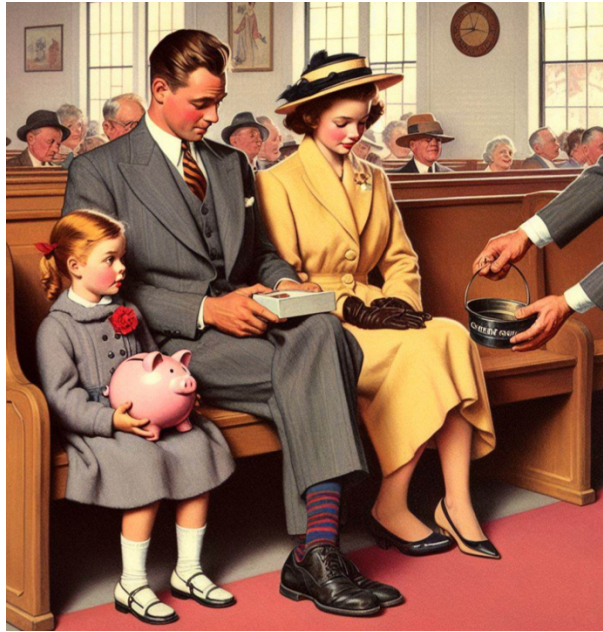


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HAVE THE CORRECT PERSPECTIVE ON MONEY



Sixteen of the thirty-eight parables of Jesus talk about money and one out of ten verses in the New Testament deals with that subject. There are twice as many verses on money than all the verses on faith and prayer combined. And yet most Christians do not understand how to view money correctly:

Some claim that we should be rich and have a lavish lifestyle as a proof that God wants to bless us financially. So, they strive to have big houses, expensive cars and live way above the average of most people around them.

Others, on the contrary, take examples like Mother Theresa and teach that God wants us to never get rich because Jesus lived a very simple life.

The truth is that BOTH are wrong!

For us our model regarding how to deal with money is Jesus. We see in his example a paradox that many people have not understood: On one hand, He had huge financial resources through which he could take care of his disciples and even feed multitudes of people. Every day all kinds of miracles were happening; they had a purse to meet the needs of at least a dozen people, and if Judah could often steal from it, it implies that it was always full! At the same time money never controlled Jesus. He did not live in a palace and the only thing He left behind Him was a coat. He lived a simple lifestyle; He helped the poor and He never had to worry about any financial needs.

To live like Jesus means that we should expect God to generously bless our finances, and at the same time we should have as simple life and help those who are poor.

Again, read the New Testament and you will see this ongoing paradox: there are numerous promises that God wants us to have financial abundance, so that we can always be generous in all kinds of good works (2 Corinthians 9:11), and yet many warnings to never love money and be content with a simple lifestyle (1 Timothy 6:8-9)

In regard to money the Christian life is a huge paradox:

you should have so much money that you are never poor

and yet

you should sacrifice so much money that you are never rich!

Try to imagine a millionaire who has a lifestyle which is a little bit above the average of most people around him and you would never know how rich he is until you see how much money he gives to help people! This would be a rare example and yet this is how Jesus lived!

The apostles, to whom huge sums of money were laid at their feet, lived like this. **They had everything and yet they lived like they had nothing!** They described themselves as being “**poor, yet making many rich; having nothing, and yet possessing everything**” (2 Corinthians 6:10). If needed, they could easily lose all they had, (and at times they did!) because they had the whole world at their feet!

This is why those apostles could call us to be content both in richness and in poverty because money is never an end but only a means. (Philippians 4:11-13) Unlike some religious ministers today who have many expensive houses, many cars and even personal jets, the apostles had every possible resource available and yet they taught us to be content with the bare necessities of life which is food and clothing! (1 Timothy 6:8). They did not care about having a lot of material blessings and this is why they were completely free from financial worries. In other words, they were never controlled by money, but they controlled how much money they wanted to have! What a radical and inspiring example!

To be like Jesus:

We should always have
Tons of resources

and yet have a

Simple lifestyle

that is totally dependent on God
and
always generous towards the needy

To have this paradoxical lifestyle, you need to change 3 things in your perspective:

1. Saving souls should be the top priority of your life!



If saving the lost is the passion of your life, you will never be tempted to amass a lot of money for yourself! God has promised you that the more money and time you will give for His kingdom, the more He will provide you with huge financial resources! (Matthew 6:33). Do not ever lose this perspective! There have been many servants of God who started with zeal, and as God gave them more and more money to be used for evangelism, they started to take more and more money for themselves, and eventually they fell in the trap of a secure and comfortable life! They abandoned the risky and extraordinary life of being totally dependent on God! Look at the apostles who said of themselves that they were poor, yet they made many rich; they had nothing, and yet they possessed everything! (2 Corinthians 6:10)

2. Be disciplined and very shrewd in how you deal with money!

Some Christians think that because God is so generous with us that we can be irresponsible and careless in how we manage money. This is a very serious mistake! If you do not work hard, if you do not regularly save money, if you do not plan ahead with a wise budget but on the contrary make unwise and impulsive decisions, and if you do not surround yourself with careful financial advisors then do not expect God to bless you! The parable of the talents is about being wise stewards of what God entrusts us. If you are not responsible in small things, God will not give you more, but if you are trustworthy, He will greatly increase your resources. The Old Testament and particularly the book of Proverbs has many wise principles regarding money, and this may explain why many Jews have always been some of the wealthiest people on earth!



3. Put your faith in God, not in money!

There are 2 pitfalls that you should avoid:

1. Be free from a spirit of greed!

If you start to prefer what money can offer over what the kingdom of God provides, then repent immediately! If you worry more about your future than winning souls, repent! If you let money determine all the important decisions of your life, then repent! Your love for money will bring you all kinds of problems, so stop while it is not too late! (1 Timothy 6:10)

Some believers see God as an investment fund or a vending machine. They give money to the church so that God will reward them with more. This is a religious cover-up for greed! God is not obliged to give you money according to your own terms and timing. God may give you a lot because your motivations are pure, but He may give you little because you are selfish and greedy. Never give money to God in order to become rich! Give because you love His Kingdom, and you love people. Every other motivation is greed, and it will send you to hell!



If you want to know whether you love God more than money
there is an easy test to make:

How would you feel if God asked you to give it all?

2. Be free from a spirit of poverty!



Satan wants you to believe that you will never have any success, and you will always remain poor. Poverty in the Bible is always described as a curse, and it is an evil spirit that keeps millions of people in doubt and oppression. If you follow the first 2 principles (kingdom of God first + wise management of your money), then you will never have to worry about anything! God will immensely bless you. His resources are beyond your imagination; His power is without any limits!

Below are a few financial promises that you should proclaim over your life every day! What you say to yourself will determine the way you believe and feel, and eventually it will affect your daily behavior.

While you read out loud all **the promises** below, believe that they speak personally to you:

- 1) I am the head and not the tail, I will always be above and never under! (Deuteronomy 28:13)
- 2) I have been redeemed from the curse of poverty (Galatians 3:13-14)
- 3) I will lend and never borrow (Deuteronomy 28:12)

- 4) The Lord is my Shepherd, I shall not lack anything. (Psalm 23:1)
- 5) God takes pleasure in my prosperity (Psalms 35:27)
- 6) I will increase more and more, and so will my children (Psalm 115:14)
- 7) The blessing of God makes me rich, and He will add no troubles to it. (Proverbs 10:22)
- 8) Because I have sown generously, I will reap generously. (2 Corinthians 9:6)
- 9) God's blessings will *overtake me*. I will be blessed in the city and blessed in the country, blessed when I come in and blessed when I go out. (Deuteronomy 28:2-3, 6)
- 10) God will meet all my needs according to his glorious richness (Philippians 4:19)
- 11) I will *always* have *abundance* for every good work in every situation. (2 Corinthians 9:8)
- 12) God will open the floodgates of heaven and send me so many blessings that there will be no room to store them, and nothing will destroy them (Malachi 3:10)
- 13) The Lord will command a blessing on me and my storehouse and on everything on which I set my hand (Deuteronomy 28:8)
- 14) God will give me the power to get wealth, and I will become a blessing to others (Deuteronomy 8:18; Genesis 12:1-3; 2 Corinthians 8:9; Proverbs 11:24, 25)
- 15) I will leave an inheritance for my children and grandchildren because God will prosper me (Proverbs 13:22, Psalm 112:1-3)
- 16) I will be like a tree planted by streams of water, always having fruits in its season, whatever I do will prosper (Psalms 1:3)

4. Financial principles to bless you and protect you

- Give generously to your church. You may want to give 10% or any percentage you freely choose. For rich people 10% is not a whole lot while for poor people it is. What is important is that you stick to your commitment as it will teach you discipline and faithfulness. In any case, always do it with faith, with joy and never with a heavy heart. Never give out of constraint: God

does not need your money; He is just testing how much you love him. The promise is that if you give generously, God will always reward you far beyond your imagination.

- Help the poor who genuinely cannot help themselves, like orphans, poor children, elderly people, widows or handicapped, particularly those who are not guilty for the financial problems that came upon them.



- Help the poor with strategies so that they can slowly help themselves and eventually come out of poverty. (“Do not give a man a fish but teach him how to fish”). If not, you create dependency toward them and harm them on the long run. Generally speaking, those who are able to work should never be given anything for free.
- Never help the poor who have no humility to listen to you. You may give the first time, but if they come to you the second time and have no desires to submit to your conditions for improving their life, like going to a rehab center, accepting a small job you offer them, putting their life in order, stop drinking, etc....you are wasting your time and money! The book of Proverbs makes a clear distinction between helping the real poor and the false poor. The real poor are those who had misfortunes, but they want to get out and are willing to change, however slow the process may be. The false poor are those who are lazy, irresponsible and so prideful that they are not willing to change anything!
- Never ever help Christians who are lazy and do not want to work! This is a command, not a suggestion! No work = No food! (2 Thessalonians 3:10)

- Do not give money to greedy Christians or pastors who have a lifestyle which is far above the average of most people around them. Just like you should not give your money to lazy Christians because you are not helping them to repent, do not give your money to ministers so that they can have a self-centered and greedy lifestyle. If all Christians stopped giving money to such people, they would quickly become poor and maybe repent!



- Do not take loans (Romans 13:8, Proverbs 22:7, Psalms 37:21). There may be a few very rare exceptions like having a clear plan of action and borrowing money to buy a house, starting a small business or studies leading to a good diploma, but these are only exceptions. Make sure that if you do so, you have a clear plan and enough variants of work so that you can pay back within the time you have planned. Never take the risk to borrow money so that if you cannot repay you may lose a lot (like losing your flat, your car, etc....) In all cases always ask advice from wise people before you do this because once you have started this process you will always be a slave to the one who lent you money.
- Never ever put yourself in a situation that you have to mortgage or sell your flat. If you end up being on the street or having to rent a place, your life will go worse and worse.
- Never borrow small amount of money here and there. If you tend to often do this, you are an irresponsible person. If you had discipline and goals for your life, if you regularly saved money so as to prevent difficult times, or if you simply used your brain before you acted, you would never have to ask any money from anyone!
- If you borrowed any amount of money, you should always have the respect to tell when you are going to pay back. If you cannot keep your promise, apologize and ask the person when she wants you to pay back.

- Never lend money with the hope that people will pay you back. In other word, always lend your money like a gift. If people give 100% back: great; if they only give 50% back: great; if they give nothing back, great! This means that you should only give what you are ready to never see again. If you do this, you will have no regrets; you will sleep fine and will have no enemies!



- Never ever lend your money to people who are lazy, irresponsible, who have not saved money, and have no budget (If you are not sure about them, ask questions!) If you do this, you are not helping them! As long as those irresponsible people will find naïve people who will help them escaping all the bad situations that they have created, they will never learn anything and constantly repeat the same cycle of tragedies and begging for help. The very best you can do for them is helping them to suffer the painful consequences of their actions.
- Regularly save money for emergencies and for financial investments (but never put your money into anything that will bring returns for more than 8-10%, as anything above is either risky or suspicious)
- Always convert your savings into something safe like gold, land, real estate, a good car or a stable currency, etc....
- More than anything else, always plant financial seeds to help any good project for the kingdom of God. This is always the best investment you can always do. If your heart is to sincerely see God's kingdom prosper, and not using God for your own greed, then you can be sure that God will always reward you.

5. How and to whom should you give your money?

Prioritize your giving:

- Your local church should be your first priority so that their leaders can work full time and your church can grow in numbers and quality.
- Your giving should be planned and systematic, purposed in the heart, rather than emotional or impulsive. This way your church can operate smoothly, ensuring consistent budget planning.
- Do not give your money to your church if their leaders have a lifestyle that is way above the average of most members (unless they receive money from another source than the church).
- If your church is not improving after a long time and your leaders show no humility to listen and change, stop giving. This will quickly force them to make changes!
- In that case, invest in trustworthy and productive ministries (a farmer does not sow seeds in a bad soil!)

Before giving to any ministry outside your church, ask the following questions:

- How many people are converted through this ministry?
- How many people are being established and strengthened in the faith through its outreaches?
- Is multiplication taking place? Are ministers being produced and churches being established?
- Is good being accomplished in the world and in the Body of Christ through this ministry?
- Is its message one of truth?
- Is the ministry a good steward of its finances? Does he have papers to prove it?
- Are the methods used in ministry and in fundraising ethical and wholesome?
- Is the ministry financially accountable?
- Is the ministry legally recognized by the government?

If the ministry is outside the western world, the above criteria can be hard to prove or even fake, so look for the following as well:

- Is the ministry having a good reputation from reputable churches around?
- Can they give letters of recommendation from them?
- Are they known by other pastors? Do they attend pastors meetings?
- Can they give names of westerners who have visited them?
- What is your spiritual intuition telling you?

Do not give your money to ministries that:

- Do not follow the above conditions.
- Exert pressure, encourage impulse giving, or induce guilt.
- Use hype, emotionalism, or outlandish promises.
- That do not promote local churches and do not work closely with them.
- Spend more time fundraising than actual ministry work.

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