MY PERSONAL NOTES ON FINANCE

BY JOYCE MEYER

Beloved, I pray that you may prosper in every way and [that your body] may keep well, even as [I know] your soul keeps well and prospers.

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“In order to make it to your financial freedom, you're going to have to get to the point where you are ready to say, ‘I am not going to live like this! I don't care how long it takes me to dig my way out of this mess. I'm going to keep my eyes on the freedom, not the digging, and I am going to be free!'"

-JOYCE

1 YOU CAN DO IT!

God has taught me so many lessons over the years about finances and I want to share them with you as an encouragement that it is possible to live in financial freedom. Whatever your goals are for your personal finances, I want to first of all tell you... You can do it! And wherever you are financially, I've probably been there too. I remember days when I had to trust God for the provision we needed just to buy underwear and shoes for my kids. Going through that season in life taught me a lot about learning how to walk by faith and trust God for everything I need, but I do believe that God doesn't intend for us to struggle financially our entire life.

The purpose of this book is to help you understand what God has to say about our finances, to share practical steps that can help you make the most of what God has given you and empower you to take the steps needed to get out of debt and develop a deeper passion to be a giver. I'll say it again: It's possible for you to live with financial freedom!

The Rich Young Ruler

Luke 18 is an often-misunderstood passage of scripture when it comes to our finances. Jesus' command to “sell everything you have and give to the poor" may mean something very different than you have previously thought.

The man Jesus was talking to in this scripture clearly had too strong of an attachment to his money and possessions. Jesus knew his heart was in bondage to personal wealth instead of having a pure heart that sought after God.

Matthew 6:33 says, *But seek first his kingdom and his righteousness, and all these things will be given to you as well (NIV).* When we put God first in our lives, then we won't become attached to money and material possessions. We'll be willing to give whatever He puts in our hearts to give.

Although we should always know the state of our finances (see Chapter 5), we should never think about money too much. You don't need to chase blessings. Instead, chase after God and His blessings will come to you, which are worth much more than just money.

I won't be able to tell you everything you need to know about finances, but what I hope to do is encourage and provoke you enough to do what you need to do. There are a lot of systems out there, and different things work for different people, but none of them are going to work if you don't have a deep desire to do them and if you're not willing to put some time into it.

Plan Your Prison Break

For some people, getting out of financial bondage can be like breaking out of a prison. It makes me think of a movie I've seen about a man who breaks out of prison after being sentenced for a crime he didn't commit. His prison break happens very slowly—over a long period of time—by digging a hole in his prison wall with a spoon. I bet if his focus was only on the digging and the amount of time it was going to take him to work his way out, I'm sure he would have given up along the way. But by focusing on the freedom he was achieving slowly but surely, he was able to chip away the barrier that restrained him and finally break free.

In order to make it to your financial freedom, you're going to have to get to the point where you are ready to say, “I am not going to live like this! I don't care how long it takes me to dig my way out of this mess. I'm going to keep my eyes on the freedom, not the digging, and I am going to be free!"

Commit your way to the Lord [roll and repose each care of your load on Him]; trust (lean on, rely on, and be confident) also in Him and He will bring it to pass.

PSALM 37:5

As you read through this book and start to put its teachings to work in your life, remember that God is on your side. He will give you wisdom and show you what to do and where to start digging first. Your breakthrough might come quickly, or it may take some time. Just remember to keep your eyes on the freedom and you'll make it!

I pray this book puts a determination down in your spirit to break free from your financial burdens. The journey may not be easy, but I promise it will be worth it!

"I PRAY *this book puts a determination down in your spirit to break free from your financial burdens.*

The journey may not be easy, but I promise it will be worth it!"

“If we will trust God and refuse to worry or think about what we don't have, then He will give us more as we show ourselves to be good stewards over what He's given us"

-JOYCE

2 THE JOURNEY TO FINANCIAL FREEDOM

As you begin your journey to financial freedom, there are a few things I think it's important to understand. These include what it means to be a steward, the role of money in our lives and the tests you are going to have to face.

In his book *Money Came by the House the Other Day*, Robert Katz explains the principle of stewardship and how God uses our finances to develop our character:

Jesus uses parables regarding financial stewardship to teach us about the importance of developing Godly qualities such as perseverance, discipline, charity, compassion, sacrifice, integrity and honesty. Money is an ideal training tool because God knows "...where your treasure is, there your heart will be also" (Matthew 6:21). And so, for the Christian, the goal of stewardship is much greater than simply paying your monthly bills. The goal is preparation for eternity.

Steward vs. Owner

We must realize that we don't really own what we have; everything is a gift from God. We call ourselves stewards, but sometimes we have the tendency to act like the owner; however, a steward is someone who manages property for someone else.

There's a young woman who helps take care of my personal belongings when I travel to conferences. While she's working for me, she is a steward of my things. They are not hers, but she is responsible to care for them. It's the same with our money. It's not ours, but it's our job to take care of it the best we can.

The Bible teaches us that everything in creation belongs to God. Psalm 50:7 and 9-12 (NIV) says,

Listen, my people, and I will speak; I will testify against you, Israel: I am God, your God. I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the insects in the fields are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.

Everything belongs to God. He simply allows us the great privilege of caring for it. And one of the best ways we can do that is to not be wasteful.

Avoid Waste

In John 6:12, after Jesus fed the multitude He told the people, *Gather up now the fragments (the broken pieces that are left over), so that nothing may be lost and wasted.* Now, He could have easily done another miracle, so why clean up all the leftovers off the ground? Because He knew the importance of making the most of what God has provided.

Ephesians 5:3 talks about not living a wasteful life:

But immorality (sexual vice) and all impurity [of lustful, rich, wasteful living] or greediness must not even be named among you, as is fitting and proper among saints (God's consecrated people).

God gives each of us the talents, abilities, and finances in the proportion that He believes we can handle. Matthew 25:15 is a good example of this: *To one he gave five talents [probably about $5,000], to another two, to another one—to each in proportion to his own personal ability.* What we need to do is take what we have and do the best we can with it. If we will trust God and refuse to worry or think about what we don't have, then He will give us more as we show ourselves to be good stewards over what He's given us.

Any time we spend money personally and through the ministry, Dave and I strive to use God's wisdom and do what is right in His eyes. We are not only accountable to our partners; we are also accountable to God, and I know I want to be able to say that we used everything God gave us to the best of our ability.

Pass the Tests

His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!"

MATTHEW 25:21 NIV

This scripture shows us that God watches us to see how we handle our money before He releases other things into our life.

There are two specific tests that we all need to pass when it comes to finances: how we act when we don't have money, and how we act when we do.

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.

PHILIPPIANS 4:12 NIV

The apostle Paul is saying here that there were times in his life when he had great need and there were times when he had more than he needed. And he learned how to handle both—to be content in all situations. It's important for us to learn this too, because almost every person who serves God is going to go through a dry time financially.

Shortly after God called me into ministry, He asked me to quit my job so I could focus on studying His Word. And for *six years* we had to have a miracle every single month to be able to pay our bills. That was just for our bills—nothing more. I remember going to garage sales with maybe $10 or $15, praying for God to help me find basic things we needed, like shoes for the kids.

I can honestly say that I'm thankful for those small beginnings. It was in those times that my faith was strengthened and I truly learned to lean on God for our every need. And I don't think that's a bad place for people to start, but I don't think that's where you have to stay your whole life.

You have been faithful with a few things; I will put you in charge of many things.

Matthew 25:21 NIV

So while you are in the middle of the tests and waiting for your financial

breakthrough, I want to encourage you to put a smile on your face and see something good for your future. Be a good steward with every penny God's given you, give to help others, work really hard, keep a right relationship with money, and little by little God will give you more.

The more you increase, the more you'll be able to be a blessing in the body of Christ. Then, as you help others, you'll be able to sing the praises of a good God who continually provides for His children.

TAKE ACTION

ASK YOURSELF:

What am I doing with the money God has given me? Trust God to show you the places where you need to use your money and believe that He will be faithful to bless you for your obedience.

“Our pursuit of money can ruin our relationship with God, but it doesn't have to...as long as we keep things in balance and don't let ourselves crave money more than we crave God"

-joyce

3 money & relationships

There are more than 2,000 verses in the Bible that talk about money and one of them uses the phrase “a root of all evils."

For the love of money is a root of all evils; it is through this craving that some have been led astray and have wandered from the faith and pierced themselves through with many acute [mental] pangs.

1 TIMOTHY 6:10

Notice that it says “the love of money" is *a* root of all evils. It doesn't say that money *is* evil. Sure, money can be something that draws people away from God and can destroy relationships, but it also can be a wonderful tool. It can be used to bless many people, to relieve suffering, and to preach the Gospel.

That's why I think it's important for us to discuss how money affects our relationships, including our relationship with money itself. If we are aware of the pull money can have on us and how it can affect certain relationships, then we can understand how to keep things in balance through our relationship with God and making Him our number one priority.

Our Relationship with God

Our pursuit of money can ruin our relationship with God, but it doesn't have to...as long as we keep things in balance and don't let ourselves crave money more than we crave God.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

1 TIMOTHY 6:17-19 NIV

Money can also reveal whether or not we love God. That might make you uncomfortable, but let me explain what I mean. Jesus said if we love Him, then we will obey Him. It's good for each of us to examine our heart attitude about giving and consider whether we're doing what God is asking us to do. For example, do you tithe? Do you give when God asks you to give? Do you have possessions in your life that you know God has asked you to give away, but you still have them?

I ***If you [really] love Me, you will keep (obey) My commands.***

John 14:15

As I said before, God will test us to see where we are in our relationship with Him and whether or not we can handle more. As soon as we start letting things get in the way of our relationship with God, He will remove those hindrances to help us grow closer to Him.

For example, I believe God was testing Abraham when He asked him to give

up Isaac because Isaac had become more important to Abraham than what he should have (see Genesis 22). God wants to bless you immensely, but He also doesn't want anything to come before Him—whether it's money, position, people or anything else.

God is so wonderful! And whether we realize it or not, we all desperately need Him every single minute of every day. He is the source of everything that's good and everything we need to have abundant life! That's why it's so important for us to keep Him first.

So when God brings blessings into your life, be careful not to let your desire for His presence and your relationship with Him fade. Because the only way to keep your peace and joy is to keep God first and to worship Him for who He is.

But seek first his kingdom and his righteousness, and all these things will be given to you as well.
MATTHEW 6:33 NIV

God wants us to have what we can handle, but He loves us too much to give us anything that will cause us to lose our faith.

Satan's great lie is that security comes from always seeking a little more than we currently have. He wants us to waste our lives believing that as our assets rise our fears will diminish, that power brings peace to our spirit and that our deepest desires and biggest problems are solved simply by having more. This quest for abundance is always a trap.
ROBERT KATZ
Money Came by the House the Other Day
...Let the Lord be magnified, Who takes pleasure in the prosperity of His servant.
PSALM 35:27

Our Relationship with Money

The Bible never tells us to love money, but it does tell us what to do and what not to do with it. In order to keep a healthy, balanced relationship with money, we need to learn to respect it. We really can't expect to receive any money if we're not willing to respect money. We all hope God blesses us outrageously, but we have to learn to take care of what He has already given us before we can expect Him to give us more.

You have been faithful with a few things; I will put you in charge of many things.
MATTHEW 25:21 NIV

Our Relationships with Others

God wants us to enjoy what we have, but our attitudes and relationships with others are so important. In fact, how we treat people is more important to God than just about anything else.

God wants us to treat people well, be generous and ready to share with other people. People who are wealthy or are in positions of authority over others sometimes face the temptation to use their power in a way that makes them feel important, but that grieves God. In His Kingdom, leaders are actually humble servants of those they have authority over.

As for the rich in this world, charge them not to be proud and arrogant and contemptuous of others, nor to set their hopes on uncertain riches, but on God, Who richly and ceaselessly provides us with

everything for [our] enjoyment. [Charge them] to do good, to be rich in good works, to be liberal and generous of heart, ready to share [with others].

1 TIMOTHY 6:17-18

The story of Lazarus is a great example of how important it is to treat others well. In Luke 16:19-20, we learn about a rich man who had it all—the best life, best clothes, best food. And at his gate there lay an utterly destitute man named Lazarus. It says he was begging and was very sick, even covered in sores.

Every time the rich man went in and out of that gate he had to see him lying there, but the sad thing is, he never did anything for him. Please don't allow your status or amount of money negatively affect how you treat others. People all around are hurting and we need to keep our eyes open and be excited every time we get the opportunity to meet a need.

Our relationships in this life are so important. If we can maintain a balanced relationship with money and not let it affect our relationships with God and others, we will be able to live in joy, to help a lot of people, and God will receive all the glory!

TAKE ACTION

BREAKING UP IS HARD TO DO...

but sometimes we need to be willing to do it. Even if you have to literally take out your checkbook, debit card or piggy bank and talk to it, you need to be able to say, "You're nice and I enjoy you, but I can live without you if I have to; however, I cannot live without God and I am not going to let you have first place in my life!"

"The main reason for abundance is so you can put a smile on other people's faces by helping meet the needs they aren't able to meet.

There are so many waiting for a miracle and God could use you to give it to them"

-JOYCE

4 principles to live by

My husband, Dave, has always been very wise with money even though he hasn't had any special training for it. I think one of the biggest reasons for this is that he is a very patient person. He is willing to wait on things and save his money. There's also a certain philosophy about how to handle money that he's taught me and our children and has used in our ministry.

If you can learn to live by these four important principles, your borders will begin to expand.

Principle #1: Work

If you want to receive a breakthrough in your finances, you're going to have to be willing to put in some hard work.

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 ancestors, as it is today.

DEUTERONOMY 8:18 NIV

Notice that this scripture says God gives us “the ability to produce wealth," or the power to get wealth. That's why if we're just living riotously and then praying for financial miracles, it's not going to work. God doesn't just give us wealth—He gives us the power, wisdom, prudence, knowledge and management skills to handle our money properly and work to get more.

A lot of people want today what it took their parents years to get. Now, I'm not saying that God can't bless you with money supernaturally, but most of the time we are going to get it through diligence and hard work.

Working is more than simply showing up and punching a time clock. God calls us to live with excellence and integrity, which means we are honest and do the best we can with what we have. Are you working with excellence and integrity? Do you give a good day's work for a good day's pay?

Teach slaves to be subject to their masters in everything, to try to please them, not to talk back to them, and not to steal from them, but to show that they can be fully trusted, so that in every way they will make the teaching about God our Savior attractive.

TITUS 2:9-10 NIV

I think this is an awesome scripture. It clearly says we are to do a good job, don't have a bad attitude and don't steal from our employers—not even small things, like pens, paperclips or other office supplies. God had to convict me of all this because years ago I was doing it all. Through this experience I learned how important it is to do what's right, because we reap what we sow. And God couldn't bless me when I was doing wrong things.

Truthfully, work is so good for us. And if we'll be obedient and work with

integrity, God will bless our work.

The Lord will send a 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.

Deuteronomy 28:8 NIV

Principle #2: Give

The best way to be happy in this life is to be a blessing to other people. I'm happiest when I'm giving to further the Kingdom of God—whether I'm giving my money, time, energy or other resources—and when I'm helping meet the needs of others.

This second principle is a vital part of how to handle our finances. In the world, it often doesn't make sense, but I've experienced it over and over: the more you give away, the more you'll be blessed.

Tithing is the first step for someone who really wants to be a giver, and it's a great privilege as a believer.

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

Leviticus 27:30 NIV

Some people think this law doesn't apply anymore, but I think a better way to look at this is if God's people could tithe under the law, just imagine what we can do now by God's grace! Jesus scolds the Pharisees for making tithing about the law. He says we should tithe, but also pursue justice, mercy and faithfulness. Tithing is merely the first step.

Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.

Matthew 23:23 NIV

Of course, you want to be wise about where you give. Here are a few things to consider when giving your money:

Are you being fed spiritually?
Is your life being changed in positive ways that bring you closer to God?
Do you really believe in what they're doing?
Do you see good fruit as a result of what they're doing?
Are they reaching the poor and needy?
Are they preaching the Gospel?

When God asks us to give our money away (or anything else we have), He's never trying to take anything away from us. He's simply giving us the opportunity to be part of what He's doing to meet the needs of others. And that's part of His purpose and calling on our lives.

The Red Dress

One day I was praying that God would use me to be a blessing to others. I happened to be standing in my closet and my eyes fell on a beautiful, brand-new red dress I was excited about wearing when the right time or event came along. So out of all the things in my closet, this was the one thing I really didn't want to

give away. But at that moment, I felt in my heart that God wanted me to give it to a girl who worked for us. And because I didn't want to, I tried to ignore it.

Before this, I didn't realize God would ask us to give away *new* stuff. But He spoke to my heart that if I really wanted to be a giver, there would be times when it was going to cost me something. It was important for me to trust God and give by faith when I knew He was leading me to do it, even though it hurt or was uncomfortable. You know, if you want to produce a dynamic harvest in your life, sometimes you're going to feel the cost of that seed when you give it away.

For a month, I didn't give her that dress and God kept pressing me to give it. Well, I finally gave it to her and you know, it was such a blessing to her that I think she used that dress for twenty years. And because it was such a blessing to her, the sacrifice of giving it away was more than worth it. I was also blessed by the happiness it brought her. If you have something that you cannot part with and you know God is telling you to do it, then I want to encourage you to trust God, resist the hold that it has on you, and ask Him for the grace you need to obey and release it. Don't let fear or selfishness keep you from being a blessing!

There are times when God may ask you to give more than you feel you are capable of giving. In these situations it's important to fully trust God, but please make sure that it is God telling you to do it. We can easily be moved by a desperate situation or someone else's need, but it's not wise to make decisions based on emotions. For example, you wouldn't want to give your car away if it meant you couldn't get to work to fulfill your commitment to your job. But sometimes God might ask you to give away something like that. The best way for me to know if I'm hearing from God is if it stays with me. Just like He did with the red dress, God will keep putting that prompting in your heart until you fulfill it.

Giving Leads to Greater Abundance

If you will live to give, you will never run out. Whatever you give up now will come back to you one-hundred-fold in this lifetime (see Mark 10:29-30). If you want to have an abundant life, then I encourage you to ask God to help you live like this.

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

Luke 6:38 NIV

Now, God knows what you have, and if you don't have a lot to give, that's okay. I love the story of the woman at the temple who gave her last mite, which is less than a penny today. In the Word of God she is honored as someone who gave her all. God cares about your heart and willingness to give, not the size of your bank account.

The main reason for abundance is so you can put a smile on other people's faces by helping meet the needs they aren't able to meet. There are so many waiting for a miracle and God could use you to give it to them.

Principle #3: Save

It is so important to be prepared for any expense that may pop up, like a flat tire, house repair or medical bill. And by having a savings set aside, you won't have to depend on credit cards or go into debt when the need arises.

If you're already tithing and giving 10 percent, I recommend taking an extra 10 percent each paycheck and setting it aside as a personal savings. If you can't save that much, then start somewhere—even if it's only 10 cents a month. Start small and save more as you can.

The Lord shall command the blessing upon you in your storehouse and in all that you undertake. And He will bless you in the land which the Lord your God gives you.

DEUTERONOMY 28:8

Your storehouse is your savings. It's where you store up what God has blessed you with. It might be a piggy bank, a savings account or an envelope in a drawer. Whatever you want to call it, that's your storehouse.

If you will be diligent in saving, God's Word says He will command blessings upon your storehouse. God may cause people to give to you. You might get overtime at work or an extra bonus. However He chooses to do it, God wants you to trust and expect Him to fulfill His promises in your life.

If you want to live in financial freedom, having a savings is vitally important. You might not be able to have or do everything you want right now, but it will be exciting when the day comes that you can pay cash for things and not go into debt to get them. I read that if a 25-year-old would start saving $65 a month in a compounded interest savings account, they would be a millionaire when they turn 65. That seems like something worth waiting for.

No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.

Hebrews 12:11 NIV

You know, everything is beautiful in its season and if you'll save now, you can live in financial freedom later.

Principle #4: Spend

Here is the one you've been waiting for! Yes, you also need to spend some of your money. Buy yourself something nice every once in a while, get those new curtains for your home or buy a new pair of shoes. Although saving is very important, you don't want to hoard your money so that you never allow yourself to spend anything. With that in mind, I want to share a couple of guidelines about spending.

First, ask God to help you and give you wisdom with how you spend your

money. Listen to His still, small voice in your heart when you buy things. The Holy Spirit is our Helper and Counselor, and He will tell you whether or not you should purchase something. As you get in the habit of doing this, you'll find that you have more peace and joy in your spending. If God doesn't want you to have something, you'll never be able to truly enjoy it. But if He does, even the smallest things will bring you so much joy.

Second, only spend what you are able to afford. You'll never make it to financial freedom if you aren't able to say “no" when your flesh is screaming, “I've gotta have it! Gotta have it! Gotta have it!" I like to say it like this, let your emotions subside and then decide.

All of these principles, including spending, should be followed within your borders—that means within what you are able to afford. Don't worry about what others have; take good care of what God has given you and slowly your borders will increase.

TAKE ACTION

WHAT ARE SOME OF THE THINGS *God is asking you to give away to be a blessing to others? This could include finances, possessions or your time and abilities. Write them down, give them away and trust God to bless that gift for both you and the recipient.*

“The greatest breakthroughs in your finances are going to come when you are willing to say “no" when you desperately want something you don't need or can't afford. It'll sting a little now, but later on, when you can walk in and pay cash for it...you are going to feel so peaceful and enjoy it!"

-JOYCE

5 practical steps to financial freedom

In this chapter I want to help you take the steps needed to get to a place of financial freedom. Most of these are practical and might be things you have heard before, but I hope it will encourage you to know that financial freedom is possible.

You can do this! You can pay off your debts and live with financial peace.

Step 1: Know the condition of your flocks.

It's always important to know where you are now before you try to get where you want to be.

Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations.

proverbs 27:23-24 NIV

You can do this in simple ways, like balancing your checkbook. It's important to know what money is coming in and what's going out when you are spending. This will help you avoid overdrafts, fees and unneeded stress.

It's important to have a plan. Know the steps you are going to take to pay off your debt, save money and get to a place where you can live in freedom. Robert Katz suggests preparing a balance sheet, income statement and budget for your family. I recommend checking out his book *Money Came by the House the Other Day* or other financial books, such as *Financial Peace* by Dave Ramsey. They will give you specific steps on how to do this.

Step 2: Don't buy things you don't absolutely have to have or really need.

If you've lived in excess for a while, you're going to have to live the opposite way for a while. It will be hard for a time, but in the end there will be so much freedom.

No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.

HEBREWS 12:11 NIV

Most of the time, the only way out of debt is going through the process of paying it off, one step at a time. There are times when God suddenly delivers us from a bad situation, but most of the time He gives us the power, grace, and ability to walk it out with a good attitude, which builds our faith in Him and brings us closer to Him.

If you absolutely don't need something you really want, or you can't afford it, then you need to be bold enough to not buy it. I know this one is hard, but I promise you can do it!

Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if

you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, "This person began to build and wasn't able to finish."

Luke 14:28-30 NIV

The greatest breakthroughs in your finances are going to come when you are willing to say “no" when you desperately want something you don't need or can't afford. It'll sting a little now, but later on, when you can walk in and pay cash for it...you are going to feel so peaceful and enjoy it!

Step 3: Get credit cards under control.

First of all, let me say that I don't think it's wrong to have credit cards. So don't run for the scissors right away. But I do believe you shouldn't have them if you can't control what you spend and if you can't pay them off at the end of the month.

Consumer debt is the worst kind of debt because you're spending tomorrow's prosperity today. And when you make credit card payments, you're often paying off things that you are no longer getting any value out of. I've seen a lot of ads for deals like 90-day, no interest payments on things like furniture. This isn't the great deal it appears to be if you can't pay off the debt within 90 days. And most people don't do it. If you decide to take advantage of offers like this, I encourage you to save the money over the next 90 days (or whatever the interest-free time period is) and then purchase the item. This way it's paid off and you won't have to pay more than it's worth.

You might be asking yourself, “What about emergencies?" I know this happens sometimes, but if you'll stick with me in the next step, you'll see how it's possible to have an emergency fund for occasions like this.

Step 4: Pay off your debt.

Money can cause so many problems in our relationships and personal lives, such as divorce, stress, depression and more. That's why it's so important to take care of your debt now so you can live in freedom later. It will help improve your overall health and your relationships.

As you work to pay off your debt, stay encouraged, be faithful in the little things and always lean on and trust in God for the ability to remain determined and diligent to walk through the process completely. Eventually, you'll get to the point where you can pay for everything with cash. He will cause your relationship with Him, your ministry, your friends and your family to grow.

I want to share a few steps you can take to begin your journey of getting out of debt. They aren't in-depth but will give you some direction to begin making progress toward your goal.

STEP 1: ***List all of your debts from smallest to largest and pay them off in order. Don't worry about interest, unless you have two debts that are the same amount. Then you'll pay the one with the larger interest first.***

STEP 2: ***Work hard on that smallest debt and simply make minimum payments on the rest.***

STEP 3: ***Once you pay off a debt, add what you were paying to the next debt, and so on... Pretty soon you'll only have a couple debts left and enough money to pay them off quickly.***

STEP 4: ***Once you pay everything off, with the exception of something like a mortgage or another high debt like student loans, start on an emergency fund.***

STEP 5: ***Your emergency fund should be at least $1,000. This is the fund I was talking about earlier. With this fund, whenever a need arises, you'll be prepared for unexpected needs that must be met.***

STEP 6: ***After you've done all that, start saving for six months of living expenses. In the unfortunate circumstance that someone loses a job, you and your family will be able to live comfortably while you look for a new position.***

STEP 7: ***At this point, you're ready to pay off those high debts and start paying cash for everything.***

Dave Ramsey, the founder of Financial Peace University, has a great plan for getting out of debt. If you are interested in more detailed information about the steps you can take, visit his website, daveramsey.com.

Step 5: Invest

In addition to investing in the Kingdom, we also need to invest in things here, like property, the stock market, mutual funds, etc.

Ship your grain across the sea; after many days you may receive a return. Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.

Ecclesiastes 11:1-2 NIV

I can't share all of the information you need about this, but there are a lot of great books out there, like the ones I've mentioned by Robert Katz and Dave Ramsey. It is so important to become educated on these topics and prepared for whatever may come your way.

TAKE ACTION

write down all of your debts

from smallest to largest. Mark each one off as you pay them off.

“God wants us to receive and enjoy the abundant life He offers us in Christ, which includes stable, healthy finances"

-JOYCE

6 YOU'RE ON YOUR WAY

I hope this teaching has been a blessing and encouragement to you. God has shown me so many things over the years as I've gone through the circumstances that are discussed in this book. I know these principles work. And I know that God wants us to receive and enjoy the abundant life He offers us in Christ, which includes stable, healthy finances.

Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God.

ECCLESIASTES 5:19 NIV

My prayer is that you receive a holy determination to put these guidelines into practice and trust that God will help you every step of the way.

Commit to the Lord whatever you do, and he will establish your plans.

proverbs 16:3 NIV

TAKE ACTION

pray this over your life

as you set out on your journey to financial freedom.

Father, I love You so much and I appreciate You. Thank You for what You have given me; I sincerely want to handle my finances in the way that pleases You. Give me the courage to be obedient to You and to give what You tell me to give at all times. Help me, Lord, not to be deceived by the desire for money and possessions and things, nor to pursue those things. I want to pursue You.

In Jesus' name, Amen.

SCRIPTURES

on

FINANCE

God's Blessings

...Let the Lord be magnified, Who takes pleasure in the prosperity of His servant.

psalm 35:27

Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God.

Ecclesiastes 5:19 NIV

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.

DEUTERONOMY 28:12-13 NIV

The Lord shall command the blessing upon you in your storehouse and in all that you undertake. And He will bless you in the land which the Lord your God gives you.

DEUTERONOMY 28:8

When the Lord your God blesses you as He promised you, then you shall lend to many nations, but you shall not borrow; and you shall rule over many nations, but they shall not rule over you.

Deuteronomy 15:6

Keeping a Healthy Relationship with Money

He who is of a greedy spirit stirs up strife, but he who puts his trust in the Lord shall be enriched and blessed.

PROVERBS 28:25

But immorality (sexual vice) and all impurity [of lustful, rich, wasteful living] or greediness must not even be named among you, as is fitting and proper among saints (God's consecrated people).

EPHESIANS 5:3

For the love of money is a root of all evils; it is through this craving that some have been led astray and have wandered from the faith and pierced themselves through with many acute [mental] pangs.

1 TIMOTHY 6:10

Health & Prosperity

Beloved, I pray that you may prosper in every way and [that your body] may keep well, even as [I know] your soul keeps well and prospers.

3 JOHN 2

His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!"

MATTHEW 25:21 NIV

Obedience & Finances

My son, do not forget my teaching, but keep my commands in your heart, for they will prolong your life many years and bring you peace and prosperity.

proverbs 3:1-2 NIV

If you [really] love Me, you will keep (obey) My commands.

JOHN 14:15

For be sure of this: that no person...who is covetous [who has lustful desire for the property of others and is greedy for gain]—for he [in effect] is an idolater—has any inheritance in the kingdom of Christ and of God.

Ephesians 5:5

No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.

Hebrews 12:11 NIV

Trusting God

But seek first his kingdom and his righteousness, and all these things will be given to you as well.

MATTHEW 6:33 NIV

Commit your way to the Lord [roll and repose each care of your load on Him]; trust (lean on, rely on, and be confident) also in Him and He will bring it to pass.

psalm 37:5

Commit to the Lord whatever you do, and he will establish your plans.

proverbs 16:3 NIV

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.

PHILIPPIANS 4:12 NIV

The Importance of Work

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 ancestors, as it is today.

DEUTERONOMY 8:18 NIV

Teach slaves to be subject to their masters in everything, to try to please them, not to talk back to them, and not to steal from them, but to show that they can be fully trusted, so that in every way they will make the teaching about God our Savior attractive.

TITUS 2:9-10 NIV

Knowing the Condition of Your Finances

Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations.

PROVERBS 27:23-24 NIV

Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, "This person began to build and wasn't able to finish."

LUKE 14:28-30 NIV

Investing

Ship your grain across the sea; after many days you may receive a return. Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.

ECCLESIASTES 11:1-2 NIV

Giving

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

LEVITICUS 27:30 NIV

Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.

Matthew 23:23 NIV

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

LUKE 6:38 NIV

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

1 timothy 6:17-19 NIV