

THE ROADS OF MONEY

A Heartfelt Guide to Financial
Wisdom

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INTRODUCTION

This book will reveal The Four Roads of Money and be A Heartfelt Guide to Financial Wisdom.

Let's begin with a simple truth: money is a messenger. It tells the story of your values, your discipline, your priorities, and sometimes, your pain. Every naira, or dollar that comes into your hand carries purpose, but only if you give it one.

Many of us are blessed with income, but not all are graced with wisdom to keep and multiply it. And that's why in this my writing to you, I want to share something deep and practical, **the four things that happen to money the moment it enters your hand**. Understanding this will bless your journey, your family, and your future.

CHAPTER ONE

URGENCY

"The Thief of Peace"

The first enemy of safety is urgency. Not real emergencies, but that emotional pressure we put on ourselves to spend immediately. Things that have been hanging and irrelevant to us to buy started coming with good reasons to be purchased. We see so many possibilities in having them even with the money we have or that we are keeping somewhere. It is a robbery of a balanced financial future.

Money comes in and suddenly, "I need to buy this now." "Let me just fix that quick." "I don't want to miss out." "There is this opportunity I saw."

Beloved, urgency without planning is a thief. It robs you of the blessing of thinking. The first law of money is stillness. Let your money sit for a while before you decide what to do with it. When money arrives, don't rush. Money that waits grows roots. Money that rushes out leaves regret.

If possible you can even use it to buy an asset you can resell in the nearest months. By that you mind escaping the ownership of it. Most times you assume you know what to use money for, holding it to yourself waiting on what to use it for and at last it keeps reducing. Meanwhile if that money is not in your hand, you will still be living.

A sister was scammed with 250k from her house rent in Ibadan and after that she is doing fine now. I told her, if you keep this money or someone asked you to keep it to buy half a plot of land, you will believe you need it to solve this and that. It will look as if you are cheating yourself of having such money and not using it. But when it disappears, life moves on. This is what keeps us in the circle of repeated rotation in financial struggle instead of planting seeds for harvest.

It has happened to me many times that I forgot money somewhere unknown only to find it back later after many days. That's part of the rules I use in making savings. Once I save the money, I assume it does not exist. There is no need or calls that will make me think I can bank on it. It has gone. It has gone. That's what helps me mostly to use money for whatever I want to use it for.

By this way of life, I have rebuked parasites and so on in my finances and also even in times I was sick while having savings, I do borrow if I can or I use faith. If the money is not there, I won't die. This has helped me to trust God more and also pray against every urgency that takes away my savings. It works. I am disciplined with Money but also on some levels I don't keep money with myself. I save it with a trusted fellow and give the rules of when and what I want to use it for. Mostly those fellows are the people I have practiced those principles for, so since I have done it for them, they will surely be strict with me too. If I can't save with any place trusted beyond my reach, I buy an asset or invest it into a project.

I learnt in this journey that there is spiritual and even natural energy we release from our mind when in urgent need to solve problems when we don't have means compared to when we have the means. That's why many of us will be fighting our debtors as if they are the delay for not settling what we have to settle. The truth is if they have paid the money before that time, you might have spent it before that problem arises. Tackle your issues with what matters and let your savings breathe. When life sees that you remain stronger than circumstances, it will bend. Unless you don't have a

genuine goal for that money. Your goal for having a savings culture is enough to keep you disciplined at it. But for financial rest, save to invest.

A guy came to me explaining how his family “is” poor and he needs to be financially free. I asked him some questions and I see he has never saved up a certain amount before. I prayed with him and taught him some things. Then he was back with testimonies of saving 100k ever first in his life without him needing it for anything.

I discussed what he would like to do as a business and he said dry cleaning. I told him the money can't be enough to start unless he wants to start manually. I said being his first experience of saving up that amount freely, he should buy a coin and keep it. I recommend the coin I know I am sure of but he said he wanted to keep it in an app so that it will be saved there and yield. I told him, with what I know with money, you will spend it. The moment that money is there, you will be thinking about it and to proceed will be hard for you. Unless you can go and look for something to buy and use it to pay part payment to be balanced e.g washing machine (He told me of his interest in laundry). He said he is not fit for the assurance of finding balance. I said you will be pushed to find the balance. But I have to leave him to learn by experience.

Later he was back, he had spent it. He said his daddy has this and that need and he has to borrow him. Who will be a good child and not borrow his daddy?. But that is a rub on the future. The issue of the dad will be solved if the money is not available. It is not even a very serious situation but there is an option somewhere. It is to use your seed to solve a Temporal issue.

Since you know what you are doing is for the safety of your financial future and your parents, you should be able to apply delay gravity and launch in prayers to cover up for them. It is even a beautiful thing to trust God for need rather than your money.

I have the experience of such many cases and some people I make sure I denied of such privilege and later they came to thank me for being strict on them. If you really desire for financial breakthrough, you have to be strict in your dealings and learn to build something that will last longer than short satisfaction.

CHAPTER TWO

SUDDEN DESIRE

"The Silent Killer"

Money increases, and so do desires.

Isn't it amazing? Before you had it, you were content. Now that you have it, you suddenly "need" new clothes, new devices, new lifestyle. That is not needed, it is emotional inflation. You don't have to respond to every desire just because you can. Delay your desires or even kill it. You have a future to build. Don't use money that you know it is rarely you get it for flamboyant reasons.

Self-control is the true value and currency of wealth. If you can't say "no" to yourself, life will say "no" to your dreams and vision.

See, I have seen people who said I am not social because I don't go out to restaurants, eateries and so on. They later know I am more of an eatery person than them when I visit eatery almost every now and then even if it is to buy something I can buy randomly somewhere else. When they were buying expensive clothes and shoes and funky

lifestyle, I was so key to building up and saving. I bank on trust in God and reading, studying to be financially free. Taking savings as a core course and what takes money from me is something that will help my financial growth or skills. It is like 3 years down the line I know that there is no shame in being looked down upon. Even they can't successfully look down on me then because I solve most of their financial problems than they do themselves. Despite their seems social by then, I am still a go to person in terms of financial problems.

You see, if you are on slippers on your street and someone is laughing at you with your account growing, there is a way with your high esteem, you shake your head for those laughing at you because you know what you are doing.

That's why we say rich men don't use expensive things. It is a lie. The reason poor men use expensive things is because they want to be okay and look rich. Rich men don't need to look rich, they know they are rich. So they dress normally and do great things.

A lady saw me one day on a truck when I had just concluded my OND schooling programme and was working as a manager of a waste contractor

company and was laughing at me. It was the day she saw me share some things on my Facebook handle that she inboxed to me that she wants to learn financial freedom. I told her to find a maid job and do, she needs sense and it takes spiritual and natural senses to be wealthy. That's on a cruise to remind her of the day she laughed. I orientated her and shared with her how that job then is even a passion for me beyond seeking for earnings.

See, if you feel shy wearing less expensive products, it is because you are poor. The problem is your mindset. Be focused on your future, the insult can't last. If you have value beyond cash, you won't even be ridiculed.

I have a friend during his service year. He and his friends decided to save 50% and use 50% to cook together. He has to pull out later when complaints are too much about “poor” feeding despite eating like anything. So, he has been using the money given to him at his PPA to drop his own contribution for cooking so he opted out since the expenses are now going to be too much.

They left him alone and others continued cooking largely. He eats once a day though because he fasts almost everyday. So, beans were his favourite. You should understand the sustainability

of that food and the nutrition to the body. So at least he eats once or twice, he is fine.. He has a background with normal Financial flow, so he trusts God for his feeding so much that he took a bold step not to touch his allowance as he hasn't touched it before.

At the end of service, these guys were sharing how it was impossible to have savings. He then told them he didn't touch his own money. These are people whom their PPA are from the same place so no way to have said he has more privilege than them. He showed them the proof by showing them his account. No transaction was made; only the monthly allowances were credited.

I know someone will say it is impossible but glory be to God, It is possible. I have a sister who has saved up her salary for almost a year even despite the family and life demand. When you don't know what the pain will bring to you, you can't be bold to go through the pain. It takes the magnet of the glory ahead of you to go through the pains of now.

Let me tell you this top secret, lack of vision and what to do with money is what makes many find it difficult to save and also always quick to find what to lavishly use it for. If any other expenses suddenly come for you now as a bill, you won't know where

the energy to cater for it will be coming from. It is not about you having many bills but about not having substantial knowledge on what to do for financial increase. If you know, you will give it what it takes.

If you know something will solve your problem, you will give it all it takes. There is hunger in Nigeria but people find money to invest into Cbex which scammed them later. The unbelievable people even use huge amounts of money. Sincerely speaking, if you know an amount we save you from financial problems, you will go hungry to save it up and find it. But the problem is you don't know, so when advised to save up an amount it looks impossible and too hard to do.

For example, you know you will get 600k from dropping 400k in Cbex within one month. Then you go and join a contribution and start shouting you want to pick first. Why didn't you join it before now? You will say there is no way I will continue paying it. But you are sure 200k profits from Cbex will help you so you are giving it all it takes to raise 400k. Your problem is not necessarily money but what to do to increase your income.

So, trust God for your needs. Reduce your expenses and leave low. Learn to increase your

earnings. You can reach out to me for mentoring. The beauty of the result will cancel every insult you must have gotten talking of the worst is for people to pity you not knowing you are growing inward. Mind you, you won't be looking pitied. It is a hopeless man that looks pitiful.

That leads to the next stage which is common to almost every one of us on earth.

CHAPTER THREE

WANTS AND NEEDS

“Beyond the Moment”

The most dangerous spending is spending that forgets the future. We often confuse wants with needs, and we forget that tomorrow is always listening to today's decisions. Some things look necessary now, but they are only distractions in disguise. You don't need everything life offers you.

Learn to separate emotion from necessity. Ask yourself, “Will this matter in 6 months time? Will I be proud I bought this, or will I wish I had saved instead?” If I buy this, can it refund this money to me in 5 months?. Discipline doesn't mean you don't enjoy your money, it means you enjoy it with wisdom. Spend with your future in mind.

A lady once asked me in challenge towards feeding a family as a married man, "what

will I be using to feed my family since I am jobless and being a full time minister?" I told her that I am not thinking about what I will be using to feed my family but what I will be using to feed nations. She was shocked and confused. I just told her that she has a myopic eyes and has been limited to the limited system of the world. I told her, if you work from your head to your toe (Labour with your body) you will die struggling or hustling as you all used to call it. But if you work from your neck upward (using your brain and senses - working smart through studies, inventions, vision, and your mind), you will work with ease and not be in bondage to time.

To the glory of God, I have been into full time since 2019 and I have never been stranded with good things including primary things like data or airtime not to talk about begging anyone for anything since 2018 even before I started the full time. I shared

some of these life secrets most times but today is not for story.

It is not by power and not by might but by the spirit of the Holy ghost. If you don't believe you can, you can never. I have once taught a class sharing about the levels of labour, what people use to labour, who is serving and working for who.

The moment you save up to 100k, needs start coming, you start looking smart with sudden business ideas. Feeling unable to wait till your target time. Some will even change their purpose of savings. Smiles.

Let's go to the last step which almost 99% of people never reach. Because before you escape the first to third enemy, you will sweat, a lot to put together to be able to pass through but once you can be key in your dealings, you are no more going to be a constant victim of those things. If you mount on the wings, financial life will start becoming very easy for you.

CHAPTER FOUR

OPPORTUNITY

“The Doorway to Increase”

Sometimes, money comes and it's not time to act. A genuine opportunity will surely show up, one that aligns with purpose, growth, or good investment. These are the moments where you must already have savings, because opportunity favours those who are prepared.

You cannot grasp opportunity if your hands are always empty. That's why savings is not punishment, it is positioning. It's preparing for the open doors God has ordained for you.

So, ask yourself: If the opportunity I have been praying for came today, would I be ready?

Like you desire for a plot of land around 500k but hope you know you can be prophetic so much that with 300k you can get that same plot of land? Where is that 300k please?. You have spent it before it reaches up to that amount.. You have been unable to save it. Many of us are waiting for miracles to drop not knowing that the 1Million naira

you prayed for comes steadily. That 10k someone gave you yesterday which you are not even expecting is part of the answers to your prayers. It takes wisdom to save up at least 5k from that 10k. The unexpected money that drops into your hand should go to your savings for something to put it into for increase.

Go and ask every rich man to tell you the truth, financial breakthrough is a transitioning of the spirit plus your positioning to grab opportunities. Opportunity will always come for your money but the first three visitors will rush you so hard towards blocking you from first seeing any opportunity.

Money is not just paper. It is power, purpose, and potential in your pocket. But only discipline, vision, and patience can activate its blessing in your life. Train your heart to resist impulse. Educate your hands to save, even if it's small. Build a future where your money works for you, not where you work to undo the damage of poor spending.

Let your money become a servant of your vision, not a master of your emotions. Because in the end, wealth is not just what you earn, it's what you keep, what you multiply, and what you release wisely.

Work with like minded to challenge yourself to act accordingly, life is easy when you journey with like minded. Learn to spend faith, prayer and the power of God with mercy and grace on your urges, wants and needs more than you bank on your life savings. Some people trust their own strength so much that they plan to save up for unwanted expenses. It is a mindset. The unwanted will always come since you have a table for it already. May God bless the works of your hands, and may He give you the grace to handle the fruit of your labour with divine wisdom.