

# How Money Works

(The Secret to Success)



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## 1. What Is Money?

- Money is a system of value that facilitates the exchange of goods in an economy.

**Money:** 187 results in 148 verses

- The world is motivated by money and many people sell their souls, their marriages, their bodies, and their lives for money, *as Christians we must live a higher level of life.*
- We all pray for God to bless our jobs and efforts, so we must believe that he wants us to prosper in some way.

## 2. What does God mean when he says, He will give you the power to get wealth?

**(Deuteronomy 8:18)** But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.

**a. Remember the LORD your God:** In times of abundance, it is easy to forget the LORD, or to at least no longer seek Him with the urgency we once had.

**b. It is He who gives you power to get wealth:** We often think of our own hard work and brilliance. We must see that God gives us the body, the brain, and the talent. It is all of God.

**c. That He may establish His covenant:** This reminds us why God has blessed us. His plan is that it would further His eternal purpose. Therefore, we have no right to use our material blessing to further selfish purposes; instead, we use our resources to advance His kingdom.

**(Joshua 1:8)** Keep this Book of the Law always on your lips; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.

**b. That you may observe to do according to all the law:** Joshua must take great care to observe the law. God's word and Joshua's commitment to it would be the pillars supporting his success.

**c. To all the law:** Joshua did not only need to read God's word. It had to be on his lips (shall not depart from your mouth), in his mind (meditate in it day and night), and he had to do it (observe to do according to all that is written).

**d. For then you will make your way prosperous, and then you will have good success:** God's word so lived is a guarantee of Christian success.

- Not that it promises a life without problems, but it does ensure a life able to deal with anything because it takes full advantage of God's presence and promises.

**(Matthew 6:33)** But seek first his kingdom and his righteousness, and all these things will be given to you as well.

**6:33 seek first his kingdom and righteousness:** When people make God's kingdom their primary object of desire, they find the ability to trust Him to meet their needs.

- That should be our first priority of the Christian life.
- Marriage, family, house, career, vacation are all to be somewhere down the List of priorities.

**(Malachi 3:8–11)** "Will a mere mortal rob God? Yet you rob me. "But you ask, 'How are we robbing you?' "In tithes and offerings. <sup>9</sup> You are under a curse—your whole nation—because you are robbing me. <sup>10</sup> 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. <sup>11</sup> 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.

## How Money Works

### 1. What it Takes

- Most of us know little about personal finance. [That mean we are financially illiterate](#). No matter what your income levels, you can achieve financial security.
- You'll must take the time [to learn some basic principles about how money works](#).

### 2. It's up to you

- Life today is [so much different](#) than it was yesterday.
- Even [Dual-income families](#) find it difficult to make ends meet.
- With [financial discipline](#) and [wisdom](#), you can overcome **the obstacles** that stand between you and financial security.
- But nobody can make it happen, ***[it's up to you](#)!!!***

### 3. Control what you can

- The [secret to financial security](#) is ***[learning to control the things you can control](#)***.
- The biggest financial mistake people make is **[Dependence](#)**. Dependence on others allows ***[“Outside” factors to control them](#)***.
- When you [let others control your security](#), ***[you're inviting insecurity](#)***.

#### 4. Pay yourself first.

- This is very important. Paying yourself first means putting yourself and your family before any other demands on your money.
- Deposit a set amount each and every month into an investment program, no matter what other financial obligations you have.
- Your money will grow if you invest even a small amount.

#### 5. Adjust your priorities.

- Many people spend money on things they don't need.
- They don't manage the money they have.
- They spend as expenses come up.
- *The best way to see how you are spending your money is to have a budget.*

35% Housing- Rent

20% Transportation

20% Other (Food, clothing, entertainment, childcare, tithing)

15% Debt (Student loan, credit cards, personal loans, medical bills)

10% Saving

#### 6. Adjust your lifestyle

- Controlling your money, controlling your priorities.
- This is a tough rule of Life: You can't have everything .

- You have to make a conscious decision about what you purchase.

## 7. Re-align your assets.

- Look at ways to free up additional cash. (Phone, cable, hulu, Netflix)
- Avoid the Credit Trap
- Credit cards are good for convenience. *But that Plastic money can put you in a financial pit fall.*
- You have to pay off your charges at the end of the billing period. Otherwise, you will pay double – digit interest charges.

## Conclusion:

Put your money in Heaven's bank where it is secure, and you can count on a return on your investment.

**(Proverbs 13:16)** All who are prudent act with knowledge, but fools expose their folly.

**(Ecclesiastes 5:19)** Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God.

**5:19 he also empowers him to enjoy them:** *God does not simply give away wealth and possessions*; instead, He gives the ability to enjoy them and be satisfied. Wealth alone is not fulfilling.

**accept his lot, and to rejoice in the fruit of his toil:** The ability to accept and enjoy what God gives is a recurring theme in Ecclesiastes. Since their lives are in God's hand (9:1) and human wisdom is limited, *people should be satisfied with God's provision—whether good or bad.*

**(Philippians 4:19)** And my God will meet all your needs according to the riches of his glory in Christ Jesus.

**4:19 every need:** Paul's needs were met through the Philippians' generous financial gift. In the tradition of mutual exchange common to ancient friendship, *Paul trusts God to meet the needs of the church at Philippi.*

**(Proverbs 22:7)** The rich rules over the poor, and the borrower is the slave of the lender.

**(Matthew 6:24)** No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.