

M 2 · W E E K T E N

Stewards of Blessing

Money is a tool, a trial, and a test. How we approach it shapes our marriages, our purpose, and our legacy.

BEFORE YOU BEGIN

Is money serving me, or am I serving it?

WEEK TEN

Money and the heart

PROVERBS 10:22 · NKJV

The blessing of the LORD makes one rich, and He adds no sorrow with it.

Money is a tool, a trial, and a test. If you want to expose a man's true character, give him access to large sums of money. Money reveals the heart of a man and the quality of his character. The great King Solomon said, "Money answers all things." In essence, money explains everything. The poor want it, the rich hoard it. It will control those who do not control it, and it destroys those who love it. Yet it is necessary for life and required for living effectively. The average man works for it, but the wise man makes it work for him.

The subject of money is almost taboo for the religious, yet the Bible speaks more about money than prayer and fasting.

DR. MYLES MUNROE

WEEK TEN

Recap

Last week we learned how deliberate sin and lusts of the flesh can deeply affect our walk with God. Like no other, these can put our destiny on hold and rob us of our purpose. Another obstacle we must overcome is how we approach and handle money.

How we approach and handle money will greatly impact our lives. Fifty-nine percent of divorcees say that money played a significant role in their divorce. Money is a blessing, but it can also be dangerous. If the condition of our hearts is right, God will bless us with more — but if money becomes an idol, it can keep us from receiving the fullness that God has in store for us. In this study, we will dive into the paradigms of money, how to break the poverty mindset, and how to live an abundant, prosperous life.

WEEK TEN

There is plenty to go around

You may have heard the phrase "I've got to get my piece of the pie." But the pie is ever-expanding. The more money an economy generates, the more people are blessed because of it. Below are some interesting statistics about the U.S. economy today versus what many consider to be

"America's Golden Age," the postwar boom of the 1950s.

6.98M

individuals in America considered millionaires (2020), not including the value of their real estate — about 8.8% of Americans.

2.67M

millionaires in 2008 — less than 1% of the total U.S. population.

293%

increase in the average American salary from 1959 to 2021 — \$13,971 to \$59,916, adjusted for inflation.

20%

of wealth in America is inherited — the other 80% is built within a generation.

SOURCES · STATISTA; WORLD POPULATION REVIEW; U.S. CENSUS

America has more millionaires than China, Japan, Germany, the United Kingdom, France, Australia, Canada, and Italy *combined*. America has more billionaires than any country in the world. The average home in 1955 cost about \$82,098 (adjusted to 2016 dollars) and ran 983 square feet, with 3.37 people living in it. By the 2010s, the average home was 2,392 square feet at \$292,700, with 2.59 people in it.

God has blessed America, and the numbers are clear; we are currently in an age of incredible prosperity. Why has God blessed the U.S.?

GENESIS 12:3 · NIV

I will bless those who bless you, and whoever curses you I will curse; and all peoples on earth will be blessed through you.

The U.S. has been a blessing to Israel since its re-inception as a country in 1948. Furthermore, the U.S. sends out more long-term missionaries (about 135,000 per year) than most of the top ten countries combined. The U.S. has also been number one in giving per capita for many decades. God has blessed the U.S. financially because our nation has followed three principles: we have blessed Israel, we have sent missionaries around the world to spread the Gospel, and we have been the most generous country in modern history.

A common phrase in the world economy says, "When the U.S. sneezes, the whole world gets a cold." The economies around the world are blessed because of the U.S. The more the U.S. economy grows, the more the world economy grows with us. There is not a single economic pie that we are all sharing. There is an infinite amount of wealth that can be created, and that wealth generates more and more wealth.

WEEK TEN

God's part and your part

Jesus died for all mankind, but not all mankind is saved. There are two halves to every blessing: God's part, and yours.

GOD'S PART

John 10:10 says, "I have come that they may have life and have it to the full." God wants you to have a full, abundant life. God blessed Abraham by giving him a land that was beautiful and thriving. Abraham never asked for a blessing. God offered it to him due to his obedience to move out of his homeland.

God put expansion and legacy in our hearts. We desire it. **Proverbs 13:22** says, "A good man leaves an inheritance for his children's children." The only way we can leave an inheritance for our children's children is if we have an abundance. When we first become fathers, we begin to understand the desire to leave a legacy for our children. Our focus shifts from our own centric wants and desires to that of our children. God places that desire in our hearts to bless the generations that come behind us. In Genesis 12, God told Abraham that "he would be blessed so that he could be a blessing." Likewise, we are blessed so that we may bless others — particularly our own future generations.

Psalms 35:27 says, "Let the LORD be magnified, who has pleasure in the prosperity of His servant." God takes pleasure in our prosperity. He wants *you* to prosper. **Ephesians 3:20** says, "He is capable of infinitely more than we ask or dream." The God who died for you on the cross wants to give you more. He wants to bless you, and He isn't out to get you. His desire is to prosper you, and He can give you more than you've ever dreamed.

GENESIS 15:5 · NKJV

Look now toward heaven, and count the stars if you are able to number them... So shall your descendants be.

God gave a blessing that was more than Abraham had ever imagined. This blessing is part of the Abrahamic Covenant the Israelites still remember today.

Genesis 17:4 — I will make you the father of many nations.

Genesis 12:2 — I will greatly bless you. (Genesis 13:2 says Abraham was very rich.)

Genesis 12:2 — I will make you a blessing to others.

God fulfilled His part of the Abrahamic Covenant. Abraham did father many nations. After Sarah died, Abraham remarried and had seven other sons (**Genesis 25**). The Messiah came directly from the lineage of Abraham. Truly, all nations are blessed because of the Abrahamic Covenant. **Romans 8:32** asks, "He

who did not spare His own Son, but delivered Him up for us all, how shall He not with Him also freely give us all things?"

YOUR PART

DEUTERONOMY 8:18 · NKJV

And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.

Notice that God doesn't give wealth, but gives you the *power* to get wealth. God desires to give you all things, but there is a part for us to do: *remember* the Lord your God. **James 4:2-3** says, "You desire but do not have, so you kill. You covet but you cannot get what you want, so you quarrel and fight. You do not have because you do not ask God. When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures."

- ① We do not have because we do not ask.
- ② We ask with wrong motives.

I'd hate to think of all the blessings I've missed because I failed to ask for them. Asking is the easy part, and easily remedied. How do we make sure that our motives are pure? The only way is to examine the source of our desire. If our desire is pure, then His Word is clear: ask. Make sure your values align with God's.

God wants us to have nice things. Heaven uses gold for pavement. God values people more than pavement, and so should we. His will is that "none should perish" (**2 Peter 3:9**). When we are seeking His will, then God wants to bless you so that the two of you can work together. There is an implication that you are working together when He says in **Matthew 11:30**, "my yoke is easy, my burden is light." The metaphor is that you are both oxen plowing the same field. When you're yoked together, it's impossible to separate your load. The two carry it together, plowing the same furrow and sowing the same seed. (God is so gracious that He uses the ox as a way for us to relate to Him. The ox could plow a field, then be led to the altar later as a sacrifice for sin.)

We must do our part to receive His blessings. **Ephesians 5:17** says, "Therefore, do not be thoughtless and foolish, but understanding and firmly grasping what the will of the Lord is." According to the Lord's Prayer in **Matthew 6:9-13**, Jesus asked us to pray that "His will be done on earth as it is in Heaven." There is no poverty or lack in Heaven. There is no sickness, disease, or death in Heaven. God's will is for you to not only prosper in your finances, but in every aspect of your life. Jesus wouldn't have asked you to pray a prayer if it couldn't be answered. His paramount will is for the lost to be saved. Our part is to align our will with the will of God. When asking for a blessing, examine your motive. It's

healthy to finish every prayer with the phrase "May Your will be done."

QUESTION

Who puts the desire for prosperity in our hearts?

WEEK TEN

A healthy mindset toward money and work

Beliefs determine feelings. What you believe about your circumstances will play a huge role in determining your future. **Proverbs 23:7** says, "As a man thinketh in his heart, so is he."

Are you an Eeyore or a Tigger? Tigger couldn't have a bad day if he tried, but Eeyore found the gray cloud in every silver lining. When your car needs repairs, do you grumble and complain? Do you say things like, "Bad things come in threes — I wonder what's next?" These statements are powerful and can determine the blessing you receive. **Proverbs 18:21** says, "The power of life and death are in the tongue, and those who love it will eat its fruit." What fruit are you going to be eating based on your words? What is your mindset toward your finances and money? Below are some dangerous mindsets that Christians should avoid:

Comparison — Be satisfied and grateful for what God has given you.

Cutting corners — Jesus commanded us to carry the stone two miles.

Lack of persistence — How can we be conquerors when we quit the fight?

Complaining — Caused the Israelites to wander in the desert for forty years.

"The deck is stacked" — Gives authority to other entities other than God.

Lack of ambition — A sign of hopelessness, which is not from God.

Procrastination — God said to number our days.

Lack of self-discipline — He who does not labor is akin to one who destroys.

Negative self-talk — There are only two kingdoms. Which do your words serve?

Wanting something for nothing — A man who doesn't work doesn't deserve to eat.

"Grass is greener" — Be a good steward where you are.

Overspending — Several factors here: fear, lack of patience, want.

Inability to cooperate — Rooted in pride. God gives us the spirit of collaboration.

Intentional dishonesty — Who was the first deceiver? Whose native tongue is lies?

Paying bills late — Proverbs says to pay the bill immediately, when you have the means.

Borrowing and not repaying — This is stealing.

Get rich quick, gambling, and lottery — Money earned like this will not last.

WEEK TEN

The money rules

Eight rules to anchor a steward's life — drawn straight from Scripture and proven across generations.

RULE 1 · TITHE

Some say that tithing is Old Testament, and we don't have to do it any longer. I'm not so sure that's true. Jesus said to the Pharisees, "Give to Caesar what is Caesar's and give to God what is God's" (Mark 12:17). This indicates that God still has some ownership in our finances. Jesus wasn't specific, so I'll let you decide what and how much that is — however, *tithe* is the Hebrew word for "tenth." My personal testimony has been that tithing has brought me tremendous blessing throughout my life.

MALACHI 3:6-10 · NIV

⁶*I the LORD do not change. So you, the descendants of Jacob, are not destroyed. ⁷Ever since the time of your ancestors you have turned away from my decrees and have not kept them. Return to me, and I will return to you, says the LORD Almighty.*

But you ask, "How are we to return?" ⁸Will a mere mortal rob God? Yet you rob me. But you ask, "How are we robbing you?" In tithes and offerings. ⁹You are under a curse — your whole nation — because you are robbing me.

¹⁰*Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.*

MALACHI 3:11-12 · NIV

¹¹*I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe, says the LORD Almighty. ¹²Then all the nations will call you blessed, for yours will be a delightful land, says the LORD Almighty.*

RULE 2 · WHERE YOU TITHE MATTERS

Where you sow your tithe matters. Think of the tithe as the seed and the soil is where you sow your seed. **Malachi 3:10** says to "bring the whole tithe into the storehouse, that there may be food in my house." I believe He is talking about spiritual food, here. Therefore, give your tithes and offerings to houses that offer good, pure, wholesome spiritual food — the kind of food that is life-giving and nurturing.

When babies eat, they grow. When teenagers eat, they grow. When we eat good food, we thrive. Without it, we are unhealthy and sick. So be careful *where* you are sowing your seed. Is the food in that house healthy? Is the congregation thriving, or are they sick? Are new converts coming to Christ, or has the genealogy tree of that church become a straight line?

Like a good farmer, God wants a good harvest. He doesn't just throw His seed on any ground, hoping some of it will grow. God is a good steward of His possessions. Nothing in nature is wasted. He is going to prepare the soil properly for a good harvest. He is going to pull out all the weeds, hoe out the rocks, and till the soil until it's soft and cultivated, ready for the seed so it can produce a good harvest. Where you sow your seed matters. It may even be your part to cultivate the soil.

RULE 3 · GIVE YOUR FIRST FRUITS

The very first murder in the Bible stems from Cain's jealousy of Abel (**Genesis 4**). Abel was blessed by God because he gave God the tithe. He gladly, freely, gave his first fruits, and God blessed him. Cain was jealous of the blessing and killed Abel. Cain gave a tithe, but it wasn't his best and it wasn't his first fruits. If you want the blessings of God, don't adopt the spirit of Cain; give your first fruits generously, freely, and without attachment or expectation. First-fruit giving is essential in receiving the blessings of God.

What does that look like today? Most of us aren't harvesting crops or herds, so first-fruits giving is setting aside and giving your tithe first. Whatever method you use for giving — analog or digital — make sure that the tithe is of the highest priority. When you give your tithe, pray that it goes to build the Kingdom, that it is fruitful, and ask God to bless it. God loves a cheerful giver (**2 Corinthians 9:7**).

RULE 4 · SAVE

I once saw a bumper sticker that said, "Jesus saves; my wife spends." That's a funny way to say that there is a biblical principle to putting some away for a rainy day. **Proverbs 21:20** says, "The wise store up choice food and olive oil, but fools gulp theirs down." Spending every penny we have is foolish. We

must be wise — saving for rainy days and living for tomorrow, not just today.

RULE 5 · DILIGENCE

Proverbs 10:4 says, "He who has a slack hand becomes poor, but the hand of the diligent makes rich." There are no get-rich schemes with God. There is wisdom, hard work, and diligence. **Zechariah 4:10** says, "Do not despise these small beginnings, for the LORD rejoices to see the work begin." No matter where you are, begin and keep going. Your bank account might be humble today, but keep it growing. When we give up, we lose. There is no room for laziness in the Kingdom of God. **Proverbs 24:33–34** says, "A little sleep, a little slumber, a little folding of the hands, and poverty will come on you like a thief and scarcity like an armed man."

When God welcomes us into Heaven, we hope He says, "Well done, my good and faithful servant." There is no substitute for faithfulness. Faithfulness is a lifelong journey. Diligence in our faith is also key to the blessing. As Christians, we live by a separate set of rules than the rest of the world. The world may be able to fudge a little here, take a little there, but we can't. As a child of God, we belong to Him. **Hebrews 12:6** says, "because the Lord disciplines the one he loves, and he chastens everyone he accepts as his son." We can no longer live by the rules of the world and prosper. We have to honor God in our dealings. **Proverbs 11:1** says, "The LORD detests dishonest scales, but accurate weights find favor with him." God wants your business dealings to be honorable and above board, because you're His son and you represent His household.

Conversely, lack of diligence — or sin — stops the flow of financial blessings. **2 Chronicles 26:5** says, "As long as he sought the LORD, God made him prosper." However, sin removes us from the flow of blessing in our lives. **Haggai 1:6** says, "You have sown much, and bring in little; you eat, but do not have enough; you drink, but you are not filled with drink; you clothe yourselves, but no one is warm; and he who earns wages, earns wages to put into a bag with holes." A healthy fear of the Lord is important when we seek out the favor and prosperity that God desires for us.

PSALM 1:1–3 · BSB

Blessed is the man who does not walk in the counsel of the wicked, or set foot on the path of sinners, or sit in the seat of mockers. But his delight is in the Law of the LORD, and on His law he meditates day and night. He is like a tree planted by streams of water, yielding its fruit in season, whose leaf does not wither, and who prospers in all he does.

RULE 6 · THE LAWS OF SOWING AND REAPING

GENESIS 8:22 · NKJV

While the earth remains, seedtime and harvest, cold and heat, winter and summer, and day and night shall not cease.

Farmers live by the principles of sowing and reaping. They know that when they plant soybeans, they get soybeans. How ludicrous would it be if they planted peanuts and reaped a harvest of kudzu? Farmers couldn't stay in business for long if that were the case. What happens in the natural world happens in the spiritual world also. Whatever we sow, we reap.

Jesus made this statement to His disciples right after He told the parable of the Sower to a crowd: **Matthew 13:11** — "Because it has been given to you to know the mysteries of the kingdom of heaven, but to them it has not been given." There's no mistake that He said this right after this parable. God is the Sower. *The currency of His Kingdom is seed.* If we are to follow in His footsteps, then He is telling us to be sowers.

If Elon Musk told you, "Look, I have a secret I want to tell you. I want to teach you how to get rich" — would you listen? God is richer than Elon Musk, and He's giving you a principle: sow. That seems so simple. Ask any farmer if it works. They'll tell you, "If I sow seed into the ground, I get a crop." To receive a substantial financial harvest, we must become sowers.

What is a sower? A sower is someone who plants seed as a lifestyle. A sower can't help but sow because it's his profession. Not every now and then — sowers sow faithfully. When you have an alignment with God's will, you'll realize that there's nothing you can't give away that God can't replace with better and more.

2 CORINTHIANS 9:10 · NKJV

Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness.

Notice He doesn't supply seed to *Christians* or *disciples*. He provides seed to sowers. If you are out of seeds, maybe you're eating your supply. God's abundance on your life isn't for your benefit, it's for the Kingdom. It's for others. God is looking for channels, not dams. He needs the Kingdom financed, and He is looking for people who will do it. If you seize the concept of sowing and reaping, God will use you. God's blessings are ceaseless because we have an infinite God.

A seed can only multiply when planted.

JOHN 12:24 · AMP

I assure you and most solemnly say to you, unless a grain of wheat falls into the earth and dies, it remains alone just one grain, never more. But if it dies, it produces much grain and yields a harvest.

Consider a single kernel of corn. If you eat it, can you get full? No. But if you plant it, a stalk of corn will produce, on average, two ears of corn. Each ear produces, on average, 452 kernels of corn at harvest. You could eat them and be satisfied for a day — or you could sow them all again and reap a harvest of 817,216 kernels. Sow that again, and you reap a harvest of over 700 million kernels.

SOWN	REAPED
1 kernel (\$0.00036)	904 kernels (\$0.33)
904 kernels (\$0.33)	817,216 kernels (\$298.32)
817,216 kernels (\$298.32)	738,763,264 kernels (\$269,681.28)

RULE 7 · OUR SOUL TO PROSPER

The key to prosperity isn't a secret: it's a matter of the heart.

3 JOHN 1:2 · NKJV

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

Was Mother Teresa prosperous? I submit that she was. She stood before presidents and influenced kings, yet she had little or no possessions of her own. A prosperous soul is amazing to see. The whole world will pause to watch in amazement as a man is using the full capacity of his gifts from God. However, if he's miserable, all the treasures and trophies are worthless. In Ecclesiastes chapters 5 and 6, Solomon reflected on his life and concluded that all his wealth was meaningless.

How can our soul prosper? The only way is through seeking Him first. **Matthew 6:33** says, "Seek ye first the Kingdom of God and His righteousness, and all these things will be added unto you." What are all these things? Prosperity of mind, body, soul, and spirit.

RULE 8 · GRATITUDE

David said that God placed his boundary stones in pleasant places (**Psalms 16:6**). He was, quite literally, pleased with his lot. **Philippians 4:6** says, "Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God." God knows what you need before you need it. Just because you're living a prosperous life doesn't mean you won't have moments of need or want. We are able to ask for anything from a good Father who gives good gifts. He loves giving to His children (**Matthew 7:11**) — but He hates grumbling and complaining. **1 Corinthians 10:10** says, "And do not grumble, as some of them did — and were killed by the destroying angel."