

# **GOD'S PLAN FOR MANAGING YOUR FINANCES**

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## God's Plan for Managing Your Finances

Most of the world lives in poverty. In many countries, it's a way of life which has embedded itself within the culture, and it has remained that way for as many generations as anyone can remember. Poverty permeates the mindsets and the attitudes of the people. Unfortunately, they know no other way. Living in poverty is accepted and expected; it becomes a generational trend within a poverty culture. Regrettably, most Christians do not realize that Jesus' death on the cross provided not only for the forgiveness of our sins and for healing from our sicknesses, but additionally for healing from poverty.

Consider the following scriptures: "*For ye know the grace of our Lord Jesus Christ, that, though He was rich, for your sakes he became poor, that ye through His poverty might be rich*"—2 Cor. 8:9, and, "*Worthy is the Lamb that was slain to [in order that we might] receive power, and riches... and blessing*"—Rev. 5:12\*. Jesus has paid the price that we might be "rich."

One of the biggest limitations to receiving God's abundance in our lives is the lack of understanding and acknowledgment that blessings of prosperity are one of the reasons Jesus died for us on the cross. We have no problem believing He died for our sins. And many accept as well that He died for our healing (of body, mind and spirit). Why, then, do we have a problem believing He died to free us from a state of poverty? Again, realize that Jesus died for...

- (1) our sins (salvation),
- (2) our sicknesses (healing of body, mind and spirit), and
- (3) our finances (our fiscal needs).

Jesus' death on the cross atoned for the "*curse of poverty.*"

- He hadn't eaten in over 24 hours (Hunger)
- He was thirsty ("I thirst") (Thirst)
- He had nothing and was stripped of his cloak (Nakedness)
- He had no burial place (In need)

Unfortunately most Christians do not realize that, as a child of the King and an heir to His promises, we are entitled to the financial blessings afforded us because of the cross.

The first step in healing from the curse or "*spirit of poverty*" is to understand and accept that just as there are two kingdoms at work in the struggle for our souls (the Kingdom of Darkness and the Kingdom of Light), the same two kingdoms are likewise at work in the area of our finances. These opposing kingdoms include the earthly kingdom of **Mammon** (or the pull of the culture—characterized by need, lack, deprivation, hunger, insufficiency, fear and poverty) in contrast to God's heavenly economy of **Abundance**—the mind and heart of God (characterized by abundance, plenty, peace, sufficiency and trust).

### Mammon Economy

Mammon (or the world's) economy is based upon credit, debt, want, prestige, desire for

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\* Unless otherwise noted, Biblical references are taken from the King James Version.

prosperity, financial stress, worry, fear, greed and covetousness, which are forms of idolatry.

God hates idolatry in any and all of its forms. **Idolatry** is the act of putting someone or something in a higher place of value and respect than where we place God. Note that the first three commandments (see Ex. 20) are direct cautions against idolatry. Eph. 5:5 explicitly informs us, “*For this ye know, that no whoremonger, nor unclean person, nor covetous man, who is an idolater, hath any inheritance in the kingdom of Christ and of God.*”

Money is the chief rival god, as the use of money for greed, covetousness and/or hoarding is contrary to God’s design of sharing, giving and generosity. Greed refers to the desire for extravagant (unnecessary and selfish) wealth and covetousness (in this Biblical context) refers to having an excessive and unregulated (undisciplined) envy with regard to things that do not belong to us. God takes greed and covetousness very seriously. **Mamona** is an Aramaic term for wealth.

The NIV of the Bible capitalizes “Money” or Mammon because it is a proper name. Mammon is a spiritual person in the demonic world. Mammon produces the “*spirit of poverty.*”

Covetousness and greed are characteristics in allegiance to the false god named Mammon.

In Scripture, when Jesus mentioned Mammon, it was in the context of not being able to serve two masters. Serving any supernatural master (like Mammon) in the demonic world is considered hard-core idolatry. Satan wants us to be in bondage to and to serve the “*spirit of poverty.*” Recall the rich young ruler (in Mat. 19:16-22) who came to Jesus and asked what he needed to do in order to inherit eternal life. When Jesus answered him, telling him to sell all that he had and to give to the poor... , Scripture says, “*he went away sorrowful: for he had great possessions.*” This passage points out the rich young ruler’s lack—his attachment to wealth (Mammon) being greater than his attachment to God. Consider also the following attributes of poverty.

## Poverty

- Poverty is a tormentor.
- Poverty creates a climate of hopelessness where seeds of suicide grow.
- Poverty strips a man or a woman of their self-confidence and sense of worth.
- Poverty blurs and diminishes visions and dreams.
- Poverty is where the seeds of anger and cynicism grow.
- Poverty is slavery (and financial captivity is unnatural).
- The “*spirit of poverty*” will make you critical of those who are trying to set you free.
- Poverty will make you question the truth about God, who is your true Source and Provider.
- Poverty births fear, and fear makes you want to hoard—which cuts off supply.
- Poverty is not merely a financial circumstance of your life, it is a spiritual condition of your heart and soul.
- Poverty is a spirit to be cast out. “*The Lord is ... my deliverer ...*”—Ps. 18:2.
- Poverty is an enemy to be destroyed.

Poverty is a curse (see Deut. 28:15, and chapter 30) and was a result of Adam’s sin. However, Christ’s death on the cross met the demands of justice for the cancellation of the curse of poverty (as exemplified in the Scriptural passage which notes “mercy triumphs over justice”).

## **God's Heavenly Economy of Abundance**

Unfamiliar to most, God's economy has unlimited resources. Within God's economy, there is no want or lack. God's economy is characterized by sufficiency, plenty, abundance and feelings of peace, contentment and trust. Lovingly, God's economy makes the problems of the economy of Mammon disappear. Recognize that God does His part when we do our part. Consider the following characteristics of God's heavenly economy:

1. **God has infinite resources**—and as His heirs, all these resources are available to us. For example:
  - Ex. 16—in the wilderness, the Israelites were fed manna for 40 years
  - 1 Ki. 17:8-16—Elijah and the widow; her oil and meal did not waste, “until” ...
  - 2 Ki. 4:1-7—Elisha's counsel to the widow; one pot of oil filled many—the oil was sold and the widow's debt was paid
  - 1 Chr. 29:3-28—David, although born a poor peasant, gave untold wealth to build the temple, recognizing and acknowledging “*all things come of thee*” (vs. 14)
  - Mat. 14:15-21—Jesus fed 5000 men with 5 loaves and 2 fishes
  - Mat. 15:32-38—Jesus fed 4000 men with 7 loaves and “a few little fishes,” with 7 full baskets left over
  - Mat. 17:24-27—Peter and the coin in the fish
  - Luke 5:1-11—Simon Peter casts his net on the other side, and the net almost broke for the [abundance of the] weight of fish he caught
2. **God multiplies rather than adds**—In the Mammon economy, 5-10% interest is considered good. Compare this interest with the manifold returns God promises us:
  - Gen. 26:12—Isaac was blessed 100-fold.
  - Gen. 30:27-30—Laban acknowledges the increase of his cattle was because of Jacob's favor with the Lord.
  - Mat. 13:12 and Mark 4:8—an increase of 30, 60, or 100-fold; “*For whosoever hath, to him shall be given, and he shall have more abundance....*”
  - Other Scriptures which promise manifold increases include Mat. 19:29; Mark 10:28-30;

Our part in sharing in God's heavenly economy is to: **FIRST** to make a choice, a commitment and a promise to follow God's plan rather than man's plan—that is, to pursue financial freedom and blessings rather than financial foolishness, as in the admonition in Deut. 11:26, “*Behold, I set before you this day a blessing and a curse....*” Also, “*...I have set before you life and death, blessing and cursing: therefore choose life, that both thou and thy seed may live*” (Deut. 30:19). And as Mat. 6:24 warns, “*No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other*”—we must choose. We cannot operate in the Mammon economy and in God's abundant economy simultaneously. **THEN** we must meet the conditions He has stated in His Scriptures for receiving the blessings He has promised.

## I. What the Scriptures Say about Money

### 1. **The Scriptures say more about money, possessions and stewardship than about any other subject.** Consider the following:

- 16 of the 38 parables Jesus told were about money or possessions.
- Jesus spoke more about money than He did about heaven and hell (combined).
- 10% of the Gospels, a full 288 verses, deal with money and possessions.
- Within the Scriptural passages of the Bible, there are
  - 500 verses on prayer
  - less than 500 verses on faith
  - over 2300 verses on money, possessions and stewardship

There are at least four notable explanations why money and material possessions were a constant theme in Jesus' teachings.

- a) How we handle our money impacts our relationship and fellowship with God. In Jesus' parable in Luke 16:11, He admonishes, "*If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?*" This passage speaks to the truth that we will never be able to serve God to our fullest potential until we are faithful in dealing with Mammon.
- b) Possessions compete with the Lord—and His will and work—for mastery of our lives. Yet God desires His will to be the first priority of our lives. He wants no other idols to occupy any of our time or attention or acts of worship.
- c) Much of life revolves around the use of money. Fortunately, God has adequately prepared us for this undertaking by giving us the Scriptures as our guideline for living.
- d) Money and material possessions are the last area of our lives we surrender to God (as in the parable of the rich young ruler—Mat. 19:16-22, and as in our final departure from this life).

### 2. **The Scriptures Promise Prosperity to the Obedient.** While blessings and curses are direct opposites, they have several things in common. They are words pronounced, decreed or written in the Bible with spiritual power and authority for good (blessings) or for evil (curses). Blessings are mentioned 221 times in the Bible; curses are mentioned 230 times. Some examples of promised blessings of abundance follow:

#### **Financial blessings mentioned within Deut. 28:2. 9. 12**

- Increase of the produce of your ground
- Increase of your herds
- Increase of your cattle
- Offspring of your flocks
- Your basket
- Your storehouse
- Plenty of goods

- Open to You His good treasure
- Bless all the work of thine hand
- Head and not the tail.

**Blessings mentioned within Deut. 8:5-18—We are promised:**

- To eat bread without scarceness and lack nothing
- The building of goodly houses
- The multiplying of herds and flocks
- The multiplying of silver and gold
- The multiplying of all that we have

**Blessings mentioned within Mal. 3:8-12 (*if we bring the “tithes into the store-house”*)**

- God will open to us the windows of heaven
- God will pour us out a blessing, there shall not be room enough to receive it
- God will rebuke the devourer for our sakes
- The devourer shall not destroy the fruits of our ground
- Our vine shall not cast her fruit before the time in the field

**Other Scriptures Promising Abundance**

- Jos. 1:8        “... *thou shalt ... for then thou shalt make thy way prosperous, and then thou shall have good success.*”
- Ps. 34:10      “... *they that seek the Lord shall not want any good thing.*”
- Ps. 84:11      “... *no good thing will he withhold from them that walk uprightly.*”
- Is. 1:19        “*If ye be willing and obedient, ye shall eat the good of the land...*”
- 2 Cor. 8:9      “*For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.*”
- Phil. 4:19      “*But my God shall supply all your need according to his riches in glory by Christ Jesus.*”
- 3 John 2        “*Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.*”

From the above scriptural passages it should be obvious that God’s plan and intention for his people is **abundance**. There is nothing sacred or desirous about being poor. Being poor is a curse that must be broken; poverty is a “spirit” to be delivered from. I am sure there are those in Africa who have questioned whether or not the African Bible reads the same as Western Bibles in this regard. Individuals in the West seem to be able to more readily realize the promises of abundance than those in Africa, but I assure you that both Bibles read the same.

God made the same promises to Africans that He’s made to Westerners. God does not lie. The good news is that God has a plan to release you from the “spirit of poverty” and into the realm of abundance. He has a divine plan for managing your finances. The principles of this plan are contained in the Scriptures. This study is intended to help you better understand and apply the principles of that plan. To gain the most from your effort, commit now to read every Scripture listed herein. While the promised results may not occur overnight, the ultimate blessings are assured.

Let’s begin with the foundational teachings for how God wants us to think about and use money.

## II. Foundational Teachings of Managing Your Finances

There are seven foundational principles on which God’s plan for our finances is based. These divine principles are Scriptural concepts which need to be understood, accepted and applied, in order for the promised blessings to occur.

1. **God Created Everything**—In the beginning there was nothing; God created everything (Gen. 1). You and I were born with “nothing” and will leave this world with “nothing.” We need to recognize and appreciate that God gave us everything we have. All we possess is His, not ours; instead, we are users, managers and stewards, but not owners.
  
2. **God Owns Everything**—Everything that is created is owned by God. While we may consider our possessions as being exclusively “ours,” this belief is a misconception shared by our current culture, and it is the root of the problem we face in our attempt to manage money God’s way. As identified in Scripture, God owns:
  - The earth Ps. 24:1
  - All the gold and silver Hag. 2:8
  - All that is in heaven and earth 1 Chr. 29:11
  - The land Lev. 25:23
  - The cattle on a thousand hills Ps. 50:10
  - Other scriptures affirming God’s ownership include:
 

Ex. 9:29	Deut. 8:18	Deut. 10:14	1 Chr. 29:12
Ps. 24:1	1 Cor. 10:26		
  
3. **We Are Stewards/Managers/Trustees**— Flowing out of the fact that God created and owns everything is the logical conclusion that whatsoever we possess is not really ours but is God’s; we are simply entrusted with earthly possessions. We are not owners; we are stewards/managers/trustees.
 

Trustees have no rights; instead, trustees have responsibilities. To be successful in implementing God’s plan, we need to develop a steward’s mindset. Review the following insights, which give distinction to God’s role as owner and to our role as steward/manager/trustee:

  - The Parable of the Tenants (or Vineyard; Mat. 21:33-46 and Mark 12:1-12)
  - Culturally and historically, the Israelites respected God as owner; the concept of



individual ownership came out of Rome.

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

**4. God Gives To Each According To His Plan**—Besides being creator and owner, God is ultimately in control of every event that occurs upon the earth. He is God of the universe, of nations and of each of us as individuals. According to Scripture, He “establishes” nations and kings and “removes” them at His will. In addition, He gives us resources according to His individual plan for us. Scriptural passages to review include:

- Is. 40:15-26—God controls nations
- Mat. 25:14-30—the Parable of the Talents
- 1 Chr. 29:12—“*riches and honor come of thee, and thou reignest over all*”
- Deut. 8:18—it is God that giveth the power to get wealth...
- Dan. 2:21,44—God sets up and deposes kings

We must learn to be content with God’s provision (as Paul confessed—“*Not that I speak in respect of want; for I have learned, in whatsoever state I am, therewith to be content*”—Phil. 4:11), to be content with our present level of abundance.

Contentment is mentioned seven times in the entire Bible, and in six of those seven times it relates to money. Additionally, within the curses noted in Deut. 28:47-48, we discover the importance of being a “cheerful” receiver: “*Because thou servedst not the Lord thy God with joyfulness, and with gladness of heart, for the abundance of all things, Therefore shalt thou serve thine enemies which the Lord shall send against thee, in hunger, and in thirst, and in nakedness, and in want of all things: and he shall put a yoke of iron upon thy neck, until he have destroyed thee.*”

**5. Scripture Mentions Three Levels of Need/Abundance**—Notwithstanding God gives to each according to His plan, there are three “levels of provision” mentioned in the Bible. His plan is for us to be in sufficiency or abundance. Where do you presently find yourself?

- In Poverty—in need, naked, hungry, thirsty
- In Sufficiency—have enough, but none to spare
- In Abundance/Prosperity—enough and to spare (not the same as being “wealthy”)

We have mentioned previously that Jesus atoned for the “curse of poverty” on the cross. God’s promise of abundance will not move you from poverty to prosperity in a moment of time. It takes time and effort to store His words in our heart. Even so—as promised in Jer. 31:33—He writes His words (law) on our heart: “... *I will put my law in their inward parts, and write it in their hearts; and will be their God, and they shall be my people.*” Or, as also stated in Heb. 10:16, “... *I will put my laws into their hearts, and in their minds will I write them....*” (See also Jos. 1:8, “*This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.*”)

It takes time and effort to become a good manager over what God has provided.

Remember, too, that God is not a heavenly ATM machine from which you can withdraw cash whenever you need it, as He oftentimes will “prove” you—or first give you a little amount to see how you manage your present allotment of money.

6. **God Wants You to Have Abundance in Order to:** (while the primary reason God wants you to have abundance is because He loves His children, there are other reasons, as identified below)
- Provide for the needs of your own family and household (1 Tim. 5:8)
  - Complete your current and progressing assignments
  - Assist in sending ministers, evangelists, etc., throughout the world to preach the gospel (Rom. 10:15)
  - Pay your taxes to your government and your obligations to God (Mat. 22:21)
  - Return tithe back to God’s house—for the work of the Lord (Lev. 27:30)
  - Give good gifts to your children and to those you love (Mat. 7:11)
  - Give to others who need to complete their assignments
  - Increase your giving to help the poor (Prov. 11:24-26, 19:17 and 28:27)
  - Solve any emergency or crisis that arises (Eccl. 10:19b)
  - Dream dreams big enough for you, your family and others—dreams which require the supernatural intervention of God

7. **God Blesses the Obedient**—One of the fundamental principles about “blessings” most overlooked in the Bible is that of **conditional promises**. Bible scholars list some 635 promised blessings for us as individuals. Without exception, ALL of them are conditional. That is, the Lord promises us that He will do something (blessing) if we will do something first (obedience).

Take, for example, the promise of salvation. While Jesus died on the cross for all, the promise of salvation is conditional upon us: *“That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved”*—Rom. 10:9. Thus “all” are not “recipients” of Jesus’ sacrifice on the cross, until they first do their part as provided in Rom. 10:9 above.

Take another example—that of being “born again.” Note the specified “condition” which comes before the promise: *“Except a man be born of water and of the Spirit, he cannot enter into the kingdom of God”*—John 3:5. Thus, all are not born again until they are born of water and of the Spirit (refer to Gen. 6:48-65 of the Inspired Version, which speaks of Enoch’s teaching regarding baptism (vs. 54-63, or more specifically vs. 61-63) and the “plan of salvation,” as preached by the Lord to Adam).

Be aware, too, that the following principle is noted 79 times in the Book of Mormon: *“If ye are obedient, ye shall prosper in the land”*—2 Nep. 1:34; it is also noted several times elsewhere in the Bible. If God’s principles are noted time and time again in Scripture, it must be because of their importance and because His Word is the same across time.

The same holds true of the promises and blessings given for a life of abundance. We cannot expect to receive the promises until we meet the conditions God has put forth in His Word. If we are disobedient, we have no promise and in many cases bring upon

ourselves, instead, a curse.

The Bible lists 37 groups of “sins of disobedience” that result in cursing. Consistently, according to God’s plan, these curses are not removed without repentance and obedience. *“But it shall come to pass, if thou wilt not hearken unto the voice of the LORD thy God, to observe to do all his commandments and his statutes which I command thee this day; that all these curses shall come upon thee, and overtake thee”*—Deut. 28:15 (see also Deut. 8:10-20; 27:15-26 and 28:15-68).

Because the blessings mentioned in Scripture are conditional, they are only attainable by those who are obedient. There are no such promises for those who are disobedient; in fact, curses are what are promised.

### III. Conditions Required for Receiving the Blessings and Promises of Abundance

Let’s consider several conditions noted in Scripture for receiving the blessings and promises of abundance:

1. **Getting our attitude and priorities straight** (priorities listed are from top to bottom)

<u>In Mammon’s economy the priorities are:</u>	<u>In God’s economy the priorities are:</u>
Lifestyle Expenses	Giving
Debt	Saving
Saving	Debt (elimination)
Giving	Lifestyle Expenses (basic)

Essentially, the choice is between being foolish with God’s resources and being faithful with them. Make the commitment to “unplug” from a consumption society and to live God’s way ... the way of abundance.

**Your part:**

- 1) Verbally ask God (in prayer) to help you change your attitude from the world’s order to God’s order.**
- 2) Make a commitment to “unplug” from a consumption society.**
- 3) Make a verbal commitment to God, affirming and professing that you will put your priorities in order.**

2. **Paying our tithe—Paying tithing not an option;**

Deut. 14:22 **commands** us to tithe. We must understand, acknowledge and live by the fact that, besides it being “holy,” the tithe is the Lord’s (Lev. 27:30). In essence, it is our heavenly “rent” for the space we occupy and the possessions the Lord allows us to use. The tithe is a debt and it belongs to God.

If you tithe, God will bless you and will “*open the windows of heaven*” for you. If you don’t tithe, your finances will be cursed and the devourer will destroy your fruits. It’s that simple. Mal. 3:10 is the only verse in Scripture which tells us to

“*prove*” (test) God. Consider the following about the tithe:

- “Giving” of tithes and offerings is the only real evidence of love (John 3:16)
- The act of paying tithe is evidence we have conquered greed.
- If we do not pay our tithe, we are robbing God of what is rightfully His (Mal. 3). The payment of tithe and “*heave offerings*” was recognition of Israel’s subjection to God—that He owned them and all they had. To withhold the tithe is to renounce the sovereign authority of God, which is to be guilty of the same sin as Lucifer’s (in the beginning).
- The act of paying tithe breaks the financial curse which is over our life and our family (Mal. 3).
- The act of paying tithe is acknowledgment of our belief and trust in the Word of God.

Let’s review what the Old and New Testaments, reveal concerning tithe:

### **Tithing in the Old Testament (OT)**

While we generally consider the “tithe” to be 10%, there were at least three tithes commanded by God and several “festival” celebrations (which normally lasted 7 days) wherein additional **offerings** were required, as noted below:

- **A First Tithe** (Gen. 14:17-24)—Abraham first gave tithes to Melchizedek; he did not take the spoils. Several Scriptures identify that the Israelites were commanded to tithe a tenth of all their increase (Lev. 27:30 and 32; Deut. 14:22)
- **A Levite Tithe** (Num. 18:21-24)—also considered a “*heave offering*” (vs. 24), the Levite tithe was given to support the Levites, who in turn gave a tenth to the priests
- **A Welfare Tithe** (Deut. 26:12-13)—was required every three year’s; it was a “*poor man’s tithe*”
- **The Feast of Unleavened Bread** (Ex. 12:17)—in remembrance of the Passover
- **A Feast of Weeks (Harvest)** (Ex. 23:16 and Deut. 16:10)—a firstfruits offering given in remembrance of—and honoring—God, who gave the harvest
- **Feast of Trumpets of New Moon** (Ps. 81:3)—a reminder of the mighty voice of God
- **Feast of the Day of Atonement** (Lev. 23:27-28 and Num. 29:12)—a celebration of the covering for sins
- **Feast of Tabernacles** (Lev. 23:34 and Deut. 16:13-14)—celebrated at the end of the year when all of the labors of the field had been gathered in

Biblical scholars have calculated that these individual tithes and offerings account for a total yearly amount of 23.3%. Within this group of tithes and offerings, we see that these required gifts were much more like a “tax,” in that this directive was not “voluntary.”

### **Tithing in the New Testament (NT)**

- The NT says nothing about tithing. Tithing is only mentioned 5 times in the NT (Mat. 23:23; Luke 11:42 and 18:12; Heb. 7:5-6, 8-9). In all cases, tithing was mentioned in reference to what the Pharisees were doing to fulfill the Mosaic Law.
- NT guidance regarding giving states: “*Upon the first day of the week let every one of*

*you lay by him in store, as God hath prospered him, that there be no gatherings when I come*"(Cor. 16:2). This passage identifies:

- Giving is incumbent upon each individual—it's a personal matter
  - Giving is to be proportionate—in keeping with one's income
  - Giving should be periodic—on the first day of every week
  - The law of tithing is superseded by the (higher) "law of love"—  
Essentially, how much do we "love" God?
- An example of NT giving by the Macedonian churches is recorded in 2 Cor. 8:1-8.
  - The NT tithing model expects us to tithe at least 10% ... plus more.
  - After Pentecost, as an illustration of their level of commitment, the saints had "all things common" (Acts 2:44 and 4:32).
  - Although NT Scriptures do not address further guidelines for tithing, by the 4<sup>th</sup> century AD tithing became firmly established in Christianity.
  - By the 6<sup>th</sup> century AD, tithing became a legal obligation for all Christians under penalty of excommunication and civil punishment.
  - By the 13<sup>th</sup> century AD, tithing was nearly universally practiced throughout Christendom.
  - In early America, the tithe was legally binding.
    - The tithe supported educational institutions.
    - The tithe took care of religious and social needs.
    - Then, in the 1800s, Unitarianism and socialism moved governments to carry out what churches had previously been doing—caring for the less fortunate.

Let's now review the conditions noted in Mal. 3:8-11: *"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. (9) Ye are cursed with a curse: for ye have robbed me, even this whole nation. (10) Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. (11) And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts."*

Although God is herein speaking to the nation of Israel, we know that all Scripture is given for the profit of mankind (noted in 2 Tim. 3:16, *"All scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness"*). Therefore, in this Scriptural passage (Mal. 3:8-11), God is also speaking to us, communicating principles which are to be guides for a keeper or custodian (a manager or a trustee). Briefly, God is expressing the pronouncement that if you have not paid your tithing nor consistently made offerings, you have robbed God, and are under a curse (namely, He will leave the devourer at your door). This curse is a disobedience curse, and no amount of prayer by anyone will release you from this curse (for more on Disobedience Curses, refer to this chapter in *Healing of the Spirit*). The only course of release from this curse is obedience (i.e. "paying" your tithes and "making" your offerings consistently). After God proclaims we have robbed Him, He tells us in vs. 10 how to rectify our sin: *"Bring ye all the tithes into the storehouse..."* (Note that Mal. 3:9 is the only

place in the Bible where God says “*prove*” [test] me.)

Yet look at the numerous blessings promised to those who are obedient in Mal. 3:10-11: “... *open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. (11) ... I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time.*” What a promise!

Unfortunately, most Christians (including many African pastors) either don’t pay tithing at all or pay it infrequently. It should be no surprise, then, that those who do not pay their tithe are suffering from poverty. And they will continue to suffer in this way until they begin to faithfully pay and return to God that which is rightfully His. If you want to observe the blessings that can result from paying tithe, refer to the incident recorded in 2 Chr. 31:7-12. In my experience, I have never found a person who, after beginning to tithe and experiencing the blessings and benefits of it, ever quit. God will bless you far beyond your tithe; and every time you increase your tithe, He blesses you more in return.

Suffices to say that tithing is what belongs to God for the space you occupy on the earth—“rent” for the use of what He has given you. Although the giving of offerings is optional; the giving of tithing is not. It’s all His. God wants increase (Remember the Parable of the Talents?); He wants to be paid. If He is, you are blessed. If He isn’t, you are cursed. It’s as simple as that. He is very jealous of what is His. When you input the tithing due to God into the Mammon economy, God gets upset, just as you would be upset if you were owed funds from someone who refused to pay you, but who instead spent it on other things.

**Your part:**

- 1) **Review your financial records. Record how much tithing you’ve paid from a previous time period (a month, quarter or year): \$\_\_\_\_\_.**
- 2) **Go to [www.crown.org](http://www.crown.org) >library >pamphlets >Crown’s Free Publications on-line >scroll down to pamphlets in the PDF format; click onto Giving & Tithing. Print it.**

3. **Give a “first-fruits” offering** (“first-fruits:” the first grain or fruit harvested each year—considered sacred and offered to God in thanksgiving and celebration in a special ceremony held on the Day of First-fruits)

Prov. 3:9-10 encourages us to, “*Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.*” God requires that we give our tithes and offerings **first** before we pay anything else; this is why it is referred to as “first-fruits.” If we wait until the end of the month to contribute, there is seldom enough money (or goods) left; then we are giving our “leftovers.” If we pay our tithes and offerings at the time we receive an income, honoring God first, there will always be enough to pay for our necessities.

Scriptures Requiring our Firstfruits  
Ex. 22:29 and 23:19

Scriptures Identifying Promised Blessings of Obedience  
2 Chr. 31:5-8 (so leaders can be encouraged)

Lev. 23:10-11  
Num. 18:12  
Deut. 18:4 and 26:2  
Neh. 10:35-37 and 12:44

Neh. 13:31 (so the Lord will remember you)  
Prov. 3:9-10 (so thy barns be filled with plenty)  
Ez. 20:40-41 and 44:30 (for “*the blessing of peace to rest in thine house*”)

**Your part:**

- 1) Commit to giving “first-fruits” verbally in prayer.**
- 2) Arrange your budget so this will happen.**

**4. Give to the poor**

Consider the following Scriptures which command us to provide for the poor. The poor and the widows hold a special place with God. He blesses those that provide for them.

- Deut. 15:7-11 Commandment to give to thy poor and needy brethren.
- Ps. 41:1-3 A blessing for considering the poor.
- Prov. 19:17 “*He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again.*”
- Prov. 21:13 “*Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.*”
- Prov. 22:22-23 “*Rob not the poor, because he is poor: neither oppress the afflicted in the gate....*”
- Prov. 28:27 “*He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.*”
- Prov. 29:7 “*The righteous considereth the cause of the poor: but the wicked regardeth not to know it.*”
- Ez. 16:49 One of the causes of Sodom’s destruction was not giving to the poor.

**Your part:**

- 1) Commit to giving to the poor each week or each month, even if it’s only a dollar (remember the generous offering of the widow’s mite).**
- 2) Include this amount in your monthly budget. Include the amount here:**  
\$\_\_\_\_\_.

**5. GIVE—We will reap what we sow**

In addition to providing for the poor, for widows and orphans, God gives us the opportunity to give ... and to reap bountifully if we do.

- Luke 6:38—“*Give, and it shall be given unto you; ... running over....*”
- Prov. 11:25—“*The liberal soul shall be made fat....*”
- 2 Cor. 9:6—“*... He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.*”
- 2 Cor. 9:10—He shall “*multiply your seed sown.*”

We give for one of three reasons: (1) I give because I want to do my duty and be obedient. (2) I’m giving because I’ve been promised rewards.” (3) I want to give

generously because I love my Father in heaven and want to please Him and minister to Him. (Luke 8: 3)

God's principle of abundance is based upon the concept of sowing in faith and reaping financial blessings. There is another principle teaching "**seed faith.**" Space does not allow its inclusion here, but the following are principles of that teaching.

- God commanded everything He created to multiply and become more (Gen. 1:11, 20 and 22).
- Something within you requires increase.
- Every seed contains a seemingly invisible instruction to reproduce more of its own kind.
- When you let go (plant) of the seed in your hand, God will let go of what is in His hand.
- A little seed can birth a huge harvest.
- When you keep what is in your hand, God will keep what is in His hand.
- When you increase the size of your seed-planting, you increase the size of your harvest (2 Cor. 9:6).
- A seed never planted guarantees a season of no harvest.
- Everything you have is a seed; if you keep it, that is your harvest.
- No one else can sow your seed for you.
- When you give your seed a specific assignment, incredible faith is unleashed (1 Ki. 17:13-16).
- Recognize the seed (gift, skill, talent, time, love, money) you have already received from God and thank Him for it (obeying the Law of Thankfulness).
- Thankfulness is a force, a law of the universe; without gratitude you do not harvest.
- Time is currency on earth and can produce what money cannot buy.
- There is a time for planting seeds; if the planting time is missed, so is the harvest.
- Sow what you have been given, and don't complain that you don't have more.
- When you sow, wrap your faith around your seed. Your **seed** is *what* God multiplies: but your **faith** is *why* He multiplies it.
- God does not recognize need; He only recognizes faith.
- "Seed-faith" is the process of sowing what you have been given, in order to create something else that you have been promised.
- "*...with the same measure that ye mete withal it shall be measured to you again*"—Luke 6:38.
- Asking is the key to receiving (Mat. 7:7-8 and Jam. 4:2-3).
- Faith requires an instruction—something specific (an amount or a result).
- When you make a "**seed faith promise,**" you've entered into a covenant between you and God. Don't ever be a promise-breaker with God.
- Crisis is the place of miracles, but "fear" gets in the way. [FEAR: false evidence appearing real]



- Waiting is the forgotten (but powerful) season between sowing and reaping.
- Some of the greatest blessings come after the longest waiting.
- If you dig up your seed to re-examine it because of impatience, there may not be any harvest.
- The size of your seed determines the size of your harvest.
- Save the tithe from Satan; either it is given to God or it will be collected by Satan.
- Until a Christian has experienced freedom in the area of money, he will never experience God's total plan for his life.
- Your tongue determines your harvest. You reap what you speak (Jam. 3:3-6).

For more on "seed faith," refer to *31 reasons People do Not receive their Financial Harvest*, *The Covenant of 58 Blessings*, or *7 Keys to 1000 Times More* (Mike Murdock, P.O. Box 99, Denton, TX 76202; 1-888-947-3661, [www.thewisdomcenter.tv](http://www.thewisdomcenter.tv)), or *Seed-Faith 2000* by Oral Roberts (at Amazon.com).

**6. Be good managers/trustees as stewards, be a good manager and/or trustee of God's possessions**

*"Moreover it is required in stewards, that a man be found faithful"* (1 Cor. 4:2.) Possession is not necessarily ownership. If we believe God owns it all, then we must accept our role and part as managers and stewards. Review the parable of the vineyard (Mat. 21:33-3; Mark 12:1-9; and Luke 20:9-16). When we acknowledge God's ownership, every spending decision becomes a spiritual decision. Other scriptures on stewardship include the following:

1 Cor. 4:1-2

**Your part:**

- 1) Verbally confess to God in prayer that you acknowledge and choose your role as steward and manager—not owner.**
- 2) Ask God to renew your mind (Rom. 12:2) to bring this belief into your heart and into your actions.**

**7. Faithfulness in little**

Luke 16:10-12 counsels us: *"He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?"*

One of the reasons you may not have abundance is because God cannot yet **trust** you with heavenly abundance. Before God will allow you to be His manager over the riches of heaven, you will need to show God you are a good manager/steward/trustee of the unrighteous mammon within your possession, as indicated in

the following passage: “*And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? (43) Blessed is that servant, whom his lord when he cometh shall find so doing. (44) Of a truth I say unto you, that he will make him ruler over all that he hath. (48) But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more*” (Luke 12:42-48).

Several scriptures require us to be good stewards. We are God’s “**agents**.” An agent is one who acts on behalf of the wishes of an owner. The way you spend your money is a diary of your relationship (faithful or foolish) with God.

8. **Don’t borrow; get out of debt**—The Mammon economy is based upon credit and debt. While Scripture does not call debt a sin, “**surety**”—or the taking on of an obligation to pay, without a certain way to repay—is seriously discouraged (refer to Prov. 11:15, 17:18 and 22:26-27). Borrowing is authorized only for items that appreciate, and are always worth more than what you owe on them, such as houses.

College students are in a situation not covered by Scripture. For some, an education may not be possible without the borrowing of funds. I am sure God understands. We are, however, in financial bondage when we are in debt and are not entirely free to do what the Lord wants us to do because of indebtedness.

- Deut. 15:6 and 28:12                   “... thou shalt not borrow....”
- Prov. 22:7                                “*The rich ruleth over the poor, and the borrower is servant to the lender.*”
- Rom. 13:8                                 “*Owe no man anything....*”
- Use credit cards in a manner designed of God (rule them; do not allow them to rule over you).

**Dangers of Indebtedness:**

- a) It presumes on the future.
- b) It decreases your ability to increase your future “standard of living.”
- c) It postpones or prevents your capability to face current and projected life-style decisions.
- d) It places the awesome power of compound interest to work against you; for example, credit card purchases cost 7-to-8 times the purchase price.
- e) Indebtedness may delay God’s plans for your life.
- f) Indebtedness distorts our ability to selectively distinguish “real needs” from “wants and desires.”
- g) Indebtedness encourages impulse-buying and overspending.
- h) Indebtedness and the ease of frequent credit card use stifle creativity, inspiration and resourcefulness.
- i) Indebtedness and the ease of frequent credit card use eliminate our ability to form necessary boundaries in our lives.
- j) Indebtedness (through example) lays the groundwork of teaching our children

- bad habits.
- k) Indebtedness denies God an opportunity to work in our lives and to teach us meaningful life-lessons.
- l) Indebtedness fosters envy, greed and covetousness.
- m) Indebtedness can disrupt our spiritual growth.
- n) “Debt” is considered a curse in the Bible.

### **Managing your Debt**

A majority of American families are spending (on average) \$400 more per year than they are earning. As a result, “consumer debt” is increasing and is presently the highest it has ever been.

#### ***Your part:***

- 1) ***Determine your gross household income amount for the month.***
- 2) ***Add up all your debt payments (including mortgage, taxes and insurance); assess your “monthly payment amount.” Divide monthly debt payments by monthly gross income amount to determine your indebtedness percentage.***
- 3) ***A manageable debt (D/I) amount is 36% or lower (37-42% is acceptable but 43-49% is too high), while a 50% amount suggests you need to take immediate action in lowering your indebtedness. Most loan officers will look at the M/I ratio (mortgage payments, including taxes and insurance, divided by gross income) and want this amount to be 28% or lower and for your D/I ratio (as calculated above) to be 36% or less (considered the 28/36 ratio).***

#### **Steps to Getting Out of Debt:**

- a) Cut up your credit cards.
- b) Don’t assume any more debt.
- c) Make a list of your debts—from smallest to largest.
- d) Make minimum payments on all but the smallest one.
- e) With any extra money, pay additional on the smallest debt.
- f) When the smallest debt is paid off, use that money for additional payments on the next smallest one.
- g) Do not refinance or consolidate your debts. This practice is merely a band-aid; it does not solve the problem. The problem is over-spending.
- h) If you cannot pay in cash, the Lord may not be ready for you to have it.
- i) Order “*The Ultimate Credit Handbook*” by Gerri Detweiler (\$5.00, Amazon.com).

#### ***Your part:***

- 1) ***Go to [www.crown.org](http://www.crown.org) >library >pamphlets >Crown’s Free Publications on-line >Scroll down to pamphlets in PDF format, click onto Debt & Credit. Print it.***
- 2) ***After reading it, go to the Liabilities/Debt Reduction Worksheet***

**Complete the information about your debts (or make your own spreadsheet). Sort your debts from the smallest amount (on top) to the largest amount (on the bottom).**

**3) After completing your budget, make and execute a plan to get out of debt**

9. **Prepare and use a budget to create a SURPLUS**

As a good steward/manager, a budget is not only required of us, it is “the tool that is most absent in the Mammon economy.” If you do not manage your finances within a budget, you will be managing them by the “bag” method: You will put all your money in a “bag” each week (or each month) and draw out for each new expense until the “bag” is empty, with no regard for priorities or cost-saving measures. Living on a budget will not be easy. It is, in a sense, “asking to go on a diet.” However, you may not be successful in your personal attempts to manage your money God’s way without a budget.

**Steps to Creating a SURPLUS (use the forms at the end of this booklet):**

- a) Determine your assets.
- b) Determine your indebtedness: debts and liabilities (as figured above).
- c) Determine your net worth, positive or negative.
- d) Determine your monthly income.
- e) Determine and record your current regular monthly expenses.
- f) Determine and record your irregular expenses, such as car and/or house insurance.
- g) Subtract your current regular monthly expenses from your monthly income amount.
- h) Determine if you have a surplus or a debt.
- i) Determine if there are assets you could sell in order to reduce your debt (monthly expenses).
- j) Compare your percentages in each of the expense categories with those provided in the chart.
- k) Determine what expenses you will reduce in order to present a **SURPLUS**.

**Your part:**

- 1) Go to [www.crown.org](http://www.crown.org) >library >pamphlets >Crown’s Free Publications on-line >Scroll down to pamphlets in PDF format, click onto family budgeting. Print it.
- 2) In the publication’s on-line section, select and print the appropriate “Percentage Guidelines” from the list for your income amount.
- 3) From the home page at [www.crown.org](http://www.crown.org), click onto tools; then click onto budget guide. Fill in your annual income amount (you can use the “net amount” after taxes and leave the tax line blank). Click the calculate budget button. Make whatever changes are appropriate.
- 4) Keep a record of your income and expenditures for a month.

- 5) **Analyze the actual income and expense amounts you have recorded. Make adjustments in order to create a surplus amount by reducing lifestyle expenses.**
- 6) **Compare your budget against the guidelines you have printed. Make additional adjustments so as to create a monthly surplus amount.**
- 7) **Prepare your anticipated budget.**
- 8) **Track your expenses every month and compare them against your budget (the Quicken or M/S Money programs are extremely helpful).**
- 9) **Assess or print out a monthly report which tracks your income, your expenses and your budget.**
- 10) **Keep a monthly summary of income and expenses for a year.**

10. **Limit spending to “needs” and “JUST wants”**

Mammon economy is driven by **wants and desires**. Adjusting to God’s economy is accomplished by making careful choices, commitments and decisions about the difference between what is perceived as our “needs and our wants/desires.” Additional Scriptures which are of value include 1 Tim. 6:8,

**Your part:**

- 1) **Commit to holding every purchase up before God (if you don’t have the cash to make the purchase, that is probably God’s way of telling you “No” or “Not now”).**
- 2) **Ask yourself, “Do I really need this?” If the answer is “Yes” ... then, “Why?” Commit to “unplugging” from the consumption society.**

11. **Save something each week or month**

*“There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up”—Prov. 21:20.* There are three essential functions for the use of a “savings account.”

- a) The implementation of an “**emergency fund**” (secured in the amount of three month’s worth of typical living expenses) in preparation for unexpected needs or expenses that arise (which are not monthly—such as car insurance).
- b) The implementation of a “**replacement savings fund**” for any future large purchases (such as an automobile).
- c) The implementation of a “**long-term savings fund**” for future costly expenses (such as an education, a new home, retirement).

The power of compound interest benefits those willing to save. Look at the diagram below and view examples of what the cumulative effect of saving just a dollar a day can be over a forty-five year career. Also shown are examples of the loss of money when charged to credit cards which charge you at a 20% interest rate.

Years	Piggy Bank	Invested in mutual funds at 10%	Charged to Credit card at 20% int.
5	\$1,825	\$2,329	-\$2,957
10	\$3,650	\$6,080	-\$10,316
15	\$5,475	\$12,121	-\$28,626
20	\$7,300	\$21,849	-\$74,190
25	\$9,125	\$37,518	-\$187,566
30	\$10,950	\$62,752	-\$469,681
35	\$12,775	\$103,391	-\$1,171,674
40	\$14,600	\$168,842	-\$2,918,457
45	\$16,425	\$274,250	-\$7,265,012

As is evident, the “**cumulative effect**” has great overall impact (for better or worse) on every major purchase made. A \$20,000 item can cost as little as \$17,700 if you save ahead monthly at \$295, earn at least 5% for five years and pay cash; whereas if you borrow for 5 years at 10% interest, it will cost you around \$25,500—or monthly payments of \$425.

**Your part:**  
**Commit to begin regularly saving, if with only a small amount each time period (weekly or monthly). Identify your prospective savings amount here:**  
 \$ \_\_\_\_\_.

12. **Make an annual accounting**

The manager of every business must keep accurate and current financial records and make frequent accountings to the owner. And we, as stewards and managers of God’s possessions, should expect to do no less; else we haphazardly and unintentionally operate on the economy of Mammon.

Although the Church recently moved to make filing an annual accounting an optional task, the Scriptures have not likewise changed nor have these spiritual commandments been revoked. Making an accounting to the Lord is a spiritual experience. Making an accounting is required of us in order for us to be obedient to the spiritual law. Making an accounting helps us to see how much the Lord is blessing us as we track our progress from month to month and from year to year. It is easy to rationalize why we should “not” do this. But do not underestimate the value of this sometimes inconvenient and/or unpleasant exercise. Simply put, if you make your accounting, you will be blessed. If you do not make an accounting, you open the gates of your spirit to the promises of the disobedient.

**Your part:**  
 1) **On a spreadsheet (or use the form entitled Liabilities/Debt Reduction Worksheet), prepare a list of your assets and liabilities (a balance sheet). List the assets at what they could be sold for at today’s market value. The liabilities are the debts you listed in the previous debt exercise—you may find you have a negative net worth. Track your net worth annually to**

**verify that your assets are increasing and your liabilities are decreasing.**

**Manage “SURPLUS” in a manner designed of God:**

- a) Tithe 10%
- b) Save 10%
- c) Reduce lifestyle expenses to create a surplus
- d) Live on the 80% that remains

**Your part:**

- 1) Commit to living on the 10-10-80 plan designed by God.**
- 2) Turn to the sheet within this text titled “My Promises to God” (page 28) and check the items you promise to act on—begin this effort within the next 30 days.**
- 3) Turn to the “Prayer for Release from the Curse of Poverty” within this text) and read the prayer aloud. Re-read (re-affirm) it aloud once monthly for the next 6 months.**

**13. Learn to be content**

As a daily discipline, learn to be content with God’s provision and level of abundance. Contentment is mentioned seven times in the entire Bible, and six times it has to do with money. As an example, Phil. 4:11-12 reads, “*Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content....*”

**Your part:**

- 1) Exercise your agency (“the right to choose and the power to act”) to be content with what you have until God gives you more.**
- 2) Confess this verbally each day in prayer to God for 30 days. Make a commitment to desire less.**

**14. Be thankful in all things (following the “Law of Gratitude”**

1 Thes. 5:18, “*In every thing give thanks: for this is the will of God in Christ Jesus concerning you.*”) God blesses a cheerful giver ... and one that is genuinely thankful in all things. The act of giving thanks (praise, gratitude, admiration, etc.) for all the blessings God has given us should not only occur at meal-times but often throughout every day.

- Additionally, review, Rom. 1:21 and Col. 3:15.

**Your part:**

**Every day verbally recognize, “acknowledge” (Prov. 3:5-6) and give thanks to God for your blessings, your good health, for food and for other forms of blessing or abundance. Thank Him in advance for the things you’ve asked for. Practice developing a thankful heart.**

15. **Your Goals**

Now that you are a “newly born steward” of God’s resources, what will you do with the surplus you will generate? After prayer and communication with your spouse (or others wise in financial matters), list the goals you have for the next 1-3 year period.

<p><b>Your Part:</b> <b>My “GOALS” for the next year are:</b> 1) _____ 2) _____</p> <p><b>My “GOALS” for the 2<sup>nd</sup> and 3<sup>d</sup> year are:</b> 1) _____ 2) _____ 3) _____ 4) _____</p>
---

**MY STEWARDSHIP COMMITMENT**

**DEED**

On this date I acknowledge God’s ownership and my (our) stewardship responsibility for the following:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Signed \_\_\_\_\_

Date \_\_\_\_\_



**NET WORTH WORKSHEET**  
**Assets & Liabilities**  
**(What God Owns and I Manage)**

“As of” date: \_\_\_\_\_

Assets	Value
Checking account	\$
Savings accounts	\$
Retirement accounts	\$
Home—market value	\$
Car(s)—market value	\$
Other possessions (garage sale value)	\$
<b>Total Assets God Owns</b>	<b>\$</b>

**LIABILITIES/DEBT REDUCTION WORKSHEET**  
**(What I Owe)**

Creditor	Monthly Payment Amt.	Interest %	Balance Owed	Pay-off Date
Mortgage balance			\$	
Car(s) balance			\$	
Education loan(s)			\$	
Family/Friends			\$	
Credit cards*			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
<b>TOTAL OWED</b>			<b>\$</b>	

\*List credit card debts with smallest one on the bottom.

**ASSETS MINUS DEBTS (or “Net Worth”)**                      \$ \_\_\_\_\_

## BUDGET PLANNER

<b>Income per/month—net</b>		\$		\$	
<b>Expenditures</b>	<b>% from chart</b>	<b>List actual expenses for the month</b>	<b>% of Total</b>	<b>List what expenses should be (budget)</b>	<b>% of Total</b>
Tithe					
Housing					
Food					
Auto					
Insurance					
Debts					
Entertain./Rec.					
Clothing					
Savings					
Medical/Dental					
Miscellaneous					
Investments					
Tuition/Books					
<b>TOTAL</b>		<b>\$</b>		<b>\$</b>	
Surplus/Debt		<b>\$</b>		<b>\$</b>	

## MY PROMISES TO GOD

I promise the Lord and these witnesses (“signed” below) that I will faithfully begin within the next 30 days to honor the items I have checked below. I expect to be held accountable to God and to these witnesses.

1. \_\_\_\_\_ I will read all the scriptures listed in this booklet within 30 days.
2. \_\_\_\_\_ I will acknowledge to God (by signing the above “deed”) that God owns everything and that I am a steward/trustee/manager over God’s property.
3. \_\_\_\_\_ I will do all in my power to serve God and not Mammon and to seek the kingdom first; I will “unplug” from the consumption society.
4. \_\_\_\_\_ I will believe Christ’s death on the cross atoned for the curse of poverty.
5. \_\_\_\_\_ I will believe that God’s plan for me is abundance and that He will supply all my needs.
6. \_\_\_\_\_ I will ask God to help me change my attitude and my priorities.
7. \_\_\_\_\_ I will be content with whatever income the Lord provides me with.
8. \_\_\_\_\_ I will be thankful in all things.
9. \_\_\_\_\_ I will honor God in my work and be content wherever God places me.
10. \_\_\_\_\_ I will tithe according to one of the following (check one):  
\_\_\_\_ 10% of Increase                      \_\_\_\_ Proportional Giving  
\_\_\_\_ Mission/Community Tithe              \_\_\_\_ Surplus/Increase
11. \_\_\_\_\_ I will give offerings from my surplus to show my love for the Lord.
12. \_\_\_\_\_ I will give firstfruits each payday.
13. \_\_\_\_\_ I will give to the poor as I am able.
14. \_\_\_\_\_ I will ask God to bless me bountifully as I reap what I sow.
15. \_\_\_\_\_ I will save something every payday.
16. \_\_\_\_\_ I will prepare a plan to get out—and stay out—of debt.
17. \_\_\_\_\_ I will sell assets or reduce my lifestyle expenses so as to produce a surplus.
18. \_\_\_\_\_ I will spend only for needs and “just” wants.
19. \_\_\_\_\_ I will read a book on sowing and harvesting SEED.
20. \_\_\_\_\_ I will keep good records of my income and expenses.
21. \_\_\_\_\_ I will prepare a budget, record income and expenses and compare them monthly.
22. \_\_\_\_\_ I will make an annual accounting and give it to my church treasurer.
23. \_\_\_\_\_ I will manage my surplus as a good steward (God’s way).
24. \_\_\_\_\_ I will have someone pray over me that I might be blessed financially.
25. \_\_\_\_\_ I will find someone to whom I will be accountable for these promises.

Signed \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

**“OPTIONAL”**  
**HEALTHY FINANCIAL MANAGEMENT PRACTICES**

- \_\_\_ Avoid Christmas debt
- \_\_\_ Sign up for an automated savings plan
- \_\_\_ Increase contributions made to your 401(k) plan
- \_\_\_ Get started with a simple investment program
- \_\_\_ Automate a dollar-cost averaging program
- \_\_\_ Start a college savings program for each child
- \_\_\_ Maximize your IRA contributions
- \_\_\_ Open a non-deductible IRA
- \_\_\_ Read one book this year on investing
- \_\_\_ Consider index funds for safety purposes
- \_\_\_ Diversify out of your company stock
- \_\_\_ Run your retirement numbers
- \_\_\_ Understand your retirement benefits
- \_\_\_ Review your life insurance strategy
- \_\_\_ Consider term insurance—invest the difference
- \_\_\_ Consider what a trust can do for your family
- \_\_\_ Save now for your children's future
- \_\_\_ Make a will—write a letter of instruction
- \_\_\_ Prepare a living will
- \_\_\_ Prepare a durable power of attorney

Signed \_\_\_\_\_ Date \_\_\_\_\_

## My Prayer for Your Finances

- I want you to excel in the grace of giving. (2 Cor 8:7)
- I want you to give more this year than you gave last year, and more next year than you gave this year, and still more the year after that. (2 Cor 9:6-8)
- I want you to reap a generous harvest. (2 Cor 9:6)
- I want you to bring joy to the Father's heart, because He just loves a cheerful giver. (2 Cor 9:7)
- I want you to experience what it's like to receive God's abundant provision as you give in good measure. (Luke 6:38)
- I want you to demonstrate your faithfulness as you earnestly seek to prove the sincerity of your love. (1 Cor 4:2, 2 Cor 8:7-8)
- I want others to praise and glorify God because of your obedience in giving. (2 Cor 8:11-13)
- I want you to make acceptable sacrifices that are well-pleasing to God. (Philip 4:18, Heb 13:16)
- I want you to give in full proportion to your ability. For many, the tithe is a good place to start but a poor place to stop. (2 Cor 8:11)
- I want you to know what it's like to see God supply all your needs out of His glorious riches in Christ Jesus. (Philip 4:19)
- I want you to move on toward greater spiritual usefulness by proving yourself faithful in small things. (Luke 16:11)
- I want your giving to convincingly testify to your belief that God is the owner of everything. (Psalm 24:1-2)
- I want you to be able to gladly lay aside earthly wealth because you have God as your treasure. (Psalms 63:1,3,8)
- I want you to be loved and prayed for all the more. (2 Cor 9:14)
- I want you to be Christ-like in making sacrifices so that others might become spiritually rich. (2 Cor 8:9)
- I want you to have the satisfaction of being singled out as a good example to others. (2 Cor 8:1-3)
- I want you to have a sense of urgency about making the most of your opportunities because you don't know what tomorrow holds. (John 9:4, James 4:14)
- I want you to learn and enjoy the secret of contentment. (Hebrews 13:5)
- I want you to gladly count everything a loss compared to the priceless gain of knowing Christ, our Lord. (Philip 3:8)
- I want you to earn treasures in heaven where you will value them forevermore. (Matt 9:19-20)

I want all these wonderful things for you. And really, don't you want them, too?

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