to us like the winter rains, like the spring rains that water the earth."*

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

*JER 29:12 Then you will call upon me and come and pray to me, and I will listen to you.*

*JER 29:13 You will seek me and find me when you seek me with all your heart.*

*PSA 55:22 Cast your cares on the Lord, and he will sustain you; he will never let the righteous fall.*

*PSA 56:11 in God I trust; I will not be afraid. What can man do to me?*

*PSA 57:1 Have mercy on me, O God, have mercy on me, for in you my soul takes refuge. I will take refuge in the shadow of your wings until the disaster has passed. PSA 57:2 I cry out to God Most High, to God, who fulfills his purpose for me.*

*ISA 26:3 You will keep in perfect peace him whose mind is steadfast, because he trusts in you. ISA 26:4 Trust in the Lord forever, for the Lord, the Lord, is the Rock eternal.*



## 3. The Power and Necessity of Faith!

### Faith is the Fuel that Powers the Kingdom

Recitation at the beginning of each session:

- I believe that all I have is from God's hands.
- I believe that God is my source for all my needs.
- I believe that all I have comes from Him.
- I believe that God wants me to prosper and be in health.

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*2CO 9:6 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.*

### Let's SUMMARIZE

- ✓ We believe the Bible, but we struggle to truly believe His Promises.
- ✓ God is the Source of our finances. Our employers are merely the method.
- ✓ God does not have a supply problem, He has "More than Enough."
- ✓ We must learn His promises and learn His principles.
- ✓

### Additional Material:

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### 4. Can we expect God to Provide, Bless or Prosper?"

**Does God Want Us to Be Poor or "Blessed?" Does He want us to have "More than enough?"**

Recitation at the beginning of each session:

- I believe that all I have is from God's hands.
- I believe that God is my source for all my needs.
- I believe that all I have comes from Him.
- I believe that God wants me to prosper and be in health.

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Jehovah Jireh – Provider

Jehovah El Shaddai – All Sufficient (Gen. 17:1,2; 48:3,4; 49:25)

**If God is the God of "More than Enough," then why don't we have "More than Enough?"** This lesson is not about everyone becoming fabulous millionaires, but the church is clearly living far below the level of blessing God has intended and provided.

Last week we learned that God is the **Limitless Resource for All Our Needs**, and then some! This week let's explore if He wants to give it to us to use.

*PHI 4:12-14 I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want (...not just in want, sometimes he had "plenty"...). I can do everything through him who gives me strength. Yet it was good of you to share in my troubles. PHI 4:19 And my God will meet all your needs according to his glorious riches in Christ Jesus.*

Some use that passage to support the idea we are to be in need: it keeps us humble, etc... But don't stop with one verse. Study the whole book on the topic.

*2CO 9:8,10,11 And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work... 2CO 9:10 Now he who supplies seed to the sower and bread for food will also supply **and increase** your store of seed and will **enlarge the harvest** of your righteousness. 2CO 9:11 You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

Again, can we believe this verse? Why is it so difficult?

(★ KEY PRINCIPLE) **Don't base your beliefs on your circumstances – Change your circumstances based on your beliefs!**

Maybe you have given up believing that God wants to bless you because of things that happened in the past, or things you heard and learned. You might even be angry about things that have happened, and blame God.

*HAG 1:9 "You expected much, but see, it turned out to be little.*

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*PROV 22: 24-25 'Make no friendships with an angry man, and with a furious man thou shalt not go. Lest you learn his ways and get a snare to your soul.'*

**'Anger is an acid that can do more harm to the vessel in which it stands than to anything on which it is poured.'** Mahatma Gandhi

Poverty and money problems can make us angry, even bitter. Bitterness can lead to Hardness. Then **Negative Faith** gets a foothold. God stops working much on our behalf, because now we lack faith. We must guard our heart in this area. This anger comes from a lack of knowledge. We become angry at God because we think it is His fault. When in fact, He wants to bless us.

*MAL 3:13-14 "You have said harsh things against me," says the Lord. "Yet you ask, 'What have we said against you?' "You have said, 'It is futile to serve God. What did we gain by carrying out his requirements and going about like mourners before the Lord Almighty?"*

Don't let Satan trick you into being mad at God. Satan is your enemy, not God. **Sometimes you must WAIT upon the Lord. Blessings don't usually come right away. Often, God wants to develop and prepare us.**

*MAL 3:10-12 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the Lord Almighty. (This verse is a little more aggressive than the Phil 4:12-14 on the previous page.)*

**God wants you to have More than Enough.**

**God is not trying to take your money away. He wants to multiply it. But to multiply it, you must give it up. You must plant the seed and let it die, before it will produce a harvest.** He didn't take the 2 fish and 5 loaves away from the boy. He multiplied it 5000 times! The boy had as much to eat as he could possibly want, and so did 5000 others. He might even have gotten leftovers.

**God has plenty of money. He doesn't need yours.** It's not about money at all, really. What God wants is the one thing He cannot buy - **Your heart!** Your love, devotion, obedience, worship. He created a process, whereby, if you give Him this, He will give you blessings, as a Father does.

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### Discussion \*\*\*\*\*

- What do you want God to do for you?
- What do you think God wants from you?
- What is the purpose of money? Is it good? Bad?
- Are riches something to pursue? Realize, people can be broke at any level of income.
- What is your purpose? Is there meaning to your life?
- What is God's will regarding Money & Wealth? What does the Bible say?
- What role does obedience/disobedience play?
- Do you see God as stingy or generous?
- What causes your lack?

Be careful of the people you associate with. Remember, you acquire much of the **thinking, habits and attitudes** of the people around you. They can rob you of what is rightly yours. They can dry up your belief and turn you into a desert.

Much of your belief about money, you have accumulated from what you heard... Movies, culture, advertisements, TV, parents, friends, school, magazines, newspapers, Wall Street ("Greed is Good")...

Some of you learned stuff about money from church. Whether or not it was good depends on which church... Some said: *"Send me Money! God told me to tell you to send me Money."* *"Send me Money, and God will repay you..."* Was that really God? Maybe it was, ... maybe not?

However, the other side is not better. They say: *"We bring our gifts to God as an offering. But... We don't give to get."* Is that better? Well, it sounds reasonable... But is it? Maybe, maybe not.

(Hint: We talk about our offerings as being like planting seeds. Well, do you know any farmer who plants seeds, but doesn't expect to get a harvest?).

### **I went on an interesting research journey. . .**

In my 30's, I got really weary of all the people's opinions about what the Bible said about money. I got tired of the debate between *"Name-It-and-Claim-It," "the Bless Me, Me, Me Club,"* and the opposing group saying *"God is not a Vending Machine,"* and so on.

I used a computer Bible program to do a very in-depth search on words and phrases. First a few dozen words... Blessing, Money, Prosperity...then word after word after word. Anything that pertained to this subject. Eventually, it became a ten-year project. I ended up with an index of almost 10,000 verses.

I set my opinions aside. I was not influenced by what teachers said on the subject. I wanted to know strictly what the Bible said. The more I searched, the more exciting it became. **God clearly makes blessings and prosperity available!** Very significant blessings. But with conditions.

Following are some of the key verses I found. There are many, many more. (I'll give you the study index if you want to study this. It is a virtual "Cliff Notes" of the Bible.)

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(★) HEB 11:1, 6 Now faith is being sure of what we hope for and certain of what we do not see... And without faith it is impossible to please God, because anyone who comes to him **must believe that He exists and that He rewards those who earnestly seek Him.**

JAM 1:6-8 But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind. That man should not think he will receive anything from the Lord; he is a double-minded man, unstable in all he does.

ZEC 13:9 . . . I will refine them like silver and test them like gold. They will call on my name and I will answer them; I will say, 'They are My people,' and they will say, 'The Lord is our God.'"

(★) MAL 3:9-11 You are under a curse - the whole nation of you - because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. (The only place in the whole Bible I found where God tells us to test Him. Everywhere else, it is a sin.)

MAL 3:10-12 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the Lord Almighty.

1CH 4:10 Jabez cried out to the God of Israel, "Oh, that you would bless me and enlarge my territory! Let your hand be with me and keep me from harm so that I will be free from pain." And God granted his request.

EPH 3:20 Now to Him Who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us...

DEU 28:8-15 The Lord will send a **blessing** on your barns and on **everything** you put your hand to. The Lord your God will bless you... The Lord will establish you as his holy people, as he promised you on oath, if you keep the commands of the Lord your God and walk in his ways. The Lord will grant you abundant prosperity... The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. The Lord will make you the head, not the tail. If you pay attention to the commands of the Lord your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom. Do not turn aside from any of the commands I give you today, to the right or to the left, following other gods and serving them. DEU 28:15 However, if you do not obey the Lord your God and do not carefully follow all his commands... then it goes on to discuss the bad that will befall you.

(★) As we said in section 2, **we must decide whether we believe this or not.** We must settle it. It requires an "**All In**" decision. We cannot "kind of" believe. We cannot "kind of" win a war with Satan. I had to determine if I really believed what the Bible said. It's either all true, or the whole thing becomes unreliable. I concluded if this is what the Bible says, I will embrace it and build my belief system upon this Rock. (Jesus is called the Rock, and He is called the Word. So, the Word is the Rock we build on).

Pastor Mick shared in a sermon, that "*Sickness is essentially a violation of God's perfect will for us. It's an attack.*" I believe Poverty is the same kind of attack. Both are problems in the natural realm, but both

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are also spiritual attacks, violations of God's will. God paid the price for both of them. You must work in the natural realm but resist them in the spirit realm. Pray, Fast, Give. Include fasting as an exercise of faith. Giving, too.

*MAT 9:29 Then he touched their eyes and said, "According to your faith will it be done to you" ;*

*MAT 17:20 He replied, "Because you have so little faith. I tell you the truth, if you have faith as small as a mustard seed, you can say to this mountain, 'Move from here to there' and it will move. Nothing will be impossible for you."*

There is a **huge potential in faith**. Get this picture:

*HEB 12:1-12 Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles, and let us run with perseverance the race marked out for us. Let us fix our eyes on Jesus, the author and perfecter of our faith, who for the joy set before him endured the cross...Consider him who endured such opposition from sinful men, so that you will not grow weary and lose heart. ...And you have forgotten that word of encouragement that addresses you as sons: "My son, do not make light of the Lord's discipline, and do not lose heart when he rebukes you, because the Lord disciplines those he loves...Endure hardship as discipline; God is treating you as sons....Moreover, we have all had human fathers who disciplined us and we respected them for it. How much more should we submit to the Father of our spirits and live! Our fathers disciplined us for a little while as they thought best; but God disciplines us for our good, that we may share in his holiness. No discipline seems pleasant at the time, but painful. Later, however, it produces a harvest of righteousness and peace for those who have been trained by it. Therefore, strengthen your feeble arms and weak knees.*

There are two pictures here:

1. An arena filled with the saints who have gone before us, and the elders, and the angels, and God in His box seats – all watching the spiritual battle and cheering us on.
2. Every athlete has to train and discipline himself – giving up the lower things to attain the higher prize. We should not get discouraged or dismayed if our Father and Coach trains and disciplines us to improve our performance.

**We should ask “God do big!” Pray outrageous prayers . Pray big enough to make God stand up in the arena and applaud! Why not? Why Not?? ....This is the picture He paints here.**

When you begin to embrace this teaching, things sometimes get worse before it gets better. There is sometimes a period of testing to determine whether this seed has taken root. But it doesn't take away anything from the truth of this teaching. It is a test to make your trust become firmly grounded. Fire can either melt steel, or it can heat-treat steel and make it stronger. Your **shield of faith must be heat-treated in fire to make it strong** enough for battle.

Courage is not the absence of Fear. It is perseverance in the face of Fear!

If I work for God and I get fired, did anything really change in my relationship with my real Employer? Or is He just reassigning me? (Now, if firing was because I was a poor employee, that is different. Then I caused it.)



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If I work for Him, He has to take care of me, based on what His Word says. I was fired once, and God told me to increase my giving. That would not seem “smart.” But it’s all His anyway. If my trust is in Him, it’s all His. He just let’s me use some of it. (***He says the Righteous will not be forsaken.***)

He can open doors I could never open. We don’t have to be able, we just have to be avail-able.

God does NOT have a money problem. He does not NEED our money. The streets of heaven are paved with gold. He could kick down a brick or two if He needed money... He needs for us to know more about it, what it is for, how to use it, so He can trust us with more of it.

God is like a parent. Don’t wealthy parents like to bless their kids? Why would God be different? But He doesn’t want spoiled, rich brats either. He is more interested in your heart than your finances.

*HAG 1:6 You have planted much but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes but are not warm. You earn wages, only to put them in a purse with holes in it." HAG 1:9 "You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?" declares the Lord Almighty. "Because of my house, which remains a ruin, while each of you is busy with his own house. HAG 1:10 Therefore, because of you the heavens have withheld their dew and the earth its crops. HAG 1:11 I called for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands."*

*HAG 2:3 `Who of you is left who saw this house in its former glory? How does it look to you now? Does it not seem to you like nothing? HAG 2:4 But now be strong, O Zerubbabel,' declares the Lord. `Be strong, O Joshua, son of Jehozadak, the high priest. Be strong, all you people of the land,' declares the Lord, and work. For I am with you,' declares the Lord Almighty. HAG 2:5 `This is what I covenanted with you when you came out of Egypt. And my Spirit remains among you. Do not fear. `HAG 2:7 I will shake all nations, and the desired of all nations will come, and I will fill this house with glory,' says the Lord Almighty. HAG 2:8 ‘The silver is mine and the gold is mine,’ declares the Lord Almighty. HAG 2:9 ‘The glory of this present house will be greater than the glory of the former house,’ says the Lord Almighty. ‘And in this place I will grant peace,’ declares the Lord Almighty." HAG 2:14 Then Haggai said, "So it is with this people and this nation in my sight,' declares the Lord. ‘Whatever they do and whatever they offer there is defiled. HAG 2:16 When anyone came to a heap of twenty measures, there were only ten. When anyone went to a wine vat to draw fifty measures, there were only twenty. HAG 2:17 I struck all the work of your hands with blight, mildew and hail, yet you did not turn to me,' declares the Lord.*

Then, God changes direction and tone in this passage, and says,

*HAG 2:19 “Is there yet any seed left in the barn? Until now, the vine and the fig tree, the pomegranate and the olive tree have not borne fruit. " From this day on I will bless you."*

*PSA 126:5-6 Those who sow in tears will reap with songs of joy. He who goes out weeping, carrying seed to sow, will return with songs of joy, carrying sheaves with him.*

*If you, being Evil, know how to give good gifts to your children, how much more so your Father in heaven."*

Sometimes, we move too fast and solve our problems when God was going to use them to bless us. It robs God of an opportunity to bless us.

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*1KI 3:11-13 So God said to him, "Since you have asked for this and not for long life or wealth for yourself, nor have asked for the death of your enemies but for discernment in administering justice, I will do what you have asked. I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be. Moreover, I will [also] give you what you have not asked for - both riches and honor - so that in your lifetime you will have no equal among kings.*

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### **Let's SUMMARIZE**

- ✓ Don't base your beliefs on your circumstances. It reduces God to a size you can control.
- ✓ Don't let Satan trick you into becoming angry at God. It stops your faith.
- ✓ God wants to bless us, but according to His principles and purposes. Not our way, but His way.
- ✓ God is not trying to take your money away. He wants to multiply it.
- ✓ God clearly makes blessings and prosperity available if we follow His plan.
- ✓ God is able to do immeasurably more than all we ask or imagine.
- ✓ God said we are under a curse.
- ✓ We must decide whether we believe this or not.
- ✓ Ask God to "Do Big Things."

**Prayer Focus this Week** - Pray that God helps in these areas ...

You need God's Favor and Blessing. There is a "flow." You want to get in it.

You need to understand how God and Money work.

You need to save more, spend less.

**Distribute Cashflow Worksheets.**



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Mark Hansen says:

THERE ARE FIVE MAIN REASONS WHY WE DON'T ASK FOR WHAT WE WANT:

1. Ignorance
2. Limiting and Inaccurate Beliefs
3. Fear
4. Pride
5. Low Self-Esteem

THE REAL QUESTION IS...DO YOU THINK YOU DESERVE ALL OF THESE THINGS?

At first you may think that you absolutely deserve these things and much, much more. But deep down...REALLY deep down...do you believe that all of these things should be yours? Your boss may praise you; your spouse and friends may profess their love for you...but unless YOU truly believe you deserve the best in life, none of it matters.

How do you change your self-image?

Start by consciously listening to what you tell yourself during your daily routine. When you make a mistake do you say to yourself, "Oh, I'm so stupid. I shouldn't have done that. I always do stupid things"?

Recognizing and stopping negative self-talk when it enters your mind is not enough. You must replace the negative with positive self-talk.

*"The law of self-fulfilling prophecy says that you get what you expect. So why not create great expectations and the highest vision possible of yourself and your world?"*

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### **Additional Material:**

HMCR 11/26/06 - Let me share a metaphor the Holy Spirit prompted me with:

I want to show an example of how God provides the possibility of both natural and supernatural resources, but we must reach out and learn how to appropriate and apply them.

When my daughter began to drive, I gave her one of my credit cards. In case there was an emergency, or she needed gas, I wanted her to have the resources she needed available. The only instructions were that she was to use the card for emergency or important things, for her benefit, but not to abuse the privilege or do foolish purchases.

**Point #1** - Now, the card was in my name, on my account, with my credit limit. It was not based on her account (her works), but on mine. It was made available to her, not because she had earned it, or to give her a privilege. It was not a reward because she was a good person. It was given to her to do the job she

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needed to do as a member of my family. It was provided to enable her to do what we had asked her to do – go to work, school, drive her car, etc. All this was given to her for free, just because she was my daughter. I am her Daddy; I am responsible for her. In other words, because she has a relationship with her earthly father, he has an earthly responsibility to care for her.

The **spiritual principle** is that I made resources available to my daughter, whom I am responsible for. She had access to my resources, far above any level she had earned, merely by virtue of the fact she was born into my family. She had the ability to walk into a store or gas station, and acquire what she needed, to access to the level of my spending power and resources, not limited to her resources -- merely because she came in my name. She was justified, because I gave her the authority, and gave her my name. God gives us His Resources and the authority to transact in His Name as well, merely by virtue of the fact we are born into His Kingdom. But we must learn the principles of how to use these resources He made available.

**Point #2** – Now, I have given her my card, my resources, and my authority to use it. I also expect her to use it. Imagine my frustration, if I get a call late at night, that she is stranded on the road because she ran out of gas. Imagine, she said she knew she was very low on gas but didn't want to use the card because she did not feel she was worthy to use it. She wanted to use her own resources to do the work. She did not want to impose on me.

As a Dad, I would have compassion on her need, but I would also be frustrated at her because she did not utilize the resources I made available to her, to do the work of the family as I had asked her to.

The **spiritual principle** is that God made natural and supernatural provision for us, to do the work He called us to do. If we fail to utilize those God-given resources over some misguided view of spiritual unworthiness, or distorted humility, don't we actually frustrate the plan of God to fulfill the work of His Kingdom? We think we are being humble or righteous, when in fact, we are actually being disobedient to His instruction.

He makes the resources available, because He is our Abba Father, our Daddy. We are to learn to appropriate them and learn to walk righteously and obediently before Him. To fail to do either, is not humility, it is disobedience.

*3JO 1:2 Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well.*

*DEU 8:18 But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.*

*1KI 2:3 and observe what the Lord your God requires: Walk in his ways, and keep his decrees and commands, his laws and requirements, as written in the Law of Moses, so that you may prosper in all you do and wherever you go,*

*JOB 8:7 Your beginnings will seem humble, so prosperous will your future be.*

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*JOB 36:11 If they obey and serve him, they will spend the rest of their days in prosperity and their years in contentment.*

*JOB 42:10 After Job had prayed for his friends, the Lord made him prosperous again and gave him twice as much as he had before. JOB 42:11 All his brothers and sisters and everyone who had known him before came and ate with him in his house. They comforted and consoled him over all the trouble the Lord had brought upon him, and each one gave him a piece of silver and a gold ring.*

*JOB 42:12 The Lord blessed the latter part of Job's life more than the first. He had fourteen thousand sheep, six thousand camels, a thousand yoke of oxen and a thousand donkeys.*

*PRO 8:17-18 I love those who love me, and those who seek me find me. With me are riches and honor, enduring wealth, and prosperity.*

*PRO 11:24, 25, 28 One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed. Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.*

*PRO 13:21 Misfortune pursues the sinner, but prosperity is the reward of the righteous.*

*PRO 16:20 Whoever gives heed to instruction prospers, and blessed is he who trusts in the Lord.*

*JER 29:11-14 For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future. Then you will call upon me and come and pray to me, and I will listen to you. You will seek me and find me when you seek me with all your heart. I will be found by you," declares the Lord, "and will bring you back from captivity. I will gather you from all the nations and places where I have banished you," declares the Lord, "and will bring you back to the place from which I carried you into exile."*

*JER 32:42 "This is what the Lord says: As I have brought all this great calamity on this people, so I will give them all the prosperity I have promised them.*

*ISA 58:6 "Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? ISA 58:7 Is it not to share your food with the hungry and to provide the poor wanderer with shelter - when you see the naked, to clothe him, and not to turn away from your own flesh and blood? ISA 58:8 Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness will go before you, and the glory of the Lord will be your rear guard. ISA 58:9 Then you will call, and the Lord will answer; you will cry for help, and he will say: Here am I. "If you do away with the yoke of oppression, with the pointing finger and malicious talk, ISA 58:10 and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday.*

*PRO 21:5 The plans of the diligent lead to profit as surely as haste leads to poverty.*

*DEU 5:33 Walk in all the way that the Lord your God has commanded you, so that you may live and prosper and prolong your days in the land that you will possess.*

*DEU 28:11-12 The Lord will grant you abundant prosperity - in the fruit of your womb, the young of your livestock and the crops of your ground - in the land he swore to your forefathers to give you. The*

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*Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.*

*DEU 30:15 See, I set before you today life and prosperity, death, and destruction.*

*ISA 30:18 Yet the Lord longs to be gracious to you; he rises to show you compassion. For the Lord is a God of justice. Blessed are all who wait for him! ISA 30:19 O people of Zion, who live in Jerusalem, you will weep no more. How gracious he will be when you cry for help! As soon as he hears, he will answer you. ISA 30:20 Although the Lord gives you the bread of adversity and the water of affliction, your teachers will be hidden no more; with your own eyes you will see them. ISA 30:21 Whether you turn to the right or to the left, your ears will hear a voice behind you, saying, "This is the way; walk in it." ISA 30:23 He will also send you rain for the seed you sow in the ground, and the food that comes from the land will be rich and plentiful. In that day your cattle will graze in broad meadows. ISA 30:26 The moon will shine like the sun, and the sunlight will be seven times brighter, like the light of seven full days, when the Lord binds up the bruises of his people and heals the wounds he inflicted.*

## 5. Tithing & Offerings – Are We Blessed or Cursed?

**Are you now able to believe that God wants to bless and prosper you? Or, are you still not sure?**

Recitation at the beginning of each session (like the Apostle's Creed):

- I believe that all I have is from God's hands.
- I believe that God is my source for all my needs.
- I believe that all I have comes from Him.
- I believe that God wants me to prosper and be in health.

\*\*\*\*\*

✚ ***"To get what God has, you must do what God says!" God has principles that we must follow. God responds to your faith, not just your needs.***

✚ ***When you want something you've never had, you must do something you've never done.***

✚ ***"To receive a harvest, you must sow the right seed." To get corn, you must sow corn. Assign a harvest to your seed....***

✚ ***You must plant your seed. You can't keep it. What you keep is your harvest. Your seed is that what you sow. If you keep it, that's all the harvest you get. That \$50, \$100 or even \$1000 is not going to solve all your problems anyway. But it is a very good seed. If God tells you to do something, do it. Plant it, and see what God can make of it.***

✚ ***Be obedient to what God tells you to do. The instructions you follow, determine the future you create.***

✚ ***"When you're busy doing God's stuff, God will get busy taking care of your stuff!"  
(Comments paraphrased from teachings by Mike Murdock)***

**God has plenty of money. He doesn't need yours.** It's not about money, at all. What God wants is the one thing He cannot buy - **Your heart!** Your love, devotion, obedience, worship. He created a process, whereby, if you give Him this, He will give you blessings, as a Father does.

*Let's RECAP: (3 steps)*

**1. \*\*\* We've talked about – can we really TRUST God's promises. We must decide, once and for all, whether we truly believe this or not!**

Faith vs. Negative faith. (Negative Faith is believing that Satan will win).

***JAM 1:6-8 But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind. That man should not think he will receive anything from the Lord; he is a double-minded man, unstable in all he does.***

There is significant supernatural power in faith. Even Negative Faith. Faith holds power.

We are not limited to the natural realm, so we are not limited by obvious, natural circumstances. The supernatural realm has additional powers and laws.

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Do I trust Him, or believe that Satan will win (Negative faith)? (more next week).

*PSA 37:25-26 I was young and now I am old, yet I have never seen the righteous forsaken nor their children begging bread. They are always generous and lend freely; their children will be blessed.*

**We must decide if this is true or not!**

2. \*\*\* *We've talked about whether God WANTS us to do well and prosper.*

*JER 29:11-14 For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future.*

*EPH 3:20 Now to him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us...*

3. \*\*\* **Now, we must talk about OUR part. What does God want of us?**

*Decision time.*

*HOS 5:15 Then I will go back to My place until they admit their guilt. And they will seek My face; in their misery they will earnestly seek Me."*

**You can't have what He has, unless you give Him what you have.**

The farmer has to give up his seed and plant it.

*Is the little bit you're holding back really enough to solve your problem? It's just a small part, isn't it? If the seed isn't enough to feed you, then why is it so hard to give it up? You might as well try planting it. ...Mike Murdock*

Seed is meant for planting. You can't stretch it enough to solve your problems. But God can stretch and grow it beyond anything you can imagine.

*2CO 9:10 Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 2CO 9:11 You will be made rich in every way so that you can be generous on every occasion,*

**God owns everything anyway! He only makes some of it available for us to use for awhile. Why do we hold onto it so tightly?**

**So, does God want us to Tithe?**

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(Read verse 7 below. It is often used to justify not tithing but read it in context and you'll see this was discussing a special offering Paul was taking up. It was not discussing tithing which everyone there was presumably already doing. The rest of the verses make a powerful argument for generous, sacrificial giving.

*2CO 9:6 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.*

These promises are either true, or not. We must decide!

*2CO 9:7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

**In context, this was discussing a special offering Paul was taking up.**

*2CO 9:10 Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.*

God provides a certain amount of money to each of us. This is both our seed and our food. Some of it was intended for our use (90%). But 10% was intended to be used as seed. If you planted it, you get the next harvest. If you ate it, you just wiped out the next harvest. You can't harvest what you have not planted!

*2CO 9:11 You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

*GAL 6:7 Do not be deceived: God cannot be mocked. A man reaps what he sows. GAL 6:9 Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.*

*PSA 126:6 He who goes out weeping, carrying seed to sow, will return with songs of joy, carrying sheaves with him.*

*ECC 11:6 Sow your seed in the morning, and at evening let not your hands be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well.*

**So, does God want us to Tithe?** The surveys we've been doing show most of the people coming through this class said they do not tithe. Should it be a surprise that we are struggling then?

Let's explore Malachi, the book of the Bible where God admonishes us about giving. (There are many other passages, but this is a whole book on the topic).

*MAL 1:9-10 "Now implore God to be gracious to us. With such offerings from your hands, will he accept you?" - says the Lord Almighty. "Oh, that one of you would shut the temple doors, so that you would not light useless fires on my altar! I am not pleased with you," says the Lord Almighty, "and I will accept no offering from your hands.*

*MAL 1:13-14 And you say, 'What a burden!' and you sniff at it contemptuously," says the Lord Almighty. "When you bring injured, crippled, or diseased animals and offer them as sacrifices, should I accept them*



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*from your hands?" says the Lord. "Cursed is the cheat who has an acceptable [first rate offering] male in his flock and vows to give it, but then sacrifices a blemished animal [second rate offering] to the Lord. For I am a great king," says the Lord Almighty...*

*MAL 2:2 If you do not listen, and if you do not set your heart to honor my name," says the Lord Almighty, "I will send a curse upon you, and I will curse your blessings. Yes, I have already cursed them because you have not set your heart to honor me. MAL 2:5 "My covenant was with him, a covenant of life and peace, and I gave them to him; this called for reverence, and he revered me and stood in awe of my name.*

*MAL 2:13 Another thing you do: You flood the Lord's altar with tears. You weep and wail because he no longer pays attention to your offerings or accepts them with pleasure from your hands.*

*MAL 3:7-12 Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the Lord Almighty. "But you ask, 'How are we to return?' "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse - the whole nation of you - because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. **Test me in this,**" says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out **so much blessing that you will not have room enough** for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you **blessed**, for yours will be a delightful land," says the Lord Almighty.*

*MAL 3:13-15 "You have said harsh things against me," says the Lord. "Yet you ask, 'What have we said against you?' "You have said, 'It is futile to serve God. What did we gain by carrying out his requirements and going about like mourners before the Lord Almighty? But now we call the arrogant blessed. Certainly, the evildoers prosper, and even those who challenge God escape.'" MAL 3:18 And you will again see the distinction between the righteous and the wicked, between those who serve God and those who do not. MAL 4:2 But for you who revere my name, the sun of righteousness will rise with healing in its wings. And you will go out and leap like calves released from the stall.*

**That is the sermon right there.** I don't need to add anything to it. (I condensed for brevity, but nothing important was left out). God gave you an opening, a 3 point sermon, and a closing...any questions? Well, then you know what you must do.

*PRO 3:9-12 Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. My son, do not despise the Lord's discipline and do not resent his rebuke, because the Lord disciplines those he loves, as a father the son he delights in.*

I didn't believe in "tithing" when I first grew up. I was taught it was Old Testament.. But a wise old pastor gave me good advice. He asked, "What if you are wrong, and you find tithing is for today? You will have spent your whole life robbing God. Let me give you a little bit of advice. What if you give an amount greater than 10%? That way, you can steer clear of "legalism," But if indeed tithing is correct, you have met it as well." Well, it seemed good advice back then, so I did it. It's still good advice TODAY.!



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If we give and give to God, what kind of loving Father would God be if He didn't give back? Even earthly fathers do better than that. But there are conditions to His blessings, and sometimes He uses money issues to direct, guide or teach us. But first we must understand the principles He works by, then we can consider the exceptions and situations.

**It all belongs to Him, anyway.** Not me. It is only mine to use, while I am on this earth. I can't take it with me.

*"Give the world your best and you may get hurt. Give the world your best anyway."*  
...Mother Teresa

### Discussion \*\*\*\*\*

- Tithing & giving beyond tithes. Are we in control or is God?
- Is tithing optional?
- Is tithing required? (My experience with > 10% to be safe).
- SURVEY RESULTS: Zero Tithers. (typically, about 25-40% of believers tithe).
- When we plant seed - can we expect a harvest?
- Do we "Give to Get?" ... or ... "Get to Give?"
- Can you "buy" God's blessing. How is that different than obedience?
- Can you afford to tithe? Can you afford not to?

1. Knowledge – (that's what we've been covering so far.)
2. Good and correct seed - pick the right seed for the harvest you want - money for money, friendship for friends, help for help... You can tithe more than just money.
3. Sowing into good ground – select the right ministries. Don't waste your seed.
4. Water your Seed - faith and prayer.
5. Wait – you must have patience and faith until your harvest comes.
6. Harvest – When it is time to harvest, get down to it. Be busy. Harvesting can be hard work!
7. Give it back – and repeat the cycle. "Get to Give!" Get some and Give some, ... Get more, and give more, and get More... That's being a Good Steward

**\*\*\* Give what God tells you to give, when He tells you to give it - not more, not less; not sooner, not later! ...John Avanzini**

***Try this challenge – try tithing for 3 – 6 months. Do it sincerely. Test God, like He said you should. See what He will do. If it doesn't work, you may stop. But also let me know. I would like to determine whether God really failed to keep His Word.***

**If necessary, work up to it – 2%, 4%, 6%, 8%, 10%. (But that is not the best way.)**

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*MAT 13:8 Still other seed fell on good soil, where it produced a crop - a hundred, sixty or thirty times what was sown.*

### **Let's SUMMARIZE**

- ✓ To get what God has, you must do what God says!
- ✓ When you want something you've never had, you must do something you've never done.
- ✓ We can truly TRUST God's promises. He loves us, and teaches us, but will not harm us.
- ✓ God WANTS us to do well and prosper.
- ✓ Is the little bit you're holding back really enough to solve your problem?
- ✓ God owns it all, anyway...
- ✓ The surveys show folks coming into this class do not tithe. Should it be a surprise we are struggling?
- ✓ If you want to reap a harvest, you must plant seeds.
- ✓ Let's try it God's way. What can we lose?
- ✓ Develop a plan to work up to it, if you can't begin right away.

**Prayer Focus this Week:** Pray that God would bring this Truth deep into our spirits.

*2CO 8:3 For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own,*

*ECC 11:6 Sow your seed in the morning, and at evening let not your hands be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well.*

*JOS 7:11 Israel has sinned; they have violated my covenant, which I commanded them to keep. They have taken some of the devoted things; they have stolen, they have lied, they have put them with their own possessions. That is why the Israelites cannot stand against their enemies; they turn their backs and run because they have been made liable to destruction. I will not be with you anymore unless you destroy whatever among you is devoted to destruction.*

*1CO 16:2 On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.*

### **Additional Material:**

*Intro Budget Sheet for next week.*

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### 6. Budgeting or Tracking Our Spending – Do We Spend More Than We Make?

**How can you spend more than you make? Make more or spend less. God can help you make more.**

Recitation at the beginning of each session (like the Apostle's Creed):

- I believe that all I have is from God's hands.
- I believe that God is my source for all my needs.
- I believe that all I have comes from Him.
- I believe that God wants me to prosper and be in health.

\*\*\*\*\*

*"Do not ask the Lord to guide your footsteps, if you are not willing to move your feet."* Author Unknown

*"Knowledge is only potential power. It becomes power only when, and if, it is organized into a definite plan of action and directed to a definite end."* -- Napoleon Hill

We talked about "Does God want to Bless us," we talked about tithing and giving. This week we'll continue with **budgeting and overspending**. Two very difficult topics.

If it really is all His, then, we are stewards of His stuff, servants, workers. Do we get, so we can give? Or, do we get, and get more, more, more?

You need God's Favor and Blessing. There is a "flow." You want to **get in it**.

You also need to understand how Money works.

***HOS 4:6 my people are destroyed from lack of knowledge.***

Do not spend so much. Do not outspend your income. It is not an option. You always have to pay the piper, and he charges a high rate. **Either Make more or Spend less.**

#### **Discussion** \*\*\*\*\*

- How much do we need? How much should we want? Why do we want that much, anyway? Credit cards and living large ... living beyond our means – Why buy stuff we can't afford, that we don't really need (to impress people we don't even care about)? Can we buy it cheaper?

Unnecessary shopping and buying is a **habit**, possibly an addiction. When we're bored, unhappy, depressed; do we shop to compensate? And not just women! Men do compulsive shopping too (toys), sometimes we are worse! It is something we can and must learn to control.

We must know where our money goes and how much we spend. We must plan how we will spend. Don't think of it as Budgeting, but some kind of simple tracking to know where our money goes and should go. Many people would be shocked if they knew how much they spend on different categories.

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Don't rely on luck to save the day. Remember, luck is when preparation meets opportunity. What three things are you doing right now to prepare for greater opportunity this year - and to perhaps experience your "finest hour?" The best person to predict your future is you.

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*Use the Worksheet!* Review worksheet, review samples to show how to use it

**Is your income too small, or is it adequate but you spend too big?** It disappears.

52 weeks = 260 working days per year. 250 working days taking out Holidays.

\$25,000 per year = \$100/working day. What do you do with that \$100/day?

Understand that almost everything you buy costs about 25% more than the advertised price. If you buy a \$100 item, you still must pay income tax on that \$100. That is another \$25. So, a \$100 item costs you closer to \$125. Further, if you are paying interest on a credit card, that adds another \$10–30 dollars to the item. So, that \$100 item is now \$150. Is it any wonder you can't catch up? And, when you add in late fees, and bounced check charges, it becomes impossible. At that point, you are in prison.

But as we said, "either **Make more**, or **Spend less!**"

In the previous sessions, we discussed how God can help us make more. Now, we'll focus on how to **Spend Less**, and make our **savings stretch**.

\*\*\*\*\*

Note: If you are in financial prison, you must get out. If you are paying late fees and bounced check charges, your finances are not just difficult, they are spinning out of control. The first thing is to get control.

To get control over late fees and bounce check charges, for now, **STOP EVERYTHING** you can stop! Cancel the cable, internet, anything that won't penalize you. Stop buying clothes, shoes, snacks, going to movies, restaurants. For now, **STOP EVERYTHING** you can stop! If you are paying late fees and bounce check charges, your finances are on fire, and that is how you must put it out. We must stop anything that we do not absolutely have to do. It is a drastic action to stop a drastic problem.

If this is you, we may need to talk after class, because it depends on how deep you have dug yourself in.

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Assuming that is not you, and you are not paying penalties and late charges, then we have some room to work. Good.

Most people aren't saving anything. They spend it all, and then some. That is a big problem.

## Practical Finances or Practically NO Finances?

Here are the basic steps we'll discuss:

- ☐ Track where your money is going.
- ☐ For now, cut out unnecessary spending, just for a while, to stabilize things.
- ☐ Using the worksheet, determine what your fixed, mandatory spending is each month.
- ☐ Begin to set up a plan to tithe.
- ☐ **Pay yourself first. (After tithing).** You need to save more, spend less.
- ☐ Set up a simple plan that tells you how much you are able to spend on variable things, after the tithe, savings, and mandatory spending.
- ☐ Either earn more (with God's help) or plan a path to spend less.
- ☐ The number at the end of the worksheet must balance. Can't be a negative.

\*\*\*\*\*

Track where your money is going. For a while, cut out unnecessary spending.

### The “Latte Factor.”

You need to invest 10-20% of your income. BUT everyone says they can't. Let's look at that. Track your income and spending for a month. Every penny, write it down on the worksheet. See where it goes. Almost everyone has a “**Latte Factor.**” Some spending you do, a coffee and bagel at work, lunch with the coworkers, something...and it is usually surprising how quickly the little bit of money adds up. But you must see it in writing.

Begin somewhere. If we can save \$10/day – do it. Cut out the Latte Factor. You deserve that Latte, but you deserve the financial freedom more. As you begin to apply God's principles, I promise you will get to do your “lattes” again. But cut them for now.

Save \$20/day = 7300 per year x 10% /yr x 20 yr = 461,947 (check math)

### Spending trends 1950 vs. 2003.

We already discussed late fees and bounced check charges. If you are paying these, you must do the crisis mode we discussed above immediately.

### Tips to pay off credit cards:

- ☐ Pay more than the minimum. The minimums will take you 10+ years to pay off. Home equity loans MIGHT help, if you have the discipline to not get back into credit card debt.
- ☐ Use the opportunity to transfer to 0% interest, But **don't increase the amount of debt.** Cancel the old high interest card if you consolidated. Cutting them or keeping them for a rainy day is not good enough. Keep paying the higher amounts, if you can, but it will all go to principle.
- ☐ **Never, never, ever, pay late** and trigger the late fee, higher interest rate trap!
- ☐ **Pay off the small balances first,** or consolidate them, to improve **monthly cash flow.** Interest rates are important, but so is **cash flow.** Reduce the amount that dribbles away.
- ☐ Then, **pay off the highest interest rate cards next.** Not the highest balance, but the highest interest rate. Apply as much as you can to the highest interest and pay minimums on the rest. When you pay off the highest interest rate, then begin to apply the extra to the next highest interest rate.
- ☐ Apply the “Latte Factor” lesson. **Avoid buying unnecessary stuff.** It's like dieting and exercising.
- ☐ Pay God, and yourself, first. Test His principles. Don't become a slave to the lender.

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### Top Mistakes we make in Spending and Saving:

- ☐ Failing to change your spending habits.
- ☐ Failing to take advantage of your company's 401(k) plan, especially if your employer matches any.
- ☐ Retirement accounts, IRAs and 401(k)s, offer tax-deferred growth, so your money grows faster.
- ☐ Failing to "pay yourself first."
- ☐ Failing to funnel extra money into savings. Spending each new raise instead saving. With each new raise, or unexpected income, and with each debt you pay off, allocate part of that money to savings.
- ☐ Failing to calculate or set a specific dollar target or financial goal.
- ☐ Failing to find out how much you have or where you are spending your money.
- ☐ Spending more than you get.
- ☐ And, I would add, last but **most important, failing to put God first reduces the amount of income He intended you to get in the first place!**

\*\*\*\*\*

### Let's SUMMARIZE

- ✓ Budgeting and overspending are two of the biggest failings.
- ✓ Do we get, so we can give? Or, do we "can" all we get, and try to keep it?
- ✓ You need God's Favor and Blessing. There is a "flow." You want to get in it.
- ✓ Do not spend so much. Don't outspend your income. Make more, or Spend less. The "Latte Factor."
- ✓ You must plan how you will spend. You need to track to know where your money goes.
- ✓ Pay yourself first. (After tithing).

### Prayer Focus this Week

Pray that God gives you wisdom and guidance on understanding this stuff. Pray that God protects you from bad decisions, and gives you strength to resist unwise and unnecessary spending, when you cannot do it.

### **Additional Material:**

**Make a matrix – \$10/day, 20/day, 30/day - for 10 yrs, 20 and 30 at 10% and 15%**

**Pay cash, avoid credit cards, until you get some of them paid off. Pay more than the minimums to get out from under.**

**Develop accountability with a spouse, or friend. If you cannot be accountable, if you are hiding spending from your significant other, if you cannot discuss spending in a constructive manner, you are in trouble.**

**Teach your kids how to thoughtfully spend money and make good choices.**

**Budget 10-10-80 - 10% to tithing, 10% to saving for retirement, homes, investments, 80% for regular living and spending.**

## Practical Finances or Practically NO Finances?

**Determine what the trigger points are that cause you to splurge spend – depression, retaliation, boredom, coveting**

**24 hr rule – wait 24 hrs before you buy something significant. Give it time to sink in, discuss with your spouse, chew on it. It takes the impulse out of it.**



## 7. Taxes, Saving And Retirement Planning – Making It Easier

Recitation at the beginning of each session (like the Apostle's Creed):

- I believe that all I have is from God's hands.
- I believe that God is my source for all my needs.
- I believe that all I have comes from Him.
- I believe that God wants me to prosper and be in health.

\*\*\*\*\*

*"Think you can or think you can't; **either way you're right.**"* -- Henry Ford

*"For as a man thinks in his heart, so is he."* Proverbs 23:7

*"We must dare to think 'unthinkable' thoughts. We must learn to explore all the options and possibilities that confront us in a complex and rapidly changing world. We must learn to welcome and not fear the voices of dissent."* - J. William Fulbright, educator, legislator

*"A wise man will make more opportunities than he finds."* -- Frances Bacon

It is in this area where the verse "my people perish for a lack of knowledge" is most true. As our lives move into the later periods, we begin to look back at all the missed opportunities.

There are two ways to save for retirement. You can save a little money, every year, over a long period of years, and rely on compound interest to do its magic. Or you can save a LOT of money the last few years, and do it the hard way. Either way will get you there, but obviously, the second one hurts more.

People think saving would be easy, "if they just had some extra money." But as we said before, people are broke at all levels (of income). That isn't the answer. A disciplined approach to learn knowledge, principles and techniques is what is needed. If it were easy, everyone would be doing it. We must learn how. And it takes God's blessing. Make God your partner. I don't believe He will bless your efforts if you begin by robbing Him. Follow His methods.

Don't forget to Pay Yourself. (Tithes – then pay yourself – then bills – then entertainment)

**\*\*\* Retirement and Compound Interest** (refer to Compound Table)

There is a magic to Compound Interest that is often overlooked or not understood. It is often called "The Magic of Compounding," if used well. Time is the magic factor, not the amount of money.

Compound Interest is what happens in an interest-bearing account, when the money stays in, it draws interest. As it grows, as it accumulates, and the interest earned begins to earn interest too. It compounds. Eventually, it begins to snowball.

The results seem pretty small year to year. But over 10, 20 30 years, the results can be dramatic. If you put something in, say over 20 years, it multiplies many times. But the best way is to add to it regularly. By paying yourself first. That is how to really make it multiply. It is time on deposit, as much as the amount. A smaller amount, begun early, usually beats a larger amount later in life.

## Practical Finances or Practically NO Finances?

However, if time has already passed, there is no getting that time back. But **it is not too late!** If you are young, open a Roth IRA account, and begin with whatever you can. It is worth skipping a few burgers and Starbucks. As your income grows, increase the amount. If you aren't so young anymore, we must knuckle down harder (with God's help). (Whether you choose a Roth IRA, or a regular IRA depends on your tax bracket. You can have both, but there are limits to the amount you can put in.

If you are not as young anymore, it is not too late to start. Open an account now, and start adding money. Use the retirement calculators to calculate and plan different scenarios.

(★) **There is a second type of compounding**, rarely discussed, but very important. But it belongs in this series. I call it "Spiritual Compounding." God said, "...*And I will rebuke the devourer for your sake...*"

We have "**dual citizenship**." We are citizens of this earthly kingdom, and a heavenly Kingdom. As dual citizen's, we have access to natural rights, but also spiritual and supernatural rights. When we apply God's principles, and He blesses and restores, those things which were impossible suddenly **start becoming possible**. I call it being *in the "zone."* But we must learn the rules and laws of that Kingdom. How it operates, and what is required of its citizens. That's what the verses cited in the previous sessions talk about.

### Tips to save toward retirement:

- ☐ Understand that tax deferred savings are the opposite of buying on credit. **Savers get the compound interest.** Debtors are on the paying side of it. Remember, for each \$100 purchase, you also pay \$25 in interest, and still must pay the \$25 taxes on the \$100.
- ☐ (★) For each \$100 put into a 401k or regular IRA, it saves you about \$25 on taxes and about \$25 on interest. So, instead of buying a \$100 item and costing you about \$150, it saves you up to \$50. It makes saving easier and cheaper. You put a \$100 in, but actually get the benefit of \$150 savings. The government actually helps you if you are a saver but hurts you when you are a spender. You need to understand this key principle.
- ☐ Unrealized income is a better wealth builder than realized income. Unrealized income earns compound interest on the whole amount, not just the amount left before taxes. So, it grows faster.

### Parity

1. The ideal goal in retirement savings is Parity. Reaching a point where the continued income earned off the funds at retirement are enough to pay for your lifestyle. That way, you never dip into the principle, and you can pass that to heirs. That is the best goal, but very few reach it.
2. The second best goal is to draw off income and some principle but winding down principal at a slow rate that makes sure you don't outlive your money. There may be some left for your heirs.

## Practical Finances or Practically NO Finances?

### Techniques & Tools (not investment advice – just explaining)

- ❑ **401k's** are best in many cases, because, if your employer has any matching at all, it's free money. The limits are also higher. Take advantage of it. Contributions into them are tax deductible, and the money grows tax free as long as it is in there. Taxes are paid as you take it out. This is the first part.
- ❑ **Roth IRAs** are generally allowed, even if you are in a 401k. Contributions into them are not tax deductible, but the money grows tax free as long as it is in there. And, there are NO taxes paid when you take it out. They are very beneficial to most income levels. As you get into pretty high tax brackets, they lose some attractiveness.
- ❑ **Regular IRAs** are not allowed if you have a 401k, but your spouse can have one if they are not in a 401k. Contributions into them are tax deductible, and the money grows tax free as long as it is in there. Then you pay tax when you take it out.
- ❑ **Individual Stocks** are great if you select winning stocks carefully. You must read and study. You can't do it on a whim. You are competing with professionals. But time is on your side. Unless you are willing to do the research to master them, skip stocks.
- ❑ **Stock Mutual Funds** are great if you don't want to study as hard, but you still must select winners carefully. And keep a frequent eye on them. They are only great when the market goes up. As many of us found out, they do very little on the way down. Be prepared to move out when needed.
- ❑ **Bond Funds, Real Estate, Gold, Oil, Utilities, Commodities, Foreign Investments**, etc. These had been on fire in recent years but have become tricky. If you held them in the last 5 years, you are very happy. But before that, they were sleepy little investments that did less. Things that were hot in the last cycle sometimes become slow. Unless you do the research, don't invest in these expecting to hit a bullseye. They come on strong every 10-15 years. Some people hold a little of each as part of a balanced portfolio, which has some merit. Investing ideas change as the economy changes.
- ❑ **Index Funds**. The total, no brainer approach. Some studies suggest in the long run, these beat most other investments 90% of the time. It does reasonably well over the years. Over the long haul, ranges 7-9% per year (that doubles every 7 or 8 years.) If you are not going to study the market, this one is easy.
- ❑ **Hot tips**, sure things, ads that come in the mail, a friend of a friend ... Stay away from these. If the tips were really that good, why would they be telling us strangers about them? They were selling snake oil 100 years ago, and this is about the same thing. Odds are highly against you making any long-term money this way.

Remember the story about the turtle and the hare. The turtle isn't exciting, but he beats the rabbit in the story, every time.

### Retirement Calculators, and Information sources:

There are many good calculators to try different scenarios. Many are available on the internet, or from any broker sites. Or you can just type in key search phrases, like "retirement," and you'll get a lot of choices.

It is up to you. You can retire with hundreds of thousands of dollars, (even a million or more if you start soon enough.) Or you can do nothing and hope to get by on Social Security. But you must learn, read, test, and not get greedy. And you must get started. And you need to take God on as a Business Partner. Then you can have Practical Finances!

## Practical Finances or Practically NO Finances?

*“Identify your problems but give your power and energy to solutions.”-- Anthony Robbins*

*“The law of self-fulfilling prophecy says that you get what you expect. So why not create great expectations and the highest vision possible of yourself and your world?”*

There are 3 kinds of people:

Those who MAKE something happen,

Those who WATCH something happen,

Those who ASK, what happened?

### **Let's SUMMARIZE**

- ✓ a
- ✓ b
- ✓ c

### **Prayer Focus this Week**

God, help us to...

### **Additional Material:**

## 8. Working Our Way to Freedom

**What are we going to do now? Move forward by Faith? Or sit and watch?**

### Let's SUMMARIZE #1

- ✓ Money problems affect people at all levels.
- ✓ Money is an aspect of our lives that God is very interested and involved in.
- ✓ We must develop knowledge to learn how to use it appropriately.
- ✓ God can fix it, but He expects us to do our part.

### Let's SUMMARIZE #2

- ✓ We believe the Bible, but we struggle to truly believe His Promises.
- ✓ God is the Source of our finances. Our employers are merely the method.
- ✓ God does not have a supply problem, He has "More than Enough."
- ✓ We must learn His promises, and learn His principles.
- ✓ Be sure not to allow Negative faith to get a foothold in your mind and spirit.
- ✓ Bring God's supernatural power into your life. Don't be limited by the natural realm.

### Let's SUMMARIZE #3

- ✓ Don't base your beliefs on your circumstances. It reduces God to a size you can control.
- ✓ Don't let Satan trick you into becoming angry at God. It stops your faith.
- ✓ God wants to bless us, but according to His principles and purposes. Not our way, but His way.
- ✓ God is not trying to take your money away. He wants to multiply it.
- ✓ God clearly makes blessings and prosperity available, if we follow His plan.
- ✓ God is able to do immeasurably more than all we ask or imagine.
- ✓ God said we are under a curse.
- ✓ We must decide whether we believe this or not.
- ✓ Ask God to "Do Big Things."

### Let's SUMMARIZE #4

- ✓ To get what God has, you must do what God says!
- ✓ When you want something you've never had, you must do something you've never done.
- ✓ We can truly TRUST God's promises. He loves us, and teaches us, but will not harm us.
- ✓ God WANTS us to do well and prosper.
- ✓ Is the little bit you're holding back enough to solve your problem?
- ✓ God owns it all, anyway...
- ✓ The surveys show the folks coming through this class do not tithe. Should it be a surprise that we are struggling then?
- ✓ If you want to reap a harvest, you must plant seeds.
- ✓ Let's try it God's way. What can we lose?
- ✓ Develop a plan to work up to it if you can't begin right away.

## Practical Finances or Practically NO Finances?

### Let's SUMMARIZE #5

- ✓ Budgeting and overspending are two of the biggest failings.
- ✓ Do we get, so we can give? Or, do we “can” all we get, and try to keep it?
- ✓ You need God's Favor and Blessing. There is a “flow.” You want to get in it.
- ✓ Do not spend so much. Don't outspend your income. Make more, or Spend less. The “Latte Factor.”
- ✓ You must plan how you will spend. You need to track to know where your money goes.
- ✓ Pay yourself first. (After tithing).

### Let's SUMMARIZE #6

- ✓ a
- ✓ b
- ✓ c

### Let's SUMMARIZE #7

- ✓ a
- ✓ b
- ✓ c

### Let's SUMMARIZE #8

- ✓ a
- ✓ b
- ✓ c

**So, what are we going to do now?**

**Some final verses, to top it off. There are times of discipline, and times of learning.**

*PSA 39:11 You (God) rebuke and discipline men for their sin; you consume their wealth like a moth - each man is but a breath.*

But **there are times of restoration**, as well. Once you have learned the principles.

*MAL 3:10-12 Bring the whole tithe into the storehouse...**Test me in this**," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the Lord Almighty.*

## Practical Finances or Practically NO Finances?

*MAL 3:13-15 "You have said harsh things against me," says the Lord. "Yet you ask, 'What have we said against you?' "You have said, 'It is futile to serve God. What did we gain by carrying out his requirements and going about like mourners before the Lord Almighty? ...we call the arrogant blessed. Certainly the evildoers prosper, and even those who challenge God escape.'" MAL 3:17-18 "They will be mine," says the Lord Almighty, "in the day when I make up my treasured possession. I will spare them, just as in compassion a man spares his son who serves him. And you will again see the distinction between the righteous and the wicked, between those who serve God and those who do not.*

*MAL 4:2 But for you who revere my name, the sun of righteousness will rise with healing in its wings. And you will go out and leap like calves released from the stall.*

When you learn the Kingdom Principles, restoration comes, and with it, blessings.

\*\*\*\*\*

Some time ago, a teacher in Decatur, Georgia, taught her fourth-grade students an invaluable lesson by conducting a funeral. Each child was encouraged to list their 'I Can't's.'

When the teacher collected all the 'I can't' lists, she took them outside where the class took turns in digging a grave. In her eulogy she said, 'We have provided 'I Can't' with a final resting place and a headstone that contains his epitaph. He is survived by his brothers and sisters, 'I Can,' 'I Will,' and 'I'm Going to Right Away.' May 'I Can't' rest in peace and may everyone present pick up their lives and move forward in his absence.'\*

Go do it! Make a plan – work the plan.

I wish God's Best Blessings on each of you.

\*\*\*\*\*

### Let's SUMMARIZE

- ✓ a
- ✓ b
- ✓ c

### Prayer Focus this Week

God, help me ...

### **Additional Material:**



## 9. Additional Resources - Appendix

### Retirement Calculators, and Information sources:

There are many good calculators to try different saving scenarios. Many are available on the internet, or from any broker sites. I also made one that I can email you. Some good sites are listed below. Or, you can just type in key search phrases, like “retirement,” and you’ll get a lot of choices.

- [www.Crown.org](http://www.Crown.org)
- <http://www.financialcalc.com>
- [www.ssa.gov/retire2/](http://www.ssa.gov/retire2/)
- [www.fool.com/Retirement/Retirement.htm](http://www.fool.com/Retirement/Retirement.htm) (Yes, Fool.com is their name)
- [www.smartmoney.com/retirement/](http://www.smartmoney.com/retirement/)
- [cgi.money.cnn.com/tools/retirementplanner/retirementplanner.jsp](http://cgi.money.cnn.com/tools/retirementplanner/retirementplanner.jsp)
- [www.aarp.org](http://www.aarp.org)
- Do an online search: Google, or AOL (AOL keyword “Retirement”)

To help understand Credit Scores: (remember, you can get one free credit report per year)

[www.consumerfed.org](http://www.consumerfed.org)

### Raise your credit score by:

- ☐ Pay bills on time (even one day late counts against you)
- ☐ Don’t max out credit cards.
- ☐ Don’t close a bunch of cards at one time either.
- ☐ Don’t open a bunch of new accounts in a short period of time.
- ☐ Pay off debt, rather than just moving it around.
- ☐ Check your credit reports for errors and problems. (Correct any errors or old accounts you see.)

Be sure you know that the banking regulations have changed. There is **no float on checks**. If you rely on float, you’ll get overdrafts. Now, they generally get withdrawn from your account immediately when your check is cashed, not a day or two later. So, be aware of that. Bounced check charges are expensive. Applies to ATM's as well. Unfortunately, it does not always apply to checks you deposit, however.

### Additional Material:

Next Class – not just for those with Financial problems. Are you free financially? Are you getting everything you expect? Is Satan stealing what is rightfully yours?