**Financial Victory Workshop**

Thank you for coming. During this time we will create (1) a basic budget, (2) use the debt snowball to pay off debts, and (3) target for planned tithing and giving, We will be studying the (1) spiritual aspects of money and debt, (2) the principles sowing and reaping, (3) tithing and giving is an act of worship, (4) principles of increase, (5) our God given authority, and (6) faith for miraculous debt cancellation.

I want to start with two questions.

1. What is the vision God has given you and what are some things you want to do in your lifetime?

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2. What are you doing to accomplish that?

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This is why we are here today. We are going to focus on #2 and find out how we can use the resources in our hands and how to use our faith to have better lives, less stress, and advance the kingdom of God.

Jeremiah 29:11 says “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.” **He has a plan. We should too!**

**Believing the lie of Satan leaves us broken, hurt and unsatisfied because it goes against our original design.** **You and your money are designed for something much bigger than wealth accumulation . . . more significant than for ourselves . . . we are designed to manage and use money in a particular way . . . experiencing an adventure filled, others focused, generous life, living with our hands wide open, making a difference in this world and expanding His Kingdom. (1)**

Luke 21:1-4 **The widow who gave** only two mites was probably satisfied, filled with joy, smiling, and no one sensing a burden. (1)

**We should give generously (1)**

Matthew 6:20-21 Store up treasure in Heaven.

**4 basic principles for giving (1)**

1. Giving is to be a priority Proverbs 3:9

2. Giving is to be done proportionally. Numbers 18:20-24,

Deuteronomy 12:17-19, Deuteronomy 14:28-29, Malachi 3:10

3. Giving is to be done sacrificially 2 Samuel 24:24 and Luke 21:3-4

4. Giving is to be done cheerfully. 2 Corinthians 9:7, Isaiah 53:10

**Above and beyond giving** (1)

2 Corinthians 8:1-4

Ask yourself “Should I give more to my church, to another Kingdom advancing non-profit or for unforeseen needs of others?” Be intentional givers with consistency and direction. **Giving is a spiritual act of worship.** (1)

If you have the ability to give more it will go to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Some common reasons we don’t save money: we desire instant gratification, the inability to grasp future reality, a lack of financial margin.

**Save wisely (1)**

Watch the ants! Proverbs 6:6-8 , Proverbs 30:24-25

There are seasons of abundance and seasons of scarcity. Abundance gives you an opportunity to prepare for scarcity.

Have an emergency fund –then save for 3-6 months of unemployment.

Start and/or max out your retirement and college savings account.

**Live appropriately (1)**

1 Timothy 6:17-19 Instruction to the rich. (**That’s you**)

Check out globalrichlist.com

Have a realistic view of possessions, know what you can afford, understand the impact of your purchases on giving and saving, and find greater fulfillment in advancing God’s kingdom rather than building your own kingdom.

**Generosity Killers (1)**

1. Keeping up with the Joneses – Matthew 19:16-22

2. Debt - Proverbs 22:26-27, Psalms 37:21,

3. Disorganization -

Randy Alcorn says. “Giving is a giant lever positioned on the fulcrum *(meaning pivot, hinge, swivel, or support)* of this world, allowing us to move mountains in the next world. Because we give, eternity will be different –for others and for us.” Taken from the *Treasure Principle: Unlocking the Secret of Joyful Giving (1)*

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**What is Money?** Money is a medium of exchange for goods or services. **(2)**

Ecclesiastes 10:19 answered all things

1 Timothy 6:10 love of money is root of all evil

**Debit I owe or-Seed I sow? (2)**

Malachi 3:8 debt owed to God

2 Corinthians 9:6 seed I sow

**Laws of the Harvest (2)**

1. You must plant your seed. - John 12:24

2. You must render you seed useless. - John 12:24

3. You must plant what you expect to harvest. - 2 Corinthians 9:6

4. Establish your harvest size when you sow. – 2 Corinthians 9:6

5. Plant your seed in good ground.- Matthew13:8

6. Wait between planting and harvesting. - Mark 4:26-39

7. Maintain your crop for a proper harvest. - Matthew 13:7

8. Sow to your harvest size, not from it. - Genesis 26:12

9. Expenses are always highest at harvest time.-Matthew 20:1

10. Part of your harvest is for sowing again. - 2 Corinthians 9:10

11. Part of your harvest is to keep. - 1 Corinthians 9:7

12. Your harvest is a miracle. – 1 Corinthians 3:6

**God’s solution to the problem (3)**

Genesis 18:14 is anything too hard for God?

1 Peter 5:7 care versus responsibility

Romans 12:1-2 the worlds system

2 Kings 4:1-7 a miracle is needed

**Debt binds and brings stress (3)**

Proverbs 22:7 borrower is servant to the lender

Proverbs 13:22 a good man leaves an inheritance

2 Kings 6:5 Debts bring responsibility

**Spirit of Debt (3)**

2 Corinthians 2:11 Satan’s devices

Jeremiah 5:21 cannot borrow your way out

**Miracle of cancelled Debt (3)**

Ephesians 3:20 God is able

2 Kings 4:7 Widows debt miraculously cancelled

Matthew 17:27 Jesus had miracle debt reduction

**Power of debt can be broken (3)**

Luke 14:28 count the cost

Habakkuk 2:2 write it down

Luke 10:19 Take authority and declare war on debt

**Supernatural power to get wealth (3)**

Deuteronomy 8:18 God gives power to get wealth

**Where will the money come from? (3)**

Ephesians 3:20 God is able

Proverbs 13:22 Wealth is waiting for us

Isaiah 48:17 God teaches how to profit

Proverbs 8:12 Wisdom in business

**Poverty or Prosperity? (4)**

Acts 10:34 the choice is ours

Proverbs 24:30-34 God-given laws of prosperity

Luke 10:7 Gods law of reward

Proverbs 11:24-25 God’s law of release

Philippians 4:15 God’s law of receiving

2 Corinthians 9:6, 7, 10 God’s law of sowing

**Poverty or Prosperity? (4)** continued

Galatians 6:6-9 God’s law of reaping

**Reaping in a recession (4)**

Genesis 26:1-3, 12 Follow God’s commands

Ecclesiastes 11:4 not the world’s way

2 Corinthians 9:6 sow bountifully

1 Kings 17:12-16 Give away what you lack

Mark 4:8 plant in good ground

Psalms 126:6 the value of your seed

Luke 6:38 Nothing is luck with God

**God’s gift-giving example (4)**

Ephesians 2:8-9 the gift of salvation

Romans 12:3 the gift of faith

Luke 11:13 the gift of the Holy Spirit

2 Peter 1:3 the father gives freely

Ephesians 4:8 Jesus is a great giver

Galatians 5:22-23 The Holy Spirit is a great giver

Galatians 6:7 Godly giving

2 Corinthians 9:8 there’s more than enough

**Truths about money (4)**

1 Timothy 6:10 money is not evil

Romans 14:17-19 money doesn’t buy happiness

Romans 10:14-15 it takes money to send the gospel

3 John 2 God wants us to have money

Psalms 35:27 Money is a spiritual subject

**Mistakes about money (4)**

Deuteronomy 8:18 the fear of money

2 Peter 1:3. Poverty is godly

Ephesians 3:20 we live in shortage

**First things first (4)**

Matthew 22:37-38 put God first

Matthew 22:39-40 the second priority

Deuteronomy 26:2, 5, 10, 12 tithe first

Ecclesiastes 3:1-2 giving before receiving

Galatians 6:9 blessings follow proper priorities

**The benefits of giving (4)**

Galatians 6:7 giving always results in receiving

Provebrs 17:8 giving unleashes power in you

Romans 10:14-15 giving will spread the gospel

Galatians 6:9 giving brings a harvest

**Four kinds of giving (4)**

Malachi 3:8-10 the tithe

Malachi 3:10 where to give the tithe

Luke 6:38 the offering

Galatians 6:6 Scriptural giving to your teacher

Philippians 4:15-17, 19 giving to world missions

**Living under a closed Heaven (5)**

Matthew 23:23 more than just not tithing

**Things that close Heaven (5)**

Not tithing – Malachi 3:10-11

Wrong priorities - Matthew 6:33

Double-mindedness - James 1:7-8

Unaccepted offerings - 2 Corinthians 8:12

Not understanding - Matthew 13:23

Fear- Job 3:25

No faith/unbelief - Matthew 13:58

Wrong desires - Matthew 6:24

Looking back - Luke 9:62

Wrong marital relationships – 1 Peter 3:7, Ephesians 5:33

Discord with the brethren – Matthew 5:23-24

Not trusting the man of God – 1 Timothy 5:17

Not working – Colossians 3:23

No patience – James 1:4. Hebrews 6:12

Improper thinking – Proverbs 23:7

Improper talking – Mark 11:23-24

Unpaid vows – Ecclesiastes 5:5

Unjust stewardship – Matthew 25:24-25

Not discerning the body – 1 Corinthians 11:29

Loving money – 1 Timothy 6:10

Improper upbringing – Proverbs 22:6

Not hearing the poor – Proverbs 21:13

Hidden sin – Psalms 66:18, John 9:31

Tradition – Mark 7:13

**Your Heaven must now open (5)**

Is it worth the effort – 2 Peter 1:3

God’s promises - 2 Corinthians 1:19-20

**Law of retribution (6)**

Exodus 22:1-9 – retribution means payback, vengeance, or revenge

**Prepare to take back! (6)**

2 Corinthians 2:11 not ignorant of his devices

John 10:10 his nature is to steal

**Satan exposed (6)**

1 Peter 5:8 our adversary

**Steps to victory over the Devil (6)**

Colossians 2:15 Recognize our heritage

Ephesians 6:12 accuse the real thief

Matthew 18:18-19 issue a restraining order

Proverbs 6:31 make the thief return it seven fold

Ephesians 6:11-18 theft protection

**Who is behind your troubles? (6)**

Genesis 3:13 Satan caused the fall in the garden

Job 1:6-12 Satan caused Job’s problems

Matthew 16:23 Satan deceived Peter

2 Corinthians 12:7 Satan buffeted Paul

Matthew 4:1-11 Satan tried to trip-up Jesus

List what Satan has stolen from you both spiritually and financially. By the law he has to repay 2 times Exodus 22:7. Under Solomon it is 7 times. Proverbs 6:31

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**Do not look at your circumstances (7)**

Ecclesiastes 11:6 – plant and keep working

**If your offering doesn’t move you it won’t move God (7)**

Hebrews 4:15 – Jesus was as us

**Tithe on gross not the net (7)**

Proverbs 3:9-10 – the first part

Matthew 22:15-22 – give to God what is His

**Do something with knowledge (7)**

James 1:22 be doers not just hearers

James 2:20 Faith without works

**More than enough (7)**

John 10:10 – rich life

Psalms 23:5 – my cup runs over

Luke 5:6-7 – nets braking

John 6:5-13 – baskets left over

**God gives us what we need (7)**

Luke 6:38 – poured into your lap

Ephesians 3:20 – more than we ask or even think

Romans 8:37 – more than conquerors

John 7:38-39 – rivers of living water

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**Statics (8)**

The US over 13 Trillion $ in debt

Average of 12 credit cards per household

80% of divorce is because of finances

60% retire with less than $10,000

85% of people who ask a church for benevolence don’t need it.

If you make 25,000 a year and work 40 years you have made **$1 Million.**

**Debt** robs from the future to pay for the present. **(8)**

**Borrowing** is not a sin but it is not God’s best.

We are **trained** in college to do things but we are not trained how to spend $.

If you do not **plan**, you plan to fail.

Even if there is no increase in income most people can be **debt-free**

in 7 years or less.

**Pray** for debt elimination. In Exodus 3 – they received gold, silver, clothing and

were free from bondage and slavery

Be ready to **receive wisdom and knowledge**!

Nothing is impossible with God! We are more than conquerors.

**God owns 100% of everything. You are the steward of it. Transfer it all back to Him**. (8)

Hosea 4:6 – destroyed because of a lack of knowledge

Proverbs 22:6-7 train the child in finances

PRAY- Come against the spirit of debt and bondage. Bind it and loose Godly wisdom and divine grace and joy to get out of debt. Be in agreement to receive favor and to be able to lend and not borrow. Be wise that Satan cannot get us back in bondage. We want to be wise stewards having wisdom in finances. Check your confession. Don’t say you can’t do a thing, ask God for revelation. (8)

Know the difference between needs (necessary for basic care – food, shelter, job)

Wants (choices of quality, new/used, brands) and desires (something you meet only with money out of surplus funds. (8)

There is $567 billion spent on advertising by Visa, MasterCard, Discover and American express. Store cards have the highest interest rates (Walmart, Sears etc.) The average use at McDonalds is $4.67 cash but $7.57 with a card. (8)

**Just a few ideas (8)**

1. Adjust your W4 to change your refund at the end of the year if you need extra

money each month.

2. Use an envelope system, or get IPhone apps etc.

3. Call your credit card company for a rate reduction

4. Consider transferring the balance is you don’t get a rate reduction.

5. Never get a cash advance or title loan.

6. Shop car and health insurance regularly (every 6 months)

7. Raise your deductible if you have enough to cover the difference

8. Put your car and home together for a discount

9. Check for discounts on your car (over 20 listed)

10. Get term instead of whole life

11. Do not get credit life or disability

12. Do not or extended warranty on cars

13. Don’t get over a 15 year mortgage and 7 year is best

14. Pay 2 payments of ½ every other week and you can save up to 7 years of a 30

15. Get a fixed rate loan without a balloon payment

16. With 20% down on a home you avoid the PMI

17. For refinance questions look at bankrate.com

18. Check the keeybluebook.com for auto values

19. Never finance a car for more than 36 months

20. Compounding interest is good if you’re the lender but bad if it’s your credit

card

21. Cut your credit cards up

22. Retail contracts (furniture, vacuums, etc.) offer no interest until?? but if your

one day late all the interest adds back in

23. ATM fees, etc. is it worth it?

24. Cell phones- check your plan – get it right for you and watch the games,

ringtones, etc. that you are putting on there

25. Health insurance, deductibles and prescriptions ($4, $10,or mail-order)

26. If you haven’t used it in 90 days –sell it

27. Stop eating out – take your lunch with you

28. Grocery shopping- make a list, buy in bulk, use coupons, shop when in a hurry

29. Electricity- turn the lights off, get programmable thermostats, wrap your water

heater,

30. Cable TV and internet- just pay for what are you using

31. Plan vacations ahead for the best prices

32. Have a garage sell

33. Check the air in your tires for proper inflation it saves gas

34. Annualcreditreport.com – just do the free report and get one every 4 months

from a different company so you have one each year from all three: Equifax,

Transunion and Experian

35. Free resources and calculators at crown.org and bankrate.com

**Financial scriptures (8) (some of these are not in the scripture section of this study)**

Luke 16:8 Ecclesiastes 5:5 Exodus 22:26 Romans 13:8 Deuteronomy 28:12 Nehemiah 5:1-3

Proverbs 21:22 James 5:1 Proverbs 1:7 Proverbs 4:7 Hebrews 6:12 Deuteronomy 15:1-6.

Colossians 2:13-15 Psalms 8:4-6 Deuteronomy 10:14 John 3:27 Psalms 24:1 Habakkuk 2:2-4

Jeremiah 29:11 Proverbs 12:5 Proverbs 16:1-3 Proverbs 21:5 Proverbs 22:7 Proverbs 21:20

Proverbs 21:5 Romans 13:8 Ecclesiastes 2:26 Proverbs 13:22 Psalms 34:17 1 Samuel 17:22

Ecclesiastes 11:2 3 John 1:2 2 Corinthians 9:8 Deuteronomy 8:18 John 14:13 Ephesians 3:20

Exodus 14:13 James 1:5-6 1 Samuel 1:22 Genesis 18:14 1 Peter 5:6-8 Mark 11:23

James 5:16 Luke 10:19 Isaiah 10:27 John 8:36 Psalms 34:17 Deuteronomy 8:18

Ecclesiastes 2:26 Proverbs 13:22 Deuteronomy 28:12 Exodus 3:21-22 Deuteronomy 15:1-6 2 Kings 4:1-7

2 Kings 6:1-6 Nehemiah 5:1-12 Matthew 18:22-26 Matthew 17:24-27 Luke 19:1-9 Colossians 2:13-15

Philippians 2:10

**10 Practical Keys (9)**

We must view **debt as the primary enemy** of your financial future and your peace. The average family can get out of debt, including mortgage, within **7 years**!

1) **Make a list** (1) of all debt, the interest rate, and required monthly payment and list everything you spend for three months. Make a list (2) of cash on hand. Do a money hunt for things you can sell on Craig’s list or eBay. Make of list (3) of money you can free up from selling items like a car with a payment attached.

Cut up credit cards and **operate from cash or a debit card** where money comes straight from your checking account.

2) Look at your debt structure. Would it benefit you to **refinance** your home or take a second mortgage to consolidate credit card debt and personal loans?

3) Two/thirds of Americans get a **tax** refund. Consider adjusting your federal withholding amount to get less refund and use the difference to pay debt monthly.

If you have paid penalty and interest file form 843 and request to get a refund of those amounts.

4) Call the TN Dept. of Insurance for a survey of **insurance** rates. Consider term insurance- it is cheaper than whole or universal life. If you have credit life on loans, consider cancelling it *after* purchasing a term insurance policy. Set up a health savings account for medical expenses. If you are paying PMI on a mortgage keep check on the 20% payoff and cancel.

5) Do an internet search for **unclaimed funds** in TN.

6) Check for **utility** refunds. Drop a house phone line, check your cell phone package to make sure your paying for what you use,, reduce internet speed, compare rates on cable/satellite packages.

7) **Miscellaneous** – keep a good credit score. Keep up with volunteer miles for income tax. Check your property tax assessment. Look at Priceline and others for cheaper travel rates. If you have points on credit cards, use the points. If you are paying for a private school, try homeschooling instead.

8. **Benefitbank.com** is useful in some states.

9. **Retirement** – These are attached to the stock market which may be growing but it is dangerous. Consider safe investing with insured and guaranteed income streams.

10. **Do it the kingdom way** and apply kingdom law. When you sow you are funding kingdom assignments. You can get business ideas or inventions. 2 Corinthians 9:6-15

**Financial scriptures (9)** (Some of the verses below are not listed in the scripture section of this study.)

The following are scriptures in Proverbs concerning wisdom and wealth.

1:1-7 2:1-22 3:1-26 4:1-27

8:1-21 29:3 15:16-17 9:10-12

10:2 13:10 28:19 14:6-

15:33 20:4 19:8 24:3

22:4 3:9 24:14 28:26

11:24-25 6:6-11 24:30-34 10:4

13:18 14:23 25:5 10:17

28:22 22:9 10:22- 13:22

17:20 28:13 28:25- 16:20

16:17 17:4-5 20:18 20:23

The following are scriptures in Proverbs concerning being foolish/lacking wisdom.

10:10 10:14 10:18 10:23

10:29 12:15 13:16 14:16

15:5 15:14 17:10 18:2

20:3 28:26 29:11 30:32

10:9 12:11 12:14 4:23

16:26 18:9 21:25 22:29

24:27 28:19 12:24 10:4

13:4 21:5 19:15 15:19

20:4 26:14 14:17 21:20

13:11 21:17 11:25 22:9

11:26 13:21 21:21 21:5

28:25 11:28 22:1

**Secrets of Millionaires That Might Surprise You** **(10)** The secrets to being rich may not be as mysterious as you think by Wes Moss

A 2016 study found that 10.4 million households had a net worth on $1 million or more in 2015. Their secrets are: (1) job stability – sometimes 30-40 years (2) steady savers- begin max contribution for retirement in 20s-30s, (3) save the raise, - save at least half of the raise and put into retirement ( not a

vacation or a new boat etc)

(4) investors- long term growth

(5) not afraid to ask for advice – call the experts

(6) pay off the mortgage

(7) don’t indulge in fancy toys- suits, minks, jewels, watches, cars

(8) good credit – the better your FICO score the lower interest rates on your

Purchases

(9) goal setting – Rich people don’t just stumble upon success. They plan out and

prioritize their goals and determine how to execute them. Millionaires have a

clear vision of what they wat, and take the steps necessary to get there.

(10) real estate – they buy homes that are not overly priced or extravagant in

rentable areas.

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**It’s time (11)**

Lamentations 3:17- We have forgotten prosperity

Mark 11:24- believe you have it now

Luke 6:20 poor receive the kingdom of God

Luke 17:20 – the kingdom is in you

Matthew 17:14 unbelieving generation

1 John 5:14 according to his will

Romans 12:1-2 the law of the Spirit

Isaiah 9:6 the government is on his shoulders

Luke 8:43-48 woman healed – Daughter- your faith

Matthew 16:19 keys of the kingdom

Proverbs 10:22 - blessing brings wealth without sorrow

**Living in the Day of Rest-(11)**

Genesis 1:31- Genesis 2:3 - God rested because he was finished.

Hebrews 4:9-11 Sabbath rest

Matthew 11:28-30 - come and rest

Deuteronomy 6:10 I’ll give it to you

Luke 12:16 the rich thought he had it

Mark 2:27 the Sabbath made for man

Leviticus 25:1-7 do not plant in the 7th year

**Living in the Day of Rest-(11)** continued

Leviticus 25:8-12 year of jubilee

Leviticus 25:20-22 How? I will bless it!

**The struggle/success (11)**

Genesis 3:17(TLB) (emphasis added) And to Adam, God said, “**Because you** listened to your wife and ate the fruit when I told you not to, I have placed a curse upon the soil. **All your life you will struggle** to extract a living from it.

Satan gained access to the earth through Adam –God cursed the earth because of Adam’s disobedience. This cut off the jurisdiction of God from blessing him and Adam became a survivalist having to make it own his own.

Genesis 12:1-3 (emphasis added) Now God will do it! -- The Lord had said to Abram, “Go from your country, your people and your father’s household to the land I will show you. 2**“I will make you** into a great nation,  and **I will bless you**; **I will** **make your name great**,  and you will be a blessing.3I will bless those who bless you, and whoever curses you I will curse; and all peoples on earth  will be blessed through you.”

Genesis 39:2-6 (paraphrased) The Lord was with Joseph, his master saw the Lord gave him success in everything he did. Joseph was put in charge, & from that time the Lord blessed the household of the Egyptian because of Joseph. The blessing of the Lord was on everything Potiphar had, and with Joseph in charge, he did not concern himself with anything except the food he ate.

**Hidden (12) & (13)**

Matthew 13:44 – like hidden treasure

Mark 4:1-20 - the secret of the kingdom of God

**Growth (13)**

Philippians 4:14-19 sacrifice pleasing to God

Exodus 23:28-29 increase to occupy

Matthew 25:14-29 Parable of the talents

How much weight or responsibility can you carry? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Are you flexible and able to react and adapt to change? \_\_\_\_\_\_\_\_\_\_\_\_

Luke 17:20-21 the kingdom of God is

1 Samuel 17:25 Goliath was David’s opportunity

**9 laws of acceleration (14)**

Isaiah 54:2

(1) Law of Dominion/Vision - Enlarge the place of your tent. First, what do you

think you can do? Deuteronomy 28:8 what you put your hand to,

Genesis 13:14-17 what do you see

(2) Law of Capacity- Stretch out the tent curtains. Examine the process of your

Life. Whatever frustrates you and make changes, make a to do list daily for

maximum potential

(3) Law of Occupation or the Process of Administration- Lengthen your cords or

Ropes. You are required to occupy your goals and lengthening gives you more

leverage. At this point you ask what can I delegate, be aware of your time

(Facebook, email etc.)

(4) Law of Frustration- Drive/strengthen your tent pegs deep. This holds you in

Place, deep into the project/business. Change is a friend. Egypt looked good to

them with garlic and onions when the road looked hard – Numbers 11:1-6

(5) Law of Strategy- You need a plan with a location and a method.

Matthew 17:27 & Mark 4:1-20- Faith is being fully persuaded. Find your niche

market and pray.

(6) Law of Urgency -cease the moment, urgency is not convenient. Luke 8:43-44

(7) Law of Significance- Ask what am I doing? Does this serve my purpose? Are

you like everyone else? What is your territory? What is the reason you are

there? Luke 4:40-43 each one healed

(8) The law of generosity – you’re in position for favor – Isaiah 61:1-3

(9) The law of celebration – even the angels celebrate - Luke 15:10

**How to Accelerate (15)**

Hebrews 11:33 through faith promises received

Hebrews 2:6-8 created for mans legal dominion

James 1:6 – speak it

Mark 16:17 – believe it

Mark 11:23 believe and does not doubt

2 Peter 1:3 everything we need

Romans 8:1-2 more than an overcomer

Ephesians 6: 12 - wrestle not with flesh and blood

2 Corinthians 5:17-21 ambassadors for Christ

Joshua 3:5, 10, 15-17 God can

Genesis 41 Egypt was saved by revelation

Isaiah 9:6 government is on the shoulders of Christ

Acts 4:10-12 – salvation through Jesus

Matthew 28:18 he has all authority

**Joseph’s acceleration** **(15)**

Genesis 41:40-41 given the authority

Genesis 41:42 a signet ring

Genesis 41:42 Robes of linen – not a prisoner/slave anymore

Genesis 41:42 a gold chain - wealth of Egypt

Genesis 41:43 a chariot – position of authority

Genesis 41:47-49 Immeasurable provision

Genesis 41:47-49 - 7 years of plenty (there is access)

Genesis 41:54 - 7 years of famine (there is not enough) They forgot the goodness

during famine.

Genesis 41:55 Go to Joseph and do what he says

Genesis 41:50-52 Joseph had two sons

Manasseh means forget and Ephraim means fruitful

Genesis 47:13-23 they gave all money for food, then their livestock, their bodies

and land, Verse 23-**Now** plant seed and give 1/5 to Pharaoh—They were

desperate enough to say whatever it takes. They had no hope but when they had

given themselves they were well provided for. Are you sold out?

Genesis 48:12-20 Jacob crossed his hands to bless – Fruitfulness will be greater!

Be greater than the past problems. Let God build something in your life.

1 Corinthians 7:23 –we are bought with a price

**How to operate (15)**

John 10:3 called by name and know his voice

John 16:13 will tell you what’s coming

1 Corinthians 2: 1-16 hear God’s voice to make decisions

Matthew 13:10-11 why the parables are secret knowledge for you

Philippians 4:6 pray about everything

Jeremiah 29:11 he has a plan

**Hebrews 11:33 (15)**

Through faith

Conquered kingdoms

Administered justice/wrought righteousness

Received/obtained the promise

**By what authority (15)**

Esther 9:29 Esther had authority

Matthew 7:29 Jesus taught with authority

Luke 4:36 authority over impure spirits

Mark 13:34 left the authority with his servants

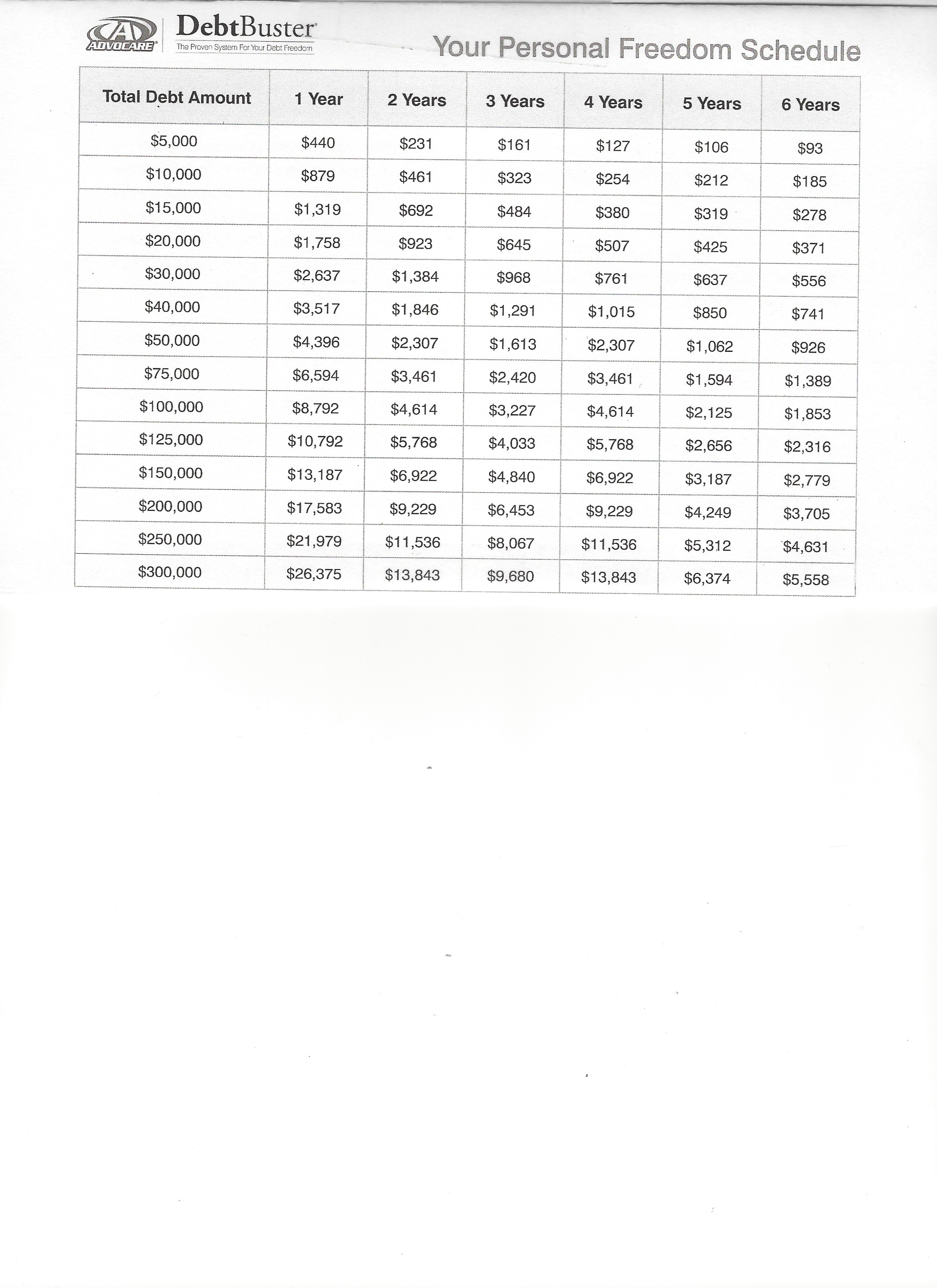
Luke 19:17 authority over cities

You will be given an assignment and the money to do it (15)

People change doctrine when it doesn’t work for them but the scripture is the word of God and He never changes. (15)

**AdvoCare (16)**

Use this chart to calculate how long it will take you to pay off your debts. Find your debt amount in the first column. By following that line, the other columns will tell you how many months it will take at various amounts to be debt free.



**7 Supernatural blessings for giving to the poor (18)**

# Proverbs 28:27 (KJV) He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.

**Psalm 41:1-3** (NKJV)  Blessed *is* he who considers the poor; The Lord will deliver him in time of trouble. 2The Lord will preserve him and keep him alive, *And* he will be blessed on the earth; You will not deliver him to the will of his enemies. 3The Lord will strengthen him on his bed of illness; You will sustain him on his sickbed.

Psalms 41:1-3

1. Delivers him in time of trouble

2. Preserve him

3. Keep him alive

4. Blessed on the earth

5. Will not deliver him to the will of enemies

6. Strengthen him when he is sick

7. Will make him well / heal him

**Who would you like to give to? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**The Blessing (19)**

Deuteronomy 28:1-14 All these blessings. . . .

Psalms 35: 27 – pleased in prosperity

Joshua 1:1-9 I will give you success and you will prosper

**There are 4 levels of storehouses. (19)**

**The bag** - Haggai 1:6 not enough When your living from a bag because you think you are your source. Hording decreases what you have. Do you trust yourself more than God? Judas carried a bag and when he thought the money was wasted decided to betray

Jesus in Matthew 26:6-16 for thirty pieces of silver.

**The barrel** – 1 Kings 17: 8-16- just enough

The Lord had placed a blessing on the meal – it was just enough to feed them one more day, and then for one more day and then another until the famine was over. God does supply all our needs Philippians 4:19 so praise him for enough.

**The basket** – John 6:5-12 more than enough

The boys lunch feed approximately 20,000 and with 12 baskets left over. It was blessed and broken up to be a community feeding program. He was a conduit.

**The barn** – Genesis 41:37-57 – exceeding abundantly

Joseph proved his integrity and during a famine in the land he was given the keys to the barn and sent corn from Egypt to feed the whole world.

Isaiah 58:9-14 - restoration

The rich man dreamed of building a bigger barn for himself but he had the bag mentality and died. Luke 12:16-21

We can dream to be a barn financially and spirituality – feed the world. If we are faithful with little He will trust us with a lot. Our greatest days are in front of us. Line up with Him and God will command THE BLESSING on our lives.

How are you holding your money ? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ What are dreaming of ? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Tithing (20)**

Hebrews 6:13-20 like Melchizedek

Hebrews 7:1-28 Melchizedek High Priest

Genesis 14:1-2, 11-23 Abraham and Melchizedek

Romans 7:12 the law is holy

Matthew 22:15-21 Caesars and Gods

Matthew 23:23 you should tithe plus do

Malachi 3:6-14 blessed for tithing

Leviticus 27:30, 32 it is the Lords

Proverbs 3:9-10 honor with your substance

Deuteronomy 12:19 do not neglect the Levites

Numbers 18:21 Levites paid with the tithe

Nehemiah 10:35-39 the first fruits

Nehemiah 12:44-47 the people took joy in the priest and Levites

Nehemiah 13:10-12 leaders confronted

1 Corinthians 9:1- 17 the minister should be provided for

1 Timothy 5:17 double honor

Romans 15:27 obligated to share

Galatians 6:6 give to the instructor

Ezekiel 44: 28-30 the Levite portion

**Offerings (21)**

I Peter 2:5 we are priesthood (priest make sacrifices)

Genesis 4:1-7 Cain and Abel’s offerings

1 John 3:12 Cain was wicked

Malachi 1:6-14 offerings of contempt

Hebrews 11:4 faith and righteousness

Acts 4:36-37 Barnabas sold land and gave

Acts 5:1-10 Ananias and Sapphira lied and died

Hebrews 11:6 without faith impossible to please God

Matthew 19:16-22 Rich young ruler revealed his heart

**Precious Seed (21)**

Mark 10:28-30 increases of 30, 60, and 90 with persecution

Philippians 4:14-18 a sweet smelling sacrifice

Genesis 8:15-22 Noah’s offering after leaving the ark

James 4:17 when you know to do good and don’t

2 Samuel 24:18-25 my offering should cost me

**Freewill offerings (21)**

Leviticus (4 levels of offering due to financial condition- bull, lamb, dove, flour)

Exodus 24:9-13 Moses and others see God

Exodus 25: 1-9 God said to bring an offering

Exodus 35:21-29 the people brought offerings

Exodus 36:2-7 Stop! We have enough!

2 Corinthians 8:1-24 the poor send help

2 Corinthians 9:7-8 enough and plenty to share

**The Holy Portion (21)**

Malachi 3:6-12 you have robed me

Acts 4:34 no one in need

Genesis 14:18-20 Abraham and Melchizedek

Genesis 28:10-22 Jacob promised to tithe

Leviticus 27:30 the tenth is God’s and is holy

Luke 20:22-25 give to God what is God’s

Hebrews 6:20 Jesus like Melchizedek

Hebrews 8:1-6 Jesus our High Priest

Luke 11:39-42 love and give

1 Peter 5:1-3 cast care on him

Deuteronomy 14:22-29 the tithe

Deuteronomy 26:10-15 who and when the tithe goes to

1 Corinthians 16:1-4 have your money ready

**The Holy Portion (21)** continued

Hebrews 8:10 laws in mind

Nehemiah 10:37-39 first fruits

Nehemiah12:44 the people look joy in the priest and Levites

Nehemiah 13:10-12 leaders confronted

2 Chronicles 31:2-21 enough and plenty to spare

**The Honor offerings (21)**

Proverbs 3:5- 9 honor the Lord with your wealth

Acts 23:1-5 Paul and the High Priest

1 John 2:6 live like Jesus

Matthew 15:3-6 honor your father and mother

2 Samuel 23:8-17 David’s mighty men

**First fruits (21)**

Genesis 4:1-4 first born of his flock

Exodus 23:16-19 the harvest

Exodus 13:1-2 the first offspring

1 Kings 17:13 make mine first

Ezekiel 44:28-30 the Levite portion

Exodus 22:1-9 restitution

Exodus 34:19 the first born

Leviticus 23:9-14 at harvest

Romans 11:16 offering is holy, all is holy

1 Corinthians 15:20-22 first fruit of resurrection and life

Matthew 6:33 seek the kingdom of God first

Ephesians 4:25-29 work and give

2 Timothy 2:3-6 fruit of labor

1 Corinthians 9:1-17 providing for the ministry

**Alms (21)**

Matthew 6:1-4 do it without publicity

1 Corinthians 11:20-22 disgrace God’s church

Exodus 23:10-11 the poor reap of the harvest

Luke 14:16-24 invite the poor

Acts 2:44-47 sold things and shared

Acts 6:1-4 distribution of food

James 1:27 caring without corruption

2 Thessalonians 3:10-13 if you don’t work- don’t eat

Acts 4:34 no one lacked

**Acceptable offerings (21)**

2 Corinthians 8:1-5 given generously

Psalms 66:18 sin – unaccepted offering

Proverbs 21:27 detestable sacrifices

Matthew 5:23-24 reconcile and then offer your gift

Malachi 1:6 offering of contempt

Genesis 4:1-5 Cain and Abel

Malachi 2:13-16 broken vows

1 Peter 3:7 prayers not hindered

Psalms 20:1-9 prayer of David

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**How? or Where? (22)**

In Matthew, Mark, Luke & John there are 37 miracles Jesus preformed plus his birth and resurrection.

**My response in the middle of my need positions me for abundance.**  (22)

Jesus feed 5,000 men plus women and children (15,000-20,000) Jesus asked Philip where (Where will we eat at?) and Philip asked Him how (How will you provide when you don’t have it yourself?) Your provision is being prepared (the boy’s mom) Provision comes one step at a time: need, where, how, hunt, bring, organize, bless, brake, distribute, eat, and gather. Keep your eyes on the source. Like kids with a restaurant menu, when we are buying we have a scarcity mentality, but we are with THE father we can get what we want. We need to be in position for more- more than you can imagine.

Hebrews 2:7-8 lower than angels

Genesis 1:26 make man in our image

1 Peter 5:8 sound mind

Luke 4:5-7 Satan tempting to give the kingdoms: authority, legal, splendor, and

wealth)

Genesis 3 – because of you the earth is cursed

Genesis 4:1-5 Able and Cain gave offerings to the Lord

Genesis 14:18-20 Abraham and Melchizedek/ Moses laws were not in effect

Matthew 4:1 The Holy Spirit led Jesus to be tempted

James 1:2-3 Test of faith brings perseverance

When you give the 1st portion to God it gives Him permission to provide (22)

Malachi 3 most people look at this as a bill required but it is for your best interest. When you are under a curse God couldn’t do it but we are blessed under covenant and He is giving you access from Heaven and preventing pests from destroying it.

Deuteronomy 28:1-14 blessings

1 Corinthians 13:3 give away profits nothing if outside of love

**Seven Steps to Your Destiny (23)**

1) Thoughts – as a man thinks 2) Words – out of the abundance of the heart the mouth speaks 3) Decisions – make a decision! 4) Actions – you have to do something. When we advise people, we must tell them #1-4. They can’t start at #4.

5) Habits – links to your character. If you have bad habits you’re not valuing the other person. You consider what you are doing is more important than your wife, kids, co-workers, etc. 6) character- personality, moral fiber, and temperament 7) destiny – what you were created for.

**Satan will strike again (24)**

Exodus 14

You hear God but then you let your feelings and previous baggage get you down. Be teachable and walk in love. Please the Lord and stick to the vision – if not- you’ll lose it. Be aware of your emotions and deal with what you’re not dealing with.

**Steps to Release the Kingdom into your life (25)**

1. What do you have that God can work with? 2 Kings 4:1-7

2. Make sure your in faith. Hebrews 11:1

3. Confess over what you have and release it in faith. Romans 10:10

4. Get the plan from God. John 6:5-13, Matthew 17:27, Mark 6:39-41

5. Act quickly. Luke 8:43-44

**Based on teaching from the following:**

**(1) The Money Challenge by Art Rainer (book)**

**(2) 30-60 Hundredfold by John Avanzini (book)**

**(3) War On Debt by John Avanzini (book)**

**(4) Powerful Principles on Increase by John Avanzini (book)**

**(5) It’s Not Working Bro. John by John Avanzini (book)**

**(6) Stolen Property Returned by John Avanzini (book)**

**(7) John Avanzini (website)**

**(8) Paid in full: The world’s system of money exposed by Pastor Eric**

**Gonyon (DVD)**

**(9) 10 Financial Keys you need to Know by Gary Keesee (book)**

**(10) Secrets of Millionaires That Might Surprise You - The secrets to being**

**rich may not be as mysterious as you think- by Wes Moss March 15, 2017**

**(11) Financial Revolution by Gary Keesee (CD)**

**(12) Hidden by Gary Keesee (CD)**

**(13) Money Mysteries from the Master by Gary Keesee (CD)**

**(14) 9 Laws of Acceleration by Gary Keesee (CD)**

**(15) Accelerate by Gary Keesee (CD)**

**(16) DebtBuster by AdvoCare (booklet)**

**(17) The debt snowball is originally taken from Davy Ramsey**

**(18) 7 Supernatural Blessings from Psalms 41 by Jentezen Franklin**

**(an interview with Bobby and Sherry Barnett) (19) The Blessing – Experience the growing provision of God: Bag,**

**Barrel, Basket and Barn by Jentezen Franklin (CD)**

**(20) Tithing Today by Keith Moore (CD)**

**(21)** **The Offerings of the Lord by Keith Moore (CD)**

**(22) How? or Where? By Dr. Sam Chand (DVD)**

**(23) 7 Steps to your Destiny by Dr. Sam Chand (DVD)**

**(24) Right Picture – More Power by Drenda Keesee (DVD)**

**(25) Five Steps to Steps to Release the Kingdom Into Your Life by Gary**

**Keesee. (DVD)**