



10 MONEY *TRANSFORMING* PRINCIPLES

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10 MONEY TRANSFORMING PRINCIPLES

God said in Deuteronomy 8:18, "But you will remember your God, for it is He who is giving you power to make wealth."

You have been given the ability to create wealth. You have gifts; and God has provided, I believe, 2,350 verses in His Word concerning money, how to increase it, and how to become a good steward of it. Money is here to serve us, not us to serve money. You can achieve your financial dreams by following the plan, purposes, and instructions the Lord has set forth in His Word.

Though I offer a few basic fundamentals of money, I am not going to provide you with common principles, like savings, investing, etc. I am sharing biblical truths about what it takes to produce wealth, from the inside out. After completing this worksheet, you will better understand how to obtain money the right way and how to stay IN the blessing:-)

So let's stop living beneath our ability to achieve our financial goals & dreams. Take time to consider these principles and go after your dreams and Transform Your Life for Good!

FOR THE LOVE
OF MONEY IS
A ROOT OF ALL
KINDS OF EVIL.
SOME PEOPLE,
EAGER FOR MONEY,
HAVE WANDERED
FROM THE FAITH
AND PIERCED THEMSELVES
WITH MANY GRIEFS.
-1 TIMOTHY 6:10

1

SEEK FIRST THE KINGDOM OF GOD

But seek first the kingdom of God and His righteousness, and all these things shall be added to you. -- Mt. 6:33

First things first! God cares for you and promises that IF we/you seek His Kingdom, His ways, His righteousness, He WILL provide us with all of our basic needs. He cares for the flowers & the birds, so why wouldn't He care all the more for those made in His image? The key is to TRUST Him to provide for your needs (according to His riches . . . Phil. 4:19).

Do you TRUST God to care for your basic needs? Why, or why not?

What is one area where you are willing to step out in faith and trust that God will provide for that basic need?



2

MEDITATE ON THE WORD

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 -- Joshua 1:8

"What you focus on, you draw to you." You can "make your way prosperous" by meditating on God's Word! If He said it, He'll do it! This is a simple task:-) You will draw to you what you focus on the most. Whatever you listen to, read, watch, etc. will get into your psyche and you will begin to think on those things, whether negative or positive. GIGO is an old term used among computer enthusiasts. It means Garbage In, Garbage Out! You will get out of a thing what you put into it. The same goes for thinking. If you meditate/think/focus on God's Word, His promises, and His instructions about money, then you will begin to be prosperous and successful.

Find 1-7 scriptures that you can meditate on this week and line your thinking up with His Word to see them come to pass.



3

LISTEN TO INSTRUCTION



*Those who **listen to instruction** will prosper; those who trust the LORD will be joyful.* -- Proverbs 16:20

It's so important to not only hear instruction but to be a "doer!" Knowing what to do but not doing it will obviously get you nowhere. So, take time to learn God's instruction on finances and be a doer of what you learn, not just a hearer, nor an observer.

One biblical instruction is to be a "lender, and not a borrower." **What is one way, or one thing, you can do over the next 6 months to follow this instruction?** (ex. pay off 1 credit and not borrow from them again. -- as a side not, when you pay off credit cards, don't close the account. Closing the account actually lowers your credit score. Simply cut them up so you no longer use them).



4

RECEIVE THE BLESSING OF GOD

The blessing of the LORD brings wealth, without painful toil for it --
Proverbs 10:22

There is something in the Word referred to as "the blessing." I recently taught on How to Be Blessed, or to receive "the blessing" (you can check it out on my YT channel). God desires to bestow "the blessing," or blessings, on His people. Proverbs here says that God's blessings bring us wealth, without toil . . . meaning "hard labor!" How would you like for wealth to come to you without having to work to the "sweat of your brow?" When you're in "the blessing" you don't have to painfully labor for wealth. God gives it to you in the blessing!

Look up a scripture on "the blessing" (ex. one of the Beatitudes) and write down one thing you're going to work on to be able to receive "the blessing" of the Lord!



5

BE WISE (USE WISDOM)

There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up -- Proverbs 21:20

Solomon asked God for discernment in his judgment in ruling God's people. God was pleased that Solomon had asked for this. The Lord said to Solomon, "Since you have asked for this and not for long life or wealth for yourself . . . I will do what you have asked . . . Moreover, I will give you what you have not asked for—both wealth and honor . . .

Wisdom is important in everything we do! The Word said that wisdom is the "principle thing." Don't concern yourself with the accumulation of wealth. Because if you don't have the wisdom to know what to do with it you will soon no longer have it. James said to ask for wisdom; and if your motives are right, God will give you wisdom and not withhold it. Use wisdom in every transaction, savings, etc. and watch financial increase take place.

Pause for a moment and ask God to grant you wisdom in your day -to-day life.
What is one financial decision where you could use the wisdom of God right now?





6

BE FAITHFUL

A faithful man will abound with blessings, but one eager to be rich will not go unpunished -- Proverbs 28:20

Faithfulness is one of the Fruit of the Spirit. So, you should already be practicing this principle:-) But staying committed to a thing will bring about increase. Maybe with your job, in your morning routine, or something else, you can be faithful and over time watch God bring increase. He can do that through promotion, new job opportunity, etc.

Where is one area in which you could become more faithful, more committed, in order to bring increase to your finances? List it here and some steps/ways/tasks that you can do to help increase your faithfulness.





#7

BE HUMBLE & FEAR THE LORD

The reward of humility and the fear of the Lord are riches, honor, and life --
Proverbs 22:4 (also see Job 42:10)

WOW! Who would have thought that these two things would/could bring riches/wealth?! But here it is, right here in scripture! And in Job, when he recognized and acknowledge who God is, and he prayed for his friends, God gave him double for all that he lost! No matter what you go through, if you'll remain humble, and stand in reverence to God, He will bless you in abundance!

Can you think of a time where, through your humility & reverence God blessed you? If so, write it here as a gratitude! If not, list a financial need and humbly & reverently ask God to supply.





8

BE DILIGENT

Poor is he who works with a slack hand; but the hand of the diligent becomes rich. -- Proverbs 10:4

This really should have been one of the first principles listed. Listen, if there is no hard work involved, there can be no reward. Hard work is an absolute MUST to financial wealth (unless you receive some kind of inheritance:-). If you desire financial increase, start working more than the next guy, no matter what it is and no matter whether it's "your job" or if you're getting paid for it or not. God sees what you do in secret and He will reward you openly.

How hard are you working to bring about financial increase, or to see your dreams fulfilled? How much more could you do? Write your thoughts here:





9

BE A GIVER

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 the measure you use, it will be measured back to you -- Luke 6:38

Being a giver is being like God. God's nature is to give! He gave His only son . . . the best of Himself! And, while we can't give bigger than God, we CAN become BIG givers! Even unbelieving philanthropists understand that giving brings more back to you. Go above the 10%, go beyond what you're asked, do more and GIVE your way to prosperity!

List 3 organizations/people/etc. that you can give to, how much you're going to commit to giving, and when you're going to give it, and trust God to return even MORE than what you gave!





10

LEAVE ALL FOR THE GOSPEL'S SAKE

Jesus said, "Truly, I say to you, there is no one who has left house, or brothers, or sisters, or mother, or father, or children, or farms, for My sake and for the gospel's sake, but that he will receive 100 times as much now in this present age, houses and brothers and sisters and mothers and children and farms, along with persecutions; and in the age to come, eternal life. -- Mark 10:29-30

I don't imagine most people will do this but if you have, understand & know that God said He would give you MORE back in THIS LIFE! Sell out for God & see what He will do for you!

How can you start to live as though you've left all for the gospel's sake? What does this mean to you?





"WORK YOUR POWER!"

Ephesians 3:20



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