

# THE “LIFE” HANDBOOK

## LIVING IN FINANCIAL ENJOYMENT



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## THE LIFE GUIDE

The LIFE Guide provides Biblical teachings to empower Believers money matters in life dealing with Cash, Credit and Christ.

I encourage you to join us on this journey to live in financial enjoyment to make an IMPACT for Christ and live a life free from debt.

The Bible has over 2350 verses related to possessions and money. This guide provides insight on what the Bible says about money and how we are to be good stewards of the resources God allows us to manage.

This is not a get rich scheme nor a prosperity plot, but practical tools and teachings to live an abundant life through Christ Jesus. Our goal is to be free to accomplish the tasks we were born to fulfill in our lifetime.

**Goal: Serve God Wholeheartedly (Matthew 22:37, Ephesians 6:7)**

Liberties		Scriptures	Outcomes
1	Free to Save 25% of income	1 Timothy 5:8 Proverbs 21:20 Proverbs 21:5	Basic Needs are met (Food, Shelter, Protection, Health)
2	Free to make choices without financial burdens. Move freely by the direction and voice of the Lord	John 8:32	Contentment Source of income
3	Total Healing	3 John 3:2	Living without bodily pain

**Goal: Worship God in Spirit and in Truth. Kingdom Building.**

Liberties		Scriptures	Outcomes
4	Free to worship and praise God	Psalm 150:6 Psalm 34:1 Mark 12:30	Purpose Driven Life Living at full potential
5	Ability to empower others and improve their quality of life. Build the Body of Believers	Titus 2:1-7 Hebrews 3:13	Fruits of the Spirit
6	Establish a cycle of wealth	Proverbs 13:22	Kingdom Building Esteem
7	Reproduce Life in others	Deuteronomy 30:19-20 Matthew 28:19-20	Spiritual growth Total Praise

**"May God bless you and I'm praying for your best." - DuWaren Gibson**

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## Chapter 1

### Breaking the Identity Crisis!

*Who we are? We are VIPs!  
Very Important People!*

**V I P**

“You are a chosen people, a royal priesthood, a holy nation, a people belonging to God...” – 1 Peter 2:9

- We are Very Important People. We are children of God and he wants the best for us.
- Knowing I am a Very Important Person (God’s child) is half the battle in receiving my Blessings & my inheritance.

## YOUR “VIP” STATUS IN THE WORD



Value



Identity



Purpose

### 1. V - Your Value (If I am chosen, I am worth something)

- How much are you really worth in God’s eye? How much are you worth to yourself? - For ye are bought with a **price: 1 Corinthians 6:20, 7:23**
- We have a special value over all things. – Matthew 6:26, 10:29-31
- Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? **Matthew 6:26**
- Are not two sparrows sold for a penny? Yet not one of them will fall to the ground apart from the will of your Father. And even the very hairs of your head are all numbered. So don't be afraid; you are worth more than many sparrows. **Matthew 10:29-31**
- We are made a little lower than heavenly beings and crowned with God’s glory and honor. **Psalms 8: 4-5**

IF YOU PLACE A DOLLOR AMOUNT FOR YOUR  
HOURLY SERVICE OR FOR WHAT YOU DO, HOW  
MUCH WOULD YOU PAY YOURSELF?

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HOW CAN YOU JUSTIFY THE AMOUNT YOU WRITTEN  
ABOVE?

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WHAT IS PREVENTING YOU FROM GETTING THIS  
AMOUNT?

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**“I was convinced that if you thought poor, you stayed poor,  
and I had no intention of staying that way.”**

***Ray Kroc, Founder of McDonalds Restaurants***

## 2. **I – Your Identity (Royalty, Richness, Holy)**

- God’s hands made you and formed you - Psalm 119:73
- “We are creatures of God made in His likeness with the purpose to glorify the Creator, with all his mind, heart and soul and to share God’s love in a community called the human race.” Refer to Genesis 1:26 27
- You are rich in Jesus Christ – “For you know the grace of our Lord Jesus Christ that though he was rich, yet for your sakes he became poor so that you through his poverty might become rich.” - 2 Corinthians 8:9
- You are in authority. God created man to govern his creation (Gen.1: 28). We are in charge of creation under the authority of God.
- You are an ambassador for Christ. - 2 Corinthians 5:20 an ambassador is a person accredited the highest rank by government.
- You are a seed of Abraham. – Acts 3:25 (We are heirs of God promise through Abraham.
- We are faith-walking people? - John 20: 2-13
- You belong to the royal family. – 1 Peter 2:9

## **The Power of Faith**

*When we walk to the edge of all the light we have and take that step into darkness of the unknown, we must believe that one of two things will happen. There will be something solid for us to stand on or God will teach us how to fly*

*– Patrick Overton.*

## **By Faith**

Heb 11:1 Now faith is being sure of what we hope for and certain of what we do not see.

**“Life has no limitations, except the ones you make.”**

***Les Brown***



## **I – WHO AM I?**

In the sections below, describe how you viewed yourself / your identity fifteen years ago, presently and how you see yourself in five years.

Past 15 years:

Present:

Five years from now:

### **3. P – Your Purpose (Fulfilling God’s will in my life)**

- God knows your purpose in your life. Jer. 29:11
- What were you born to do?
- What is your Calling in life?
- What is your mission from God?
- God has a purpose, a plan and a destiny for you. Commit your ways to Lord, He will order your steps to success. “Commit to the Lord whatever you do, and your plans will succeed” (Proverbs 16:3).
- Have a purpose driven life. – Ephesians 1:11 “In him we were also chosen, having been predestined according to plan of him who works out everything in conformity with the purpose of his will.

Jeremiah 29:11 “For I know the plans I have for you, declares the LORD, plans to prosper you and not to harm you, plans to give you hope and a future.”

## *Finding your Purpose*

1. What unique gifts God Bestowed upon you?
2. Are you using those gifts or denying them. Denial (don't even know I am Lying to myself)
3. What is the first step you could take to use those gifts toward your future?
4. What would it take for you to realign your life with your gifts as your guide?
5. What do you most enjoy doing?
6. What are your joys?
7. What can you do? What are your competencies?
8. Do your joys and competencies add value to the lives of others?

Think **Big**  
and Keep **little** out.

**I AM A Property Manager**  
1 Chronicles 29:1-20

- Everything we have is not really ours, but God's.
- We are only trustees. God has entrusted you to manage your flesh and your finance.
- David gave his personal treasures (money) as a devotion to God's temple. Verse 3
- Who is willing to consecrate himself today to the Lord? After David led by example in giving, he did not pressure the people to give. He asked who is willing. He did not say willing and able but willing! Verse 4
- Consecrate means to set apart or to dedicate.
- Verse 6, people gave willingly; they gave gifts (money) toward the work on the temple of God.
- People rejoice at the willing response of their leader and they gave freely and wholeheartedly to the Lord. They did not give to preacher or church. But they gave as they were giving to the Lord. Verse 9.
- David prayed over the offering – verse 10 - 13
- David clearly states in his prayer that everything belongs to the Lord – verse 11.
- Where does wealth come from? The Lord – Verse 12, 14 The Lord gives Wealth, honor and positions (ruler-ship).
- God give possessions and wealth to test the heart. Verse 17, Jesus said where your heart is, there also is your treasure. Give with the right Motive. Abel taught us this lesson.
- We ought to keep the desire to give to lord. Verse 18.
- When we give back to the Lord from the things he provided us, we ought to praise him.

Pray with me:

<sup>41</sup>1 Chronicles 29:10 ...Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting.

<sup>1</sup>1 Chronicles 29:11 Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all.

<sup>1</sup>Chronicles 29:12 Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.

<sup>1</sup>Chronicles 29:13 Now, our God, we give you thanks, and praise your glorious name."







## Chapter 2

### Don't be like the Jones

Debt can be overwhelming and causes regrettable and disappointing effects in our life!

**“The more we make the more we spend.” Why?**

Why is enough never enough?

-  **Not enough money**
-  **Not enough leisure time**
-  **Not enough education**
-  **Not enough medical coverage**
-  **Not enough police protection**
-  **Simply not enough .....**

#### Haggai 1:6-7

Not having enough causes us to spend. When we spend, debt is lurking around corner.

## **Being Content is a key to stay out of Debt**

### **Hebrew 13:5**

“Keep your lives from the love of money and be **content** with what you have, because God has said, “Never will I leave you; never will I forsake you.”

### **Philippians 4:11-12**

“...for I have learned to be **content** whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty.”

### **1Timothy 6:8**

But if we have food and clothing, we will be **content** with that.

## **Refer to Appendix for Contentment Scriptures**

“We buy things we don’t need with money we don’t have to impress people we don’t know” *Anonymous*

**NEEDS versus WANTS**

Place the following items in the needs and wants category. You have a \$1,500.00 monthly budget for your needs. Spend well. Total your needs and wants.

Rent \$880	Jeans \$40	Utility bills \$225	life insurance \$35
video tape \$10	tithes \$150	Hair Care \$25	Car payment \$425
Dining out \$50	School loan \$175	Movies \$12	Church Offering \$25
Work expenses \$235	Groceries \$100	Last sales shoe \$48	Credit Card payment \$126
Personal loan \$35	Cell phone \$45	Home/rental insurance \$60	Auto Insurance \$90

Needs	Wants

**“Accept responsibility for you financial future”**

Use your Freedom wisely - 1 Corinthians 8:9, 10:23

Pay your bills – Romans 13:8

Don't be a slave for bills. “Slavery and Money are copulating twins”

“The Less of one's life one must exchange for money, the more freedom one may enjoy” (Gerry Spence)

**Free yourself from unnecessary spending and bills!**

**If you only have little to work with, majority of your time is focused on that little than the more God wants to give you.**

God wants you to be debt free so that you can worship him in spirit and in truth. The devil knows if he can have you broke, no way can you give God your all. The devil knows, if you got bills on your mind, God can't have your entire mind, body and soul (Matthew 21:37).

The devil knows, if you got hurting and experience body pain, you can't give God all your strength. The devil knows, if overwhelm with sorrow and grief, you can't give God all your heart. That's why we have so many illness, poverty and death in the world. But God wants you to be debt free and free to worship Him.

The devil knows if he can get your mind off God and focus your mind on money he got you distracted. The bible tells us, the root of all evil is money. That's why the devil causes so much commotion about money.

**“What you do with your money is always in direct correlation to the devil's temptation or God's commands”**

*Charles Stanley*



## **How much is enough? Luke 12:13-21; Ephesians 4:28**

- How do you feel financially? Secure or not? Why?
- A man life does not consist in the abundance of his possessions (Luke 12:15). People seek to accumulate possessions instead of peace with God. Money instead of making God happy. Abundance instead of allowing God's ability to sustain them.
- The rich man had a personal pronoun problem. In verse 17 – 19, it's all about him.
  - What shall I do
  - I have no place
  - What I'll do
  - I will build
  - I will store (accumulate)
  - I'll say to myself
  - The Rich Man says I six times and my/myself five times.

### **Is not all about you!!!**

- God is not about the "I" – The middle letter in sIn is I.
- When it's all about you, God call's you a fool, self centered and selfish.
- How much is enough? Poor means not able to make choices. Do you have enough money to freely to make choices in life?

Ephesians 4:28 – Change your ways about how you view money.

- Why do we work? –
  - To Share with those in need.
  - To pay for things – 2 Thessalonians 3:8
  - No to be a burden to anyone - 2 Thessalonians 3:8
  - Not to live off others - 2 Thessalonians 3:12
  - To assist the family – 1 Timothy 5:8
- What is your attitude towards your job? Is your employer doing you a favor or are you employed to help those your job service?
- Who do you provide aid for around the world?

# Chapter 3

## Overcoming Debt



## Danger Zones that leads into debt



Impulse Spending



“Keeping up with the Jones”



No budget plan



Confused Priorities

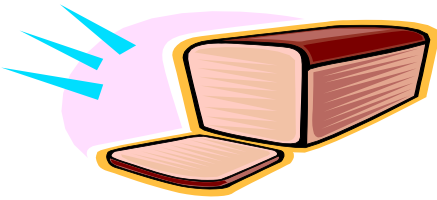


Not understanding your needs vs. your wants

**Getting out of debt can be a challenge and great effort to accomplish. But Jesus assures us that he'll take care of our needs regardless of how the situation seems to look. --**

**John 6:4-12. Jesus takes care of a large need with the little in hand.**

**In the text the boy had something to give to resolve the problem.**



**Look in your financial situation, what can you do to help the resolve your situation? What do you have to give (gifts, skills, talents, etc)?**

**What do you have to offer to overcome or get out of debt?**

2 Kings 4:1-7

Elisha told a widow to should what she had (empty jars) to get out of debt. God can perform a miracle with what you currently have in hand to get out of debt.

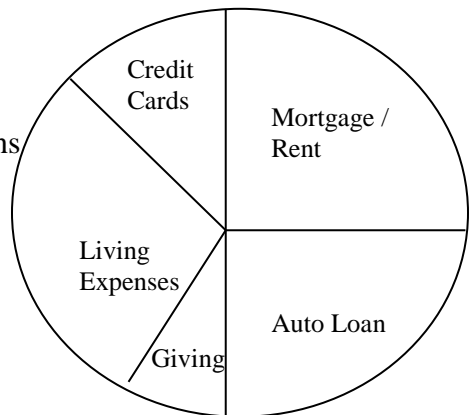
## Steps of getting out of debt

1. Change your attitude. A new attitude! “Attitude is a little thing that makes a BIG difference.” Ephesians 4:22-24)
2. Establish a budget. (Proverbs 24:27, 31:16)
3. Curb impulse spending (1 Cor. 8:9, 10:13)
4. Save
5. Free yourself of excess debt. (Romans 13:8)
6. Have Faith (Hebrews 11:1)

“A budget is not to restrict you from enjoying life, but it is a tool to help you focus your finances on those goals that will allow you to live a fulfilling life”.

You ought to know where your money is going.

1. Mortgage /Rent
2. Auto Loan
3. Credit cards
4. Charitable Donations / Savings / Giving
5. Living Expenses



**Overcome the Slavery / Debt Trap**

<b>Item Financed</b>	<b>Loan Amount</b>	<b>Interest Rate</b>	<b>Years Financed</b>	<b>Monthly Payment</b>
Home Mortgage	\$120,000	7%	30 years	\$798
Auto Loan	\$25,000	8.5%	5 years	\$513
Credit Card Balance	\$5000	18%	Monthly	\$120
<b>Totals</b>	<b>\$150,000</b>	<b>33.5%</b>		<b>\$1431</b>

Your total annual payment is \$**17,172** for interest bills. (\$1431 x 12 month)

Your annual Income is \$**50,000** (Gross)

After Taxes (\$50,000 X 28% (State & Fed)) = \$**36,000** (Net income)

You have \$36,000 to take home but 33.5% of that is owed to principal and interest payments of \$17,172 yearly.

This leaves you with \$**18,828** to pay for living expenses. That's \$1500 per month.

Now look at your Needs vs. Wants on page 15. Is this enough to cover your living expenses not including mortgage, car and credit card payments? How can we fix this? How can you break the debt cycle?

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**Scripture:** Romans 13:8 "Let no debt remain outstanding, except the continuing debt to **love** one another..."

- Your decisions or the choices you make in life have a positive or negative outcome. We choose to be in debt by our actions toward God and our fellowman / neighbor and toward. What is your decision today? To remain in debt or to be debt-free?
- Choice to be the ruler and not the servant. Choice to be the lender not the borrower (Proverbs 22:7).
- Pay off your debt. (Romans 13: 7)

**How?**

1. Perform plastic surgery on your credit cards.
  2. Don't be lured to spend at stores by sales & coupons.
  3. Put your spending on a diet.
  4. Don't waste the resources or goods that God blesses you with.
  5. Leave below your means.
  6. \_\_\_\_\_
- Show your love to God and others by representing the Kingdom of God as a faithful steward over the things you are blessed with (money, time, talents, people, and credit).

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

**“The chains of habit are too light to be felt until they are too heavy to be broken.”**

*Warren Buffett, Investment Billionaire*

## **Who is controlling who?**

### **Mark 10:17:31**

- Jesus loved the rich young man. Jesus knew him well and understood his weaknesses in life. So, Jesus challenges the rich young man by raising a question to test his faith.
- The Rich young man was devout Jew who knew the law of Moses and was very sincere about seeking the Kingdom of God / Salvation.
- Salvation can't be bought. Jew often thought material possession were a sign of God favor upon their life.
- This is the only person Jesus told to sell everything in the Bible. Believe it or not, Jesus knows your card in life. The things we keep facing as trails over and over again, we are being taught a lesson on life.
- Jesus states it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God. With man it might seem possible, but with God all things are possible with God. Yes, what seems impossible for us, we can't depend on money but God; but Jesus says it's possible.



# Chapter 4

## Stewardship



**Managing what we have (Time and Money)**

# **FORMULA for SUCCESS**

**FAITH (Hebrews 11:1)**

+

***GOOD STEWARDSHIP***

***(Luke 16:10)***

+

**GIVING (Luke 6:38)**

=

**ABUNDANCE (Malachi 3:10)**

**Be a good steward over your time and money.**

## ***Seven Keys to Good Time Management***

- 1. Assume Responsibility – Eph. 5:16 “Take charge of your time”**
- 2. Seek God’s Guidance – Eph. 2:10**
- 3. Plan your schedule**
- 4. Stay Organized Ex. 40:1-16**
- 5. Rely on God’s wisdom Proverbs 3:5-7**
- 6. Eliminate the unimportant**
- 7. Review your day.**

**“Give me a stock clerk with a goal and I will give you a man who will make history. Give me a man without a goal and I will give you a stock clerk.”**

***J.C. Penny***

**Steward on Trial**  
**Luke 12:41-48**

**What has God entrusted in you to take care of?  
Finance, Ministry, Family, etc...**

**“Each person is a steward; all he or she possesses is a trust from the Creator” 1 Chronicle 29:1-18, 2 Corinthians 8:1-9, 1 Corinthians 4:1-5, 1 Peter 4:10-11**

**“Each person must acknowledge his or her stewardship before God in this life.” 1 Corinthians 4:2, 6:19-20, Luke 12:48, 24:45-49, Acts 1:6-11**

**“Each person must ultimately give an account to God of his or her stewardship.”**

**Genesis 3:9,11, Isaiah 45:23-46:5, Luke 16:1-13, Romans 14:10-12**

## **I Have My Spending in Control!** **Haggi I, I Corinthians 10:23-24, Psalm 73:3**

- The Babylonians destroyed the temple in Jerusalem and took the Jews into captivity. After seventy years of exile, some survivors had returned to Jerusalem to repair the temple. But after six years of opposition and threats from their enemies, work on the temple had come to a halt. The Israelites returned to Jerusalem after exile to Babylon with good intentions to rebuild. However, Many Israelites forgot their purpose and duty to God. They begin living a life of the rich as famous. They spent money on themselves and built lovely homes / panel houses but God house remained ruin.
- What you do with your money has a direct relationship with you worship and priorities with God and life.
- Because their priorities were wrong / misguided; they earned money but never had enough. They were not content. They planted much but harvest little.
- They people heard of God's wrath and plans of drought on the land. They responded to voice of God and obeyed.
- Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin? In other words, is it time to get your nails down when the church is in debt? Is it time to make sure you living high on the hill why God's house and ministry lacks the funding to carryout God's mission?

### **I Corinthians 10:23-24**

Paul states that everything is permissible but not everything is beneficial. Just because you have the money to buy something, it might not be the wise choice to do so. Paul said, rather than seeking your own good; see who you can bless rather than buying that new suit. You don't have room for the suits you have now. You can't fit the suits you bought last year. Instead of buying a new suit to be crunched & wrinkles in that small closet, try blessing someone else.

## Chapter 5

### Preparing for a Financial



If you don't plant a seed, how can you reap a harvest? 2 Corinthians 9:6

**Rule # 1:** You must plant your seed. (Savings, Investing, tithing...)

**Rule # 2:** You must render your seed into a place where it can grow on its own (**Good Ground**) and produce future benefits.

You plant the seed, somebody else (banker, 401K, etc) will water it (stewardship) and God will make the increase. 1 Cor. 3:6

When you are savings for a specific goal or purpose, be patient. In due time the little you have will grow. Mark 4:26, 27

“The wise man saves for the future, but the foolish man spends whatever he gets.” Proverbs 21:20 TLB

**“The day patience dies, faith stops, and your harvest is cancelled.”**  
*John Avanzini*

### Establish a Plan to Save

1. Determine a set amount to be withdrawn from you pay and have it deposit directly to your savings account.
2. Invest wisely – stay away from quick get rich scams.
3. Take advantage of retirement plans.
4. Your next raise or increase, deposit it into the bank (merit, tax refund, gifts). Don't raise your living expenses.
5. Save with a vision and purpose. Saving without a purpose is simply hoarding for the love of money. Matthew 6:19 – 25
6. Save but be conscious to the spirit when prompted to spend of give.

## **Recession Proof** **Matthew 6:19-34**

- We have guaranteed treasure in heaven.
- What's the difference in saving for tomorrow and worrying about tomorrow?
- For where your treasure is, there your heart will be. Not on earthly possessions where moth, rust, devaluations, burglaries, droughts, recessions, terrorism, nature or stock market can take away.
- You can't have everything you see in the stores. Eyes is the gateway for temptation. Ask King David.
- You cannot serve God or money Verse 24.
- Don't worry about your life – its in God's hands – trust in the Lord.
- I am not worry about tomorrow. Today is the day Lord has made, rejoice and be glad in it. Today has enough problems to get through. Day by day.
- God knows exactly what you need (Luke 12:30). But you have to seek his kingdom and all these things will be given to you.
- What are some recommended and practical ways to control credit card spending, limit borrowing and to save?
- Jesus commandments during a recession:
  1. Do not store up for yourselves treasures Verse 19-20
  2. Don't worry about your life Verse 25
  3. Take your eyes off the problem Verse 26
  4. Don't worry about the clothes you wear Verse 28
  5. Don't worry about what are going to eat Verse 31
  6. Seek God first. Verse 33



## Chapter 6

### “Making a down payment on your Blessing!”



## WHAT DOES THE WORD SAY ABOUT GIVING?

### Who Does The Tithe Belong To?

All of the tithe is the Lord's; it belongs to Him. The tithe is holy, unto the Lord. It is separated, dedicated, and devoted to God.

#### **Leviticus 27:30-32**

*"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. If a man redeems any of his tithe, he must add a fifth of the value to it. The entire tithe of the herd and flock - every tenth animal that passes under the Shepherd's rod will be holy to the Lord."*

### You Bring the Tithes into the Storehouse

Today, the storehouse is the place where we assemble to hear the Word of God. It is the place where you belong as a member of a local fellowship of believers. It is the place where you are being spiritually fed, where the Lord has His name, where His presence and His power are in manifestation.

#### **Deuteronomy 26:14**

*I have not eaten any of the sacred portion while I was in mourning, nor have I removed any of it while I was unclean, nor have I offered any of it to the dead. I have obeyed the Lord my God; I have done everything you commanded me.*

## **The Promise for the Faithful Tither**

Where there are believers giving their tithes, there will be spiritual food. A tithing church is a growing church where the Word of God is producing.

### **Malachi 3:10**

*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 you will not have room enough for it.*

### **Luke 6:38**

*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.*

## **Why Should Christians Tithe?**

Tithing is an act of worshiping God. It is the biblical method of financing God's work. Tithing develops ones sense of responsibility to God.

To demonstrate our faith and thanksgiving , we can return a part of God's gifts to us to help the Church carry out His works and to share with those in need.

## **How And When Do Christians Tithe?**

Our tithe is what we owe God. Therefore, our tithe should be included and paid first on our financial plans or budgets for our creditors. Your tithe obligation is to be paid when you receive your income, whether on a weekly, monthly or bi-weekly basis.

### **Genesis 14:18-20**

*Then Melchizedek King of Salem brought out bread and wine. He was priest of God Most High, and He blessed Abram, saying, "Blessed be Abram by God Most High, Creator of Heaven and earth. And blessed be*

*God Most High, who delivered your enemies into your hand.” Then Abram gave him a tenth of everything.*

### **What Are The Rewards From Tithing?**

Our lives are enriched. Through giving, we offer ourselves in service and devotion to God. We become stronger in faith, more aware of others needs, and we experience the joy of sharing with others in Christ.

Tithing should be as meaningful to you as to those who benefit from your contribution.

### **The Tithes Open the Windows of Heaven**

Open windows are the provisions, the protection and the promotions that come from God to an obedient person and congregation.

### **Satan Is Rebuked**

Satan is attracted to fruit. He would like to destroy the increase God brings into your life: your family, your ministry, your business, your career, and your relationship with God

Tithing assures you that Satan will not destroy your fruit and that God will give you divine protection.

### **Supporting Scripture - Malachi 3:11-12**

#### **All Nations Shall Call You Blessed**

There will be evidence that we have a supernatural God on our side. God will give us material blessings.

### **Supporting Scripture - Deuteronomy 28**

## **Planned Giving**

### **1 Corinthians 16:1-4; 2 Corinthians 8:1-5**

- When you are prompted to give, do you give sporadically not knowing what's in your pocket or bank account? Or do you set aside a set amount prior to arriving to church?
- Paul charged God's people to give on the first day of every week, each should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.
- The amount given was proportional to his or her income.
- The early churches in Greece established a relief fund due to an earlier famine.
- Ministries should be held accountable for the money they collect.

### **2 Corinthians 8:1-5**

- The Macedonian churches gave as much as they were able and even beyond their ability.
- Often times, we have to give out of what we don't have because Jesus gave his all to us.
- Paul encouraged the church to excel in grace of giving. We have to learn to give out of our plenty / abundance to others. Verse 14.

# Chapter 7

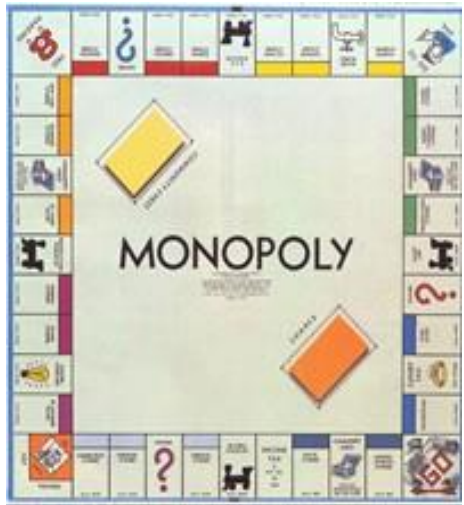
## Playing for Keeps (Investing)

You must make an investment to draw an increase. Ecc. 11:1

### Causes for not investing

Fill in Scriptures that overcome the following:

1. Fear
2. Doubt
3. Excuses
4. Procrastination
5. Laziness



“There is no security on earth. Only opportunity.

*General Douglas MacArthur*

## **Christ's Compound Interest**

### **Matthew 25:14-30**

- What are some things you invest your money in? Do you invest your money in things that will not honor God and His kingdom?
- Are you spending your money on things that will depreciate?
- Why do you think God entrusted different amounts of talents to the three servants? In life, we have millionaires, those in need and those who are barely making it. It does not matter how much you have as long as you are investing what you have in the right place.
- Equal giving and sharing requires equal sacrifice.
- What are some risks in investing?
- Why did the master praise the two who brought a return?
- Why did he call the servant with one talent who buried what the master gave him, lazy?
- The master entrusted them with different talents but wanted a return on investment (ROI).
- The third servant hide his talent because he was shame what the master gave him compare to the other servants. Don't be shame of your conditions.
- What are some fears that cause you to act like the third servant at times?
  - Risk in losing it all
  - Not having enough later
  - Current obligations (bills, debt, etc)
  - Prior bad investing practices
  - Etc
  
- God entrusted us with different resources but the same accountability.
- For everyone who has, will be given more, and he will have an abundance. Verse 29. Put to use what you have. Don't sit on your talents. Many people are benchwarmers at church but they don't realize that they have the same accountability as the pastor.
- God has given you what you have to multiply for His glory.



Come and be apart of a ministry that will change your life! WOLCM is empowering this generation for an enriched and abundant life. **How?**

- Sharing and teaching Biblical Truths in an interactive and engaging worship service.
- Partnering with the young adults to achieve their dreams and goals.
- Investing and rebuilding the surrounding communities.
- Establishing new ministries to prosper the poor, empower the youth and build a church to meet the needs of the people.

The old way of ministry is not working for you. It is time to try something new. Do you have a church home? Do you desire a new way of living (A new life)? Word of Life Christian Ministries is for you!

We need you to build this ministry in the way God design his people to fellowship and worship him in spirit and truth.

Be empowered!