

FINANCES



GOD'S
ANSWERS

for Your
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DAVID
CERULLO



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INSPIRATION
MINISTRIES

GOD'S ANSWERS FOR YOUR FINANCES

David Cerullo

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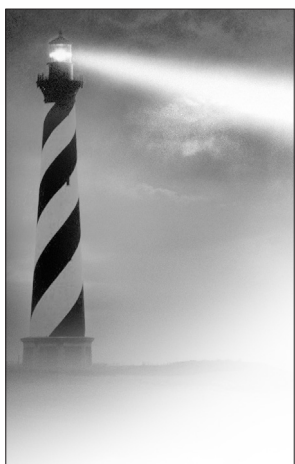
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Introduction





I N T R O D U C T I O N

Every week at Inspiration Ministries, we receive hundreds of prayer requests from people across America and around the world. My heart was touched when I read a letter from a woman who was so distressed about her finances that she was thinking about dying. She wrote, “My bills are piled high. I’m way behind on my house payment. I have a stack of bounced checks on the kitchen table, and I don’t know where to turn!”

What an honor it was to pray with her that the Lord would turn her burdened heart back to Him—the God of all comfort and provision. Prayer is at the core of our ministry, and our ministry staff is dedicated to touching the Throne of God for those in need.

In recent months, we have seen a dramatic increase in the number of letters from people who are extremely concerned about their finances. One man wrote, “Dear David and Barbara: Please pray for me and my family. Our company recently downsized, and I was given a pink slip. I’m worried about my finances and how I’ll be able to provide for my wife and children.”

So, if you’re facing financial challenges today, you’re certainly not alone. We live in a troubled world, where corporations collapse and pension funds vanish. Many are deeply concerned about their financial future. They wonder...

- What will happen to my 401(k)?
- Is my job secure?
- Will we have the funds to send our children to college?
- What will happen to my Social Security and Medicare benefits?
- How will I feed my family and keep a roof over our heads?

One newspaper reader commented, “I was looking for the stock market report and found the obituary page. The news was almost the same!”

A DESPERATE TIME

Barbara and I know firsthand what it’s like to be without a job, with no income, and wondering, “How will we make it through the week?”

It was a desperate day in the late 1970s when our bank account was zero and our pockets were painfully empty. Our son Ben was just a baby. We went up to his nursery, cracked open his piggy bank, and found nearly two dollars in dimes, nickels, and pennies.

The three of us went to McDonald’s and shared a Big Mac. I could hardly eat, worrying, “Where will our *next* meal come from?” Back on my desk lay a stack of overdue bills, and I was praying, “Lord, how can we make our house payment? What will happen to our car?”

Believe me, we stayed on our knees during that time. We knew that God would answer—but *how*? And more important, *when*?

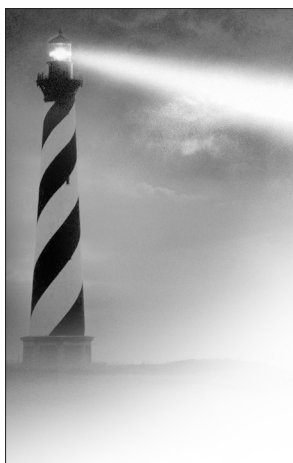
The good news is that God broke through into our situation—and we're confident that He will break through for YOU too! As you read this booklet, our prayer is that you'll be blessed and encouraged by the practical insights of God's Word. No matter what you may be going through today, remember this: God is faithful, and He cares about your every need.



David Cerullo

C H A P T E R O N E

Financial Advice
from the Richest
Man in the World



FINANCIAL ADVICE
FROM THE RICHEST
MAN IN THE WORLD

With all the trouble in today's world—wars, famines, earthquakes, hurricanes, and turmoil—you may struggle with the question, “Is the Lord really interested in my personal finances?” Let me assure you, He is. Consider these remarkable facts:

- More than 2,300 verses in the Bible concern money.
- In the Gospels of Matthew, Mark, and Luke, one out of every six verses deals with money.
- Of the 29 parables told by Christ, 16 focus on finances.

Financial prosperity is also an important theme of the Old Testament. Moses declares, “*You shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day*” (Deuteronomy 8:18). The purpose of this booklet is to give you the keys you need to unlock this wonderful promise—this “*power to make wealth.*”

WHO'S YOUR FINANCIAL PLANNER?

If you want to receive sound financial advice, you would be wise to seek out an adviser

who's had success in his own life. Perhaps someone like King Solomon...

Solomon was the richest man who ever lived. By today's standards, he would make Bill Gates look like a pauper! But despite his great riches, Solomon's life was centered on gaining wisdom, not wealth.

At the beginning of his reign, God comes to Solomon in a dream and tells him, "*Ask what you wish me to give you.*" Look at Solomon's amazing response:

"Now, O Lord my God, You have made Your servant king in place of my father David, yet I am but a little child; I do not know how to go out or come in...So give Your servant an understanding heart to judge Your people to discern between good and evil." (1 Kings 3:7-9).

What is God's reply?

"Because you have asked this thing and have not asked for yourself long life, nor have asked riches for yourself, nor have you asked for the life of your enemies...I have done according to your words. Behold, I have given you a wise and discerning heart, so that there has been no one like you before you, nor shall one like you arise after you" (vs. 11-12).

Then comes a surprise—a bonus—from the Lord. He declares, "*I have **also** given you what you have **not** asked, both riches and honor, so that there will not be any among the kings like you all your days*" (v. 13). Solomon's wealth was not his main concern, but was

merely the outcome of his sincere pursuit of God's *wisdom*.

SOLOMON'S ADVICE FOR US

Today, we're not the recipients of Solomon's wealth, but we have inherited his wisdom! Solomon authored much of the book of Proverbs—a treasure-trove of everyday advice that is still relevant for our lives. And it's filled with wise counsel on money:

1. Give God what belongs to Him.

*“Honor the Lord from your wealth, and from the **first** of all your produce; so your barns will be filled with plenty, and your vats will overflow with new wine”* (Proverbs 3:9-10). Your tithe should be the first check you write each month!

2. If you plan to eat, you'd better work.

“He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty” (Proverbs 28:19). Of course, if you're *unable* to work, the Lord has still promised to be your provision.

3. You'll never succeed by sleeping.

“A little sleep, a little slumber, a little folding of the hands to rest, then your poverty will come as a robber, and your want like an armed man” (Proverbs 24:33-34). Solomon isn't speaking out against getting a good night's sleep: He's warning against the laziness that tempts people to relax when they should be working.

4. Don't squander your savings.

"There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up" (Proverbs 21:20). This shows that financial freedom isn't just a matter of adequate income—it also means keeping our expenditures under control.

5. Make honesty your financial foundation.

"Wealth obtained by fraud dwindles, but the one who gathers by labor increases it" (Proverbs 13:11). This is a reminder that God cares about how we make our money.

6. Material wealth is only temporary.

"Know well the condition of your flocks, and pay attention to your herds; for riches are not forever, nor does a crown endure to all generations" (Proverbs 27:23-24). The only wealth that's eternal is the legacy we have in Heaven (Matthew 6:19-21).

You can spend lots of money going to financial planners who will advise you on your investments. Although this can be beneficial, your prerequisite should be obedience to these basic Biblical principles from King Solomon. Let *God* be your primary financial planner!

C H A P T E R T W O

Unlock *YOUR*
Harvest!





UNLOCK YOUR HARVEST!

Do you need a miracle in your finances today? Then I urge you to take a moment to reflect on these important questions:

- Do you choose to rob God, or do you gladly give Him your tithes and offerings (Malachi 3:8-12)?

- Do you choose to avoid discussing wise financial principles with your children, or do you teach them Scriptural principles of how to handle money?

- Do you readily choose to live in bondage to debt, or do you choose to operate on a budget and live within your means?

- Do you choose to live just for the moment, or do you make wise financial investments and plan for the future—for things such as higher education, a Christian will, retirement, and even vacations?

If you answered “No” to one or more of these questions, then you need to understand more about God’s Biblical strategy for your finances.

GOD’S PRINCIPLE OF SEEDTIME AND HARVEST

Did you know that God has ordained a Scriptural principle for you to Reap His financial Harvests in your life? The principle of Seedtime and Harvest is designed by God

for our good. This is *His* plan—not a human invention. God's principles are true, and they apply to everyone! No one is exempt!

After the flood, God made a promise to Noah: “*While the earth remains, seedtime and harvest, and cold and heat, and summer and winter, and day and night shall not cease*” (Genesis 8:22). This Divine law is a perpetual promise—and a vital key to unlocking your financial freedom.

Talk to any farmer and he'll tell you that if you want to reap a harvest, you must first plant seeds. As long as the farmer holds the seeds in his hand, he knows he will never experience a harvest greater than what he's already holding. The same principle applies to our finances and even to our spiritual blessings. If you want to Reap God's Harvests in your life, you must first Sow the Seed He's given you.

WHAT IS A SEED?

A Seed is anything that God has given you that can grow into *more*. Seeds include your time, your love, your talent, your patience, your money, and your prayers. A Seed, by its very nature, is a tiny beginning with a huge future! Just as tiny acorns become giant oak trees, what you already possess can grow into something mighty.

God has given you a storehouse of Seed, and you need to take inventory of what He has put in your hand. Stop worrying about what you don't have, and begin to see what you *do* have.

Recognize what God has already stored inside you. Then don't bury or hide it—use it! Ask yourself, “If I'm clutching Seed in my hand, how can I ever expect to Reap a Harvest?” The answer is: You can't! You need to let the Seed go. Sow it and let it grow!

Through the prophet Haggai, the Lord asks, “*Is the seed still in the barn? Even including the vine, the fig tree, the pomegranate and the olive tree, it has not borne fruit*” (Haggai 2:19). There's a powerful spiritual force released when you “let go” of your Seed and Sow it into Good Ground. Remember: Your Seed can't produce a Harvest as long as it's still in your “barn”!

God responds with His Harvest AFTER we release the Seeds we're holding onto. Once the Seeds are planted, He begins multiplying what we've Sown.

Paul writes, “*Whatever a man sows, this he will also reap*” (Galatians 6:7). This is true whether you're Sowing your time, talent, or treasure. You can't Sow hatred and expect to Reap love. You can't Sow anger and bitterness and then wait for a Harvest of peace and contentment.

You determine the crop! Whatever you Sow, you will Reap.

THE KEY TO RECEIVING YOUR HARVEST

As a farmer is planting in the springtime, he faces the uncertainties of the elements through-

out the coming months. Will the weather be kind to his crops and produce a great harvest, or will it destroy his efforts and result in ruin?

As Christians we also wonder what each new year will bring. What will happen with the economy, the stock market, the unemployment rate, the competition in the market place, and the unexpected financial burdens we haven't foreseen? We can never be certain of anything but God!

This is why we need the protective hand of our Heavenly Father and His favor over our lives. The Lord expects us to be obedient to His Scriptural principles as we tackle the tasks He's placed before us.

Think about it...as you are walking in an obedient, intimate, Covenant Relationship with the Lord, what key do you have that can specifically unlock the door for God's supernatural provision and protection to flow through your life? The answer is this: Sowing the Seed God has placed in your hands. When you do, this simple act of faith becomes a Covenant between you and God that will never be broken—because God is *always* true to His Word.

You may ask, "How much should I Sow?" Let's turn the question around: How great is your need? How much do you want the Lord to bless and prosper you in both spiritual and earthly matters? As the apostle Paul declares, "*He who sows sparingly shall also reap sparingly, and he who sows bountifully shall also reap bountifully*" (2 Corinthians 9:6).

Think about it this way...

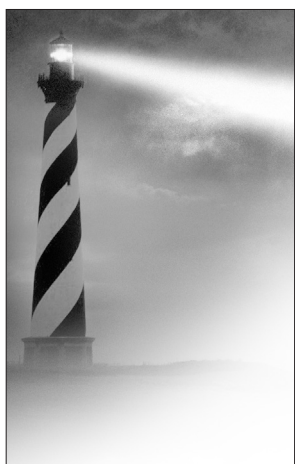
Let's say you put a cup of seed in a jar, screwed on the lid, put the jar in your cupboard, and left it there for several months. What would you find three months later when you took the jar out of the cupboard? You'd find a cup full of seed, of course! You certainly wouldn't find a harvest of any kind.

The same is true in the spiritual world as in the natural world. Unless and until you release your Seed and give it time to grow into God's Harvest Blessing in your life, nothing will happen.

But...when you release the Seed in *your* hand, God releases the Harvest in *His* hand!

C H A P T E R T H R E E

Discover *God's* Economy



DISCOVER GOD'S
ECONOMY

The Lord's way of thinking is certainly different from ours. Man says, "If you need something, hoard what you have, and try to get even more." But God maintains, "If you need something, give it away, and I will give you *more!*"

Oftentimes, Believers struggle with poverty and never having enough because they're following the world's economic system rather than God's. They withhold their Seed by Sowing it into their own needs, hoarding it because of greed, or because they're afraid to let go of the little they have. Then they cry out to God in desperation when the devil comes stalking like a roaring lion, "*seeking whom he may devour*" (1 Peter 5:8).

But look at how the Lord spells out His plan for provision: "*Give, and it will be given to you; good measure, pressed down, shaken together, running over they will pour into your lap. For by your standard of measure it will be measured to you in return*" (Luke 6:38).

Instead of following the world's economic system, we must use *God's* economy, which may not make sense to the natural mind. God says, "If you want to receive from Me, GIVE!" Instead of hoarding, we must choose by faith to release the Seed God has placed in our hands into His Kingdom. Then we will Reap His blessings in our lives and be covered by His supernatural provision and protection.

If you need a friend...be a friend. If you need money...give money. If you need help...assist someone else. When you act according to this Scriptural principle, the Lord pours blessings back into your life. Do you see why I prefer God's economy?

GOD'S STOREHOUSES

Malachi 3:8-11 warns that when we choose to rob God of our tithes and offerings, we Reap a curse:

“Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed You?’ In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you!”

But wait! This passage also includes a wonderful promise:

“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the LORD of hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.

“Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes,” says the LORD of hosts.”

When we choose to obey the Lord and Sow our tithes and offerings into His storehouse, He throws open the windows of Heaven and pours out overflowing blessings on us! In addition, He promises to “*rebuke the devourer*” so our Harvests will not be destroyed. Sowing is your

choice. Reaping is God's promised reward!

Yet many Christians today have difficulty understanding the concept of God's storehouse. In the Old Testament, the storehouse was an actual storage room—a part of the Temple—where materials were stored for the service of the Temple. When the priests needed something for Temple use, they went to the storehouse and retrieved it.

The storehouse is God's place of *supply*. So how does this apply to you today, and where do you pay your tithes and offerings? The real question is this: Where are you spiritually supplied, fed, and nourished? If this is your church, then your church is God's storehouse for you. If a particular radio or television ministry is a blessing to your spiritual life, then that is God's storehouse for you. Whatever ministry is speaking into your life and bringing you spiritual supply—that is God's storehouse for you.

But what if you are being spiritually fed by a *number* of different ministries? Then each is entitled to a portion of your tithes, according to the proportion of spiritual nourishment you are receiving from them. The reality is that most Christians today are spiritually fed and nourished from more than one storehouse. In such cases, each of these ministries is deserving of a portion of the tithes.

Let me give you a parallel in the natural world. If you go out to eat at a restaurant, where do you pay your bill? You pay your bill

where you ate! You don't eat at one restaurant and then go across the street to another diner to pay your bill. That would be wrong. It's the same with your tithes. Sow your Seed into the storehouse that is providing you with good, nutritious spiritual food.

WAITING FOR YOUR HARVEST

Patience is one of the key virtues of successful farmers. James says, *"The farmer waits for the precious produce of the soil, being patient about it until it gets the early and latter rain. You too be patient"* (James 5:7-8). We need to slow down and be patient, waiting long enough for our Seed investments to produce our desired Harvest.

Although the delay may be painful, God generally requires a season between Sowing and gathering the Harvest. We live in a society of instant gratification, where far too many people become discouraged and give up when they don't see immediate results. But the principle of Sowing and Reaping involves a process. Rarely are the results immediate. Jesus says, *"The soil produces crops by itself; **first** the blade, **then** the head, **then** the mature grain in the head"* (Mark 4:28).

The Bible teaches, *"The Lord is good to those who wait for Him, to the person who seeks Him"* (Lamentations 3:25). Our patient waiting reveals trust: *"It is good that he waits silently for the salvation of the Lord"* (v. 26).

No one plants a rosebush one day and then expects to go out to the garden and pick roses the next! Because Harvests take time, you need to make sure you give your Seed enough time to produce the desired result.

AN UNINTERRUPTED CYCLE

God never interrupts the cycle of giving. *We do.*

God initiates the cycle of giving in our lives by giving us life. He gives us the air we breathe. He gave us His only Son to be our Savior, and He gives us His Holy Spirit to be our Comforter and Guide. All that we are...all that we own...we have by His permission and because of His love for us.

Consistent Sowing produces consistent Harvests. If you want to continuously Reap God's Harvests in your life, then consistently Sow. God gives to you, you give back to Him. God gives you more, and you give back to Him again.

Some may argue, "Well, I've tried that, and it doesn't work. I've Sown and I haven't Reaped. I've given and received nothing in return."

I urge you to beware this faulty reasoning! Satan is a liar, and he whispers lies of fear and doubt into Believers' ears to cause them to hoard their Seed. The enemy doesn't want God's Kingdom to grow, and he doesn't want our lives to be blessed with God's Harvests.

God is **NOT** a liar. He speaks Truth, and His Word is Truth. Proverbs 11:24-25 speaks about God's true Principle of Sowing, or "scattering,"

our Seed: *“There is one who scatters, yet increases all the more; and there is one who withholds what is justly due, but it results only in want. The generous man will be prosperous, and he who waters will himself be watered.”*

Don't allow the devil to steal from you by tempting you to hoard your Seeds of time, talents, or treasure. Do you want to receive more of God's blessings in your life? Give. Do you want to Reap His Harvests? Sow. Sow consistently, and you will see how God's continuous cycle of Sowing and Reaping need never be broken in your life again!

Every gardener knows that after planting seeds, a season of waiting follows before a harvest is reaped. Does the gardener do anything during this waiting season? Yes! After planting the seeds, he carefully waters, weeds, and fertilizes them. And then he patiently waits.

So it is with the spiritual and financial Seeds you are Sowing into the Good Ground of Inspiration Ministries! In the waiting season between Sowing your Uncommon Seed and Reaping your Uncommon Harvest, you must water your Seed with prayer and worship, asking God to prepare your heart and your life to receive His Uncommon Harvests. Fertilize your Seed with faith, obedience, and hope-filled expectancy as you worship the Giver of the Harvest. And then patiently wait.

REMAINING GOD-FOCUSED

What if you've Sown Seeds, watered and fertilized them as described above, waited patiently, and your Harvest *still* never seems to come? There are several reasons why we may not Reap the blessings we're expecting from God. One reason is described in the book of Haggai:

“Is it time for you yourselves to dwell in your paneled houses while this house lies desolate? Now therefore, thus says the LORD of hosts: ‘Consider your ways! You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but you are not filled with drink; you put on clothing yourselves, but no one is warm enough; and he who earns wages, earns wages to put into a purse with holes.’

*“Thus says the LORD of hosts: ‘Consider your ways! Go up to the mountains and bring wood, and rebuild the temple, that I may be pleased with it and be glorified,’ says the LORD. ‘You look for much, but behold, it comes to little; and when you bring it home, I blow it away. Why?’ declares the LORD of hosts. ‘Because of **My house** that lies desolate, while each of you runs to his **own house**’” (Haggai 1:4-9).*

God says that when we choose to look after our own “stuff”—our own house rather than the house of God—we'll Sow much but Harvest little. Look at Haggai's description of the other terrible consequences of a self-centered life:

- We'll eat, but not be satisfied.
- We'll put on clothing, but not be warm.
- We'll earn wages and find out that we put them into a purse with holes.
- We'll experience drought and be deprived of a Harvest.

This isn't a pretty picture! But it's so common today, in a society where many people put their own interests before the interests of God's Kingdom.

If you're Sowing but not Reaping, ask the Lord to reveal to you any ways in which you might be self-focused rather than God-focused. If He reveals anything to you, simply repent, and then make whatever changes He asks you to make.

Be aware that sin in our lives is a huge barrier to God hearing our prayers and responding to our needs. Sin is a major roadblock to receiving the blessings of God.

Isaiah 59:2 says, "*Your iniquities have separated you from your God; your sins have hidden his face from you, so that he will not hear.*"

The surest and simplest way to remove any barrier that may separate you from God is to repent and ask Him to forgive you. I encourage you to pray, focus on God's Word, and ask the Holy Spirit to convict you of any "weeds" in your life that could choke the life out of your Seeds and prevent you from Reaping His blessings. When He reveals sin, confess it quickly, and turn away from whatever is displeasing to Him.

Change the way you're thinking, and change the decisions and choices you've been making that may be causing your prayers to remain unanswered. The moment you ask God to forgive you, He does. He promises to remove your sins from you as far as the East is from the West (Psalm 103:12).

GOD WILL SUPPLY!

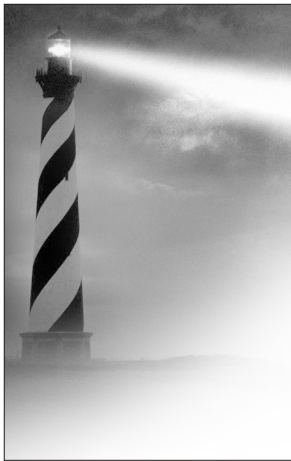
As you are faithful to Sow Seeds into God's storehouse, I have good news for you: God has promised to meet ALL your needs! Paul commended the Believers in Philippi for their faithfulness in Sowing financial Seeds to extend God's Kingdom (Philippians 4:14-18). But then, in the next verse, he expresses his great confidence that God will also be faithful to them: *"My God shall supply all your need according to His riches in glory in Christ Jesus"* (v.19).

Do you see what a great exchange this is? When we faithfully Sow our meager "riches" into the work of the Kingdom, God promises to share His GREAT riches with US! Paul was so convinced of this principle that he spoke very boldly to the Philippians: *"My God **SHALL** supply..."* There was no "maybe" in his words or tone!

The same is true for you today. God WILL supply ALL your needs!

C H A P T E R F O U R

God's Six
Divine Principles
of Wealth





GOD'S SIX DIVINE PRINCIPLES OF WEALTH

If your life is consumed by chasing material possessions and building your financial portfolio, stop for a moment to listen to these words of Jesus: *“What will a man be profited, if he gains the whole world, and forfeits his soul? Or what will a man give in exchange for his soul?”* (Matthew 16:26).

Jesus' words are a sobering warning for us today, pointing out the folly of embracing the world's economic values. Yet what is God's alternative? Instead of living according to the world's economic plan, here are the Divine Principles we need to follow:

1. Giving to God must come first.

*Honor the LORD from your wealth,
And with the **first** of all your produce;
So your barns will be filled with plenty,
And your vats will overflow with new wine*
(Proverbs 3:9-10).

What a great promise! If we faithfully Sow our Seeds, God has promised to *fill* our “barn” with the resulting Harvest!

2. When you seek the Lord first, He will abundantly bless you.

The Bible says concerning King Uzziah, *“As long as he sought the Lord, God prospered him”* (2 Chronicles 26:5). And Jesus declares, *“Seek first His kingdom and His righteousness; and all these things will be added to you”* (Matthew 6:33).

Instead of asking ourselves, “What am I *REAPING?*” we should ask, “What am I *SEEKING?*”

3. Don't give the Lord your leftovers.

According to God's Word, when we choose to give Him our second best—our leftovers... the things that aren't important to us—He's not pleased, and He won't accept our offering (Malachi 1:6-10). Whatever we give to the Lord is to be a sacrifice. This touches His heart.

4. Give with a clean, forgiving heart.

Jesus teaches that God will refuse our gifts when we bring Him an offering while we're at war with another Believer: “*First be reconciled to your brother, and then come and present your offering*” (Matthew 5:24).

5. Don't give in order to be recognized by others.

Jesus also tells us that if we practice our righteousness before others in order to be noticed and applauded, then we will have no reward with our Father in Heaven (Matthew 6:1).

6. Every act of kindness is an investment in eternity.

When we decide to live for others rather than ourselves, we Reap great dividends. As Paul writes, “*Knowing that whatever good thing each one does, this he will receive back from the Lord*” (Ephesians 6:8). Your choice to make an investment in the lives of others is a treasure more valuable than silver or gold, and God will bless you for your compassion and generosity.

These six principles represent God's economy—and each of them is radically different from the priorities of the world. I encourage you to read each of them again, asking the Lord to show you how they apply to your life.

'ENLARGE MY BORDER'

Rather than being merely an accident or a matter of “luck,” the receiving of God's favor has everything to do with our obedience and how we *position* ourselves. There's a passage in the Old Testament that many of us overlooked until Bruce Wilkinson called attention to it in his excellent book, *The Prayer of Jabez*.

The Bible records that Jabez “*called on the God of Israel, saying, ‘Oh that You would bless me indeed and enlarge my border, and that Your hand might be with me, and that You would keep me from harm that it may not pain me!’ So God granted him what he requested*” (1 Chronicles 4:10).

There are four vital parts to Jabez' request:

FIRST: He asked God to bless him.

SECOND: He asked God to enlarge his territory, giving him more responsibility.

THIRD: He prayed for God to stay close to him.

FOURTH: He requested that the Lord protect him from pain and harm.

This is a prayer you can offer to God each day. When you do, you're asking your

Heavenly Father to be at the center of every activity of your life and are affirming your total reliance on Him.

Now for the best part! God not only received the prayer of Jabez, but He also *rewarded* him by granting his requests! The Bible declares, “*The prayer of the upright is His delight*” (Proverbs 15:8).

Each day, the Lord brings choices and opportunities into our lives. They may not always be obvious or easy. But I promise that if you will make the decisions God desires, you will experience an abundant life filled with His Harvest blessings—both now AND in the life to come!

CHAPTER FIVE

Seven Keys to Financial Freedom



SEVEN KEYS TO
FINANCIAL FREEDOM

The person who glibly says, “Money doesn’t matter,” is deluded. Quite the contrary, Solomon tells us, “*Money is the answer to everything*” (Ecclesiastes 10:19).

God cares about the way you handle your money. That’s why the Bible devotes so much time to providing sound principles for investing, wealth, and finances. His ultimate purpose in blessing us financially is for one purpose: To further His Kingdom here on earth.

Yet, more than just caring about the principles for handling money, God cares about YOU! Financial freedom isn’t simply a matter of following correct methods and precepts—it requires having an intimate relationship with the Lord.

If financial strains and pressures seem overwhelming to you right now, please know that God is your *Jehovah-Jireh*, which means “the Lord our provider” (Genesis 22:14). He’s right there with you, ready to come to your aid!

Let me share seven vital keys the Lord wants you to know about His economy:

**KEY #1: YOUR HEAVENLY FATHER
DESIRES YOUR PROSPERITY.**

“Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers” (3 John 2). Don’t accept the devil’s lies! God’s will for you is prosperity, not poverty.

KEY #2: EVERYTHING YOU POSSESS COMES FROM THE LORD.

“Every good thing bestowed and every perfect gift is from above, coming down from the Father of lights, with Whom there is no variation or shifting shadow” (James 1:17). Remember: It’s not your money! You are just a steward of whatever abundance the Lord entrusts to you.

KEY #3: THE LORD IS YOUR DIVINE PROVIDER.

*“They who seek the Lord shall not be in want of **any** good thing”* (Psalm 34:10). *“I have been young, and now am old; yet I have not seen the righteous forsaken, or his descendents begging bread”* (Psalm 37:25). Throughout the pages of Scripture, men and women of God give similar testimonies of His great faithfulness.

KEY #4: NEVER OVERLOOK YOUR SPIRITUAL INVESTMENTS.

“Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also” (Matthew 6:19-21). Never let a quest for earthly wealth distract you from the true riches which are stored up for you in Heaven.

KEY #5: YOUR WEALTH CARRIES A HEAVY RESPONSIBILITY.

“From everyone who has been given much, shall much be required” (Luke 12:48). God primarily gives you wealth not so you can hoard it or squander it, but rather so you can share it and invest it in His Kingdom.

KEY #6: PRACTICE GOD’S PRINCIPLE OF SEEDTIME AND HARVEST.

“He who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully” (2 Corinthians 9:6). This is an inescapable truth of life, and you are wise to heed it and be blessed.

KEY #7: GIVE THE LORD WHAT IS RIGHTFULLY HIS.

“Yours, O Lord, is the greatness and the power and the glory and the victory and the majesty, indeed everything that is in the heavens and the earth; Yours is the dominion, O Lord, and You exalt Yourself as head over all.” (1 Chronicles 29:11). Nothing we have belongs to us; EVERYTHING belongs to God. Giving Him our tithes and offerings merely acknowledges this truth.

YOU’RE AN HEIR!

No matter how much wealth you accumulate here on earth, it can’t buy even one inch

of real estate in Heaven! In the words of an old Jewish proverb, “There are no pockets in a shroud”—meaning that dead people don’t have any earthly assets that they can take with them.

Your relationship with the Lord is of far more importance than your money, or your lack of it. Life is short, but eternity is long. May your priorities reflect God’s eternal perspective.

As a Believer, you have a spiritual bank account that holds priceless assets, more than can ever be counted. Rejoice today that you are God’s beloved child, the beneficiary of an incredible inheritance.

Everything your Father owns is yours! As you’re faithful to Him and obey His Word, He has promised to provide everything you need (Philippians 4:19). Trust Him!

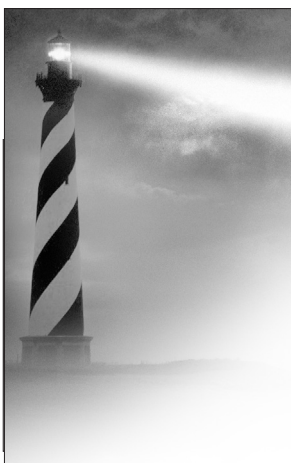
MY PRAYER FOR YOU

Heavenly Father, I ask that You would pour out Your blessings and provisions upon Your child—both spiritually and financially. Let the Seeds they Sow in faith and obedience be an act of worship to You. Thank You, Lord, that You will receive their offerings and sacrifices, and then multiply them back to them as Your Harvest Blessings beyond measure. In Jesus' name, I rebuke the devourer who would rob, steal, and destroy their Seed and their Harvest. I declare all the exceedingly great and precious promises of Your Word over their life. May this child of Yours experience Your abundance in a new and exciting way.

In Jesus' name. Amen.

C H A P T E R S I X

Scriptural Promises for Your Finances





SCRIPTURAL PROMISES FOR YOUR FINANCES

Genesis 12:2

“I will bless you...and so you shall be a blessing.”

Genesis 26:12-13

“Isaac sowed in that land, and reaped in the same year a hundredfold. And the LORD blessed him. The man became rich, and continued to grow richer until he became very wealthy.”

Deuteronomy 8:18

“You shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day.”

Deuteronomy 28:1-13

“Now it shall be, if you diligently obey the voice of the LORD your God, being careful to do all His commandments which I command you today, that the LORD your God will set you high above all the nations of the earth. And all these blessings shall come upon you and overtake you, if you will obey the LORD your God...”

“And the LORD will make you abound in prosperity, in the offspring of your body, and in the offspring of your beast, and in the produce of your ground, in the land of which the LORD swore to your fathers to give you.

“The LORD will open to you His good storehouse, the heavens, to give the rain to your land in its season,

and to bless all the work of your hand. And you shall lend to many nations, but you shall not borrow.

“And the LORD will make you the head and not the tail, and you only shall be above only, and you shall not be underneath, if you will listen to the commandments of the LORD your God, which I charge you today, to observe them carefully.”

Psalm 23:1

“The LORD is my shepherd, I shall not want.”

Psalm 34:10

“They who seek the LORD shall not be in want of any good thing.”

Psalm 35:27

“Let them shout for joy and rejoice, who favor my vindication; and let them say continually,

“The LORD be magnified, who delights in the prosperity of His servant.”

Proverbs 11:24-25

“There is one who scatters, yet increases all the more, and there is one who withholds what is justly due, but it results only in want. The generous man will be prosperous, and he who waters will himself be watered.”

Matthew 6:19-21, 24-34

“Do not lay up for yourselves treasures upon earth, where moth and rust destroy and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth

nor rust destroys and where thieves do not break in or steal; for where your treasure is, there will your heart be also...

“No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon.

“For this reason I say to you, do not be anxious for your life, as to what you shall eat or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food and the body more than clothing? Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And which of you by being anxious can add a single cubit to his life’s span?

“And why are you anxious about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin; and yet I say to you that even Solomon in all his glory did not clothe himself like one of these. But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little faith?

“Do not be anxious then, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘With what shall we clothe ourselves?’ For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness; and all these things shall be added to you. Therefore do not be

anxious for tomorrow, for tomorrow will take care of itself. Each day has enough trouble of its own.”

Matthew 7:7-11

“Ask, and it shall be given to you; seek, and you shall find; knock, and it shall be opened to you.

“For everyone who asks receives, and he who seeks finds, and to him who knocks it shall be opened.

“Or what man is there among you when his son shall ask him for a loaf, will give him a stone?

“Or if he shall ask for a fish, he will not give him a snake, will he?

“If you then, being evil, know how to give good gifts to your children, how much more shall your Father who is in heaven give what is good to those who ask Him!”

Luke 6:38

“Give, and it will be given to you; good measure, pressed down, shaken together, running over they will pour into your lap. For by your standard of measure, it will be measured to you in return.”

John 10:10

“I came that they might have life, and might have it abundantly.”

2 Corinthians 8:9

“You know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich.”

2 Corinthians 9:6-11

“He who sows sparingly shall also reap sparingly, and he who sows bountifully shall also reap bountifully.

“Each one must do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.

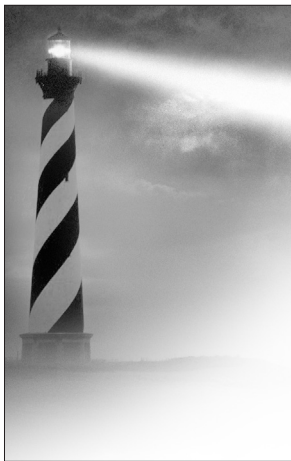
“And God is able to make all grace abound to you, that always having all sufficiency in everything, you may have an abundance for every good deed...

“Now He who supplies seed to the sower, and bread for food, will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.”

Philippians 4:19

“My God shall supply all your need according to His riches in glory by Christ Jesus.”

Ministry Resources



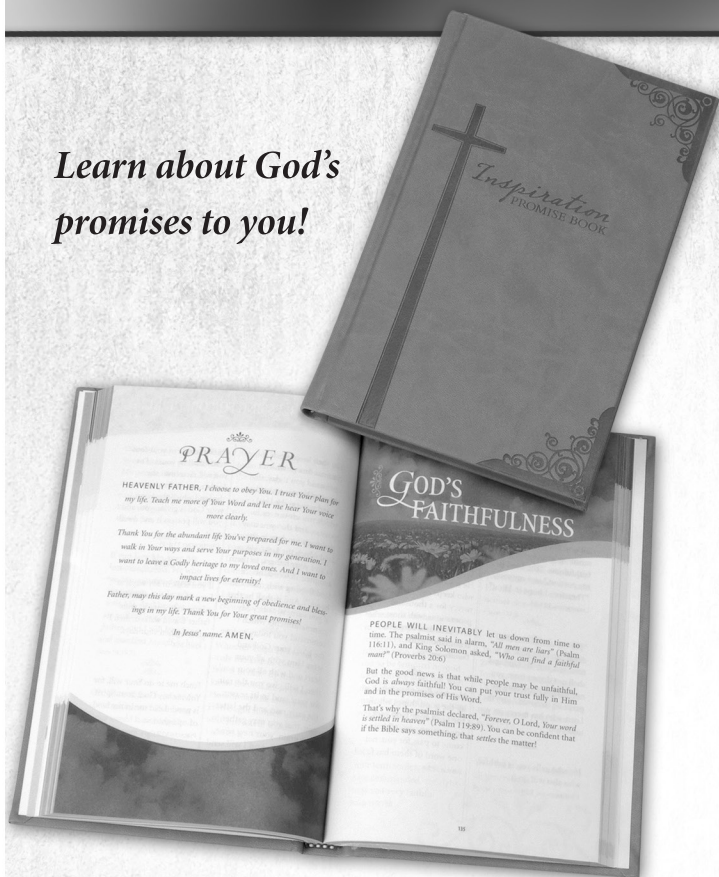
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God Answers Prayer!



“If two of you agree on earth concerning anything that they ask, it will be done for them by My Father in Heaven.”

– MATTHEW 18:19

“Thanks so much for your prayers for my husband Michael, who had been diagnosed with cancer. Michael went back for a checkup, and the doctor said his cancer is GONE! Praise the Lord!” — HELEN

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We Are Here *for You*



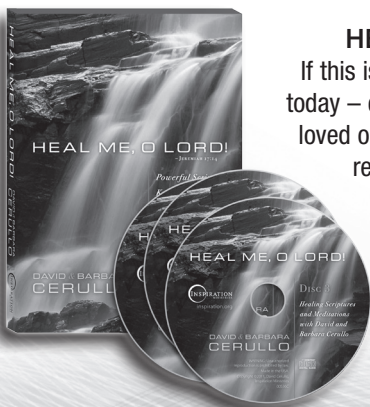
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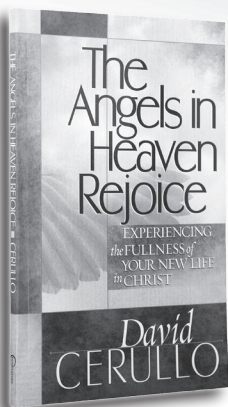
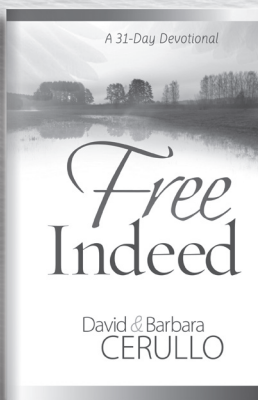


HEAL ME, O LORD!

If this is the cry of your heart today – either for yourself or a loved one – this package will reveal proven Scriptural keys to unleash God's healing power!

FREE INDEED

The life-changing devotionals contained in *Free Indeed* will free you to walk with new confidence in the Lord. Remember... God wants you to be Free Indeed! As Christians, we can enjoy the freedom of being surrounded and safeguarded by God's Presence, power, peace, and protection.



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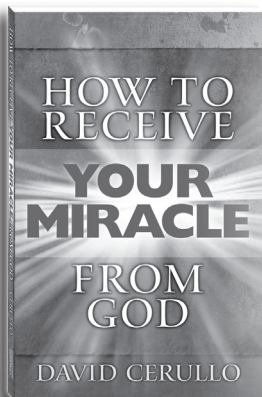
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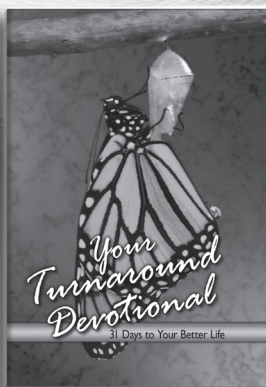
HOW TO RECEIVE YOUR MIRACLE FROM GOD

Do you need God's supernatural intervention in your life? Are you searching for a life-changing miracle in your body, soul, spirit, marriage, job, or finances?

Jesus is reaching out His mighty hand and asking you, "What do you want me to do for you?" and David Cerullo's book provides the insight you need to answer Him.

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If you're facing financial challenges today, you're not alone. We live in a troubled world, where many are deeply concerned about their financial future. But no matter how serious your financial crisis may be, God has provided a way for you to escape as you follow the money guidelines He has provided in His Word.

God's Answers for Your Finances is a powerful ministry resource that...

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- ✓ Offers 7 keys to financial freedom
- ✓ Contains Scripture promises to declare over your finances

This booklet will bless, challenge, and encourage you with practical Scriptural insights on how to begin receiving God's Harvest Blessings in your life TODAY! As a Believer, you CAN have victory in your finances!



David Cerullo is the Chairman and CEO of Inspiration Ministries and is dedicated to impacting people for Christ worldwide through media. Inspiration TV broadcasts Gospel programming 24/7 into 150 nations, reaching a potential audience of hundreds of millions of people. Visit the ministry website at inspiration.org to receive teaching from God's Word or to request prayer.

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