



# Faith for Finance

## THE INSIDE RUNNING

It's said that out of necessity people on low incomes are better at managing their money than people with higher incomes. Sometimes it seems that our economy is based on wages that are just too low at the bottom end.

How does faith affect our finances? This is an area that goes to the heart of our testimony. If the bills seem overwhelming, how do we treat our creditors? What are our priorities for spending?

As men we have to look at our needs versus our wants. The latest and greatest TV, computer or sports gear is not a need. It is a want that should not affect the wellbeing of our family or others.

If you are married, you are probably well aware that many robust discussions are centered around finances. It can be a major source of conflict, so we need to reach agreement on work/life balance and spending so that it doesn't undermine our relationships.

Faith and faithfulness are the top layers covering our money. Most of us believe that it all belongs to God. We are still responsible for making wise decisions, though, and for prayerful consideration of our actions.

May your finances be sufficient, and be a blessing to you and a blessing to others.



*John*  
John Subritzky



September 2012

by Bruce McDonald

It is my experience that faith is area specific - that is, it must be activated in different areas of our lives. We cannot come into relationship with God, for example, without saving faith (Ephesians 2:8). Then we can (and need) to receive faith for our healing, health and wellbeing, for our families and of course **for our finances!**

It is possible to be giants in the exercise of faith in one area and yet not see breakthrough in other areas. Believing is always as a result of a revelation, of a new or increased understanding of God's Word and will (Romans 10:17), so my prayer for this article is that you might grow in your faith for financial breakthrough and blessing. Remember that a great definition for blessing is the **power to succeed.**

### God desires you to prosper

3 John 2 tells us, *"Beloved, I would above all things that you would prosper and be in health even as your soul prospers"*.

John could have wanted these people to be more spiritually sensitive, to be more prayerful, more dedicated to God (all these things are

wonderful) - but above all other things he wanted these people to be healthy and prosperous! So be assured that if you are experiencing financial difficulties it is not God trying to make you more humble, or to garner proof that you love Him more than 'things' or to teach you a lesson; rather it is in learning the right lessons that you will arise out of your financial difficulties and begin to prosper.

### God always works principally, progressively and generationally

So must we! Principles like sowing and reaping, integrity, being responsible for those who are dependent on you, and being diligent never alter. Change rarely comes in a moment, a day, even a month, so understand the power of gradualism. Thirdly, remember that God called Himself the "God of Abraham, Isaac and Jacob". Genuine wealth and prosperity is both a family and generational thing.

### Always use money according to purpose

All the money you receive might look the same to you but it doesn't to God. Like the tree of the

knowledge of good and evil in the Garden of Eden which looked the same as the other trees to Adam and Eve but was different to God, He sees >





> the money that He gives to us as having different purposes. In fact, there are four essential purposes for money. Understanding them is a key to blessing and to understanding the economy of God.

**1. Money is first to be given!** Of everything that God gives us, He reserves a portion for Himself. This is called the principle of 'first fruits'. God reserves the first day of the week, the first born, and the first of all increase for Himself, and so as we give with our money it determines His 'first place' in our lives. Giving is to be first, and I mean first, in both time and priority.

**2. Money is also made to be spent.** Most of us are amazingly good at this. Have you noticed that it doesn't take a spiritual gift to spend? It doesn't take maturity, never needs any education. People of different religions or social statuses, or ethnicity know how to spend. In fact anyone can spend money! It is the easiest thing in the world to do and for that reason most money in the world is spent.

**3. Then money is to be saved.** We are now discussing **future proofing** an economy. Whether we call it the rainy day fund or new car fund or the holiday fund, maturity with money must include a plan to prepare for an unknown and uncertain future.

**4.** For a lot of my life I believed that that was all I could do with money, but increasingly I have seen the power of a fourth use of money - **that of investing.** This is not the rainy day fund but the nest egg! This money is to be placed strategically so that you

our financial situations. We take the position of "you're alright, I'm alright".

This isolation and individualism is a key method of the devil to keep men and households from improving financially. The 3rd PK Promise states: **A Promise Keeper is committed to pursuing vital relationships with a few other men, understanding that he needs brothers to help him keep his promises.** To apply this to our finances could, for many, be the first step to breakthrough and financial empowerment!

Don't assume you can do it alone. Involve the right people in assisting you on your financial journey and make yourself accountable.

So men, in summary, rise in faith for your finances! Determine the purposes of the money that you earn. Have a plan and **always use money according to purpose!** You will be blessed as you do.

*Bruce is the Senior Minister of The Life Church in Penrose, Auckland. He is the founder of Liberty Trust, which has loaned more than \$23 million interest free to NZ families and churches, assisting people to have 'greater freedom to live and to give'.*



**Always use money according to purpose**

are not working for it but it is working for you! This money is generational. It is not intended that it will be spent but that it will give freedom to you and to the generations after you.

Financial maturity can be identified by whether we are successfully fulfilling all four of these purposes. That is a great challenge relevant to us all!

**Don't go it alone!**  
In Kiwi culture we tend not to talk about

Pastors register for...

**refreshed & released**

Promise Keepers Pastors' Conferences

"... So that times of refreshing may come from the presence of the Lord." Acts 3:19

Geoff Wiklund has a heart to see the wounded healed and to spark encouragement in pastors. This will be a time to grow together and come to a great place in God.

**Wellington 7-8 November**  
**Auckland 14-15 November**  
**Christchurch 21-22 November**

Limited to 40 places. \$40 per person. Open to men and women pastors.

Register at [www.promisekeepers.org.nz](http://www.promisekeepers.org.nz) or phone 0800 PROMISE (776647)

**Ti TRAINING INSTITUTE**

**MINISTRY WITH MEN WEBINARS** - PROMISE KEEPERS

Promise Keepers has created a powerful interactive course to equip you with the knowledge and skills you need to successfully promote and run a power-filled, dynamic Men's Ministry.

More details and "How to Build Your Ministry with Men" intro video on the website.  
Cost is \$99 per church. New series starts 16 October.

**#7** A Promise Keeper is committed to influencing his world being obedient to the Great Commandment (Mark 12:30-31) and the Great Commission (Matthew 28:19-20).

**NEXT ISSUE: BLESSING**

**break free**

**Register Now!**

Act now and take the next step to freedom and victory!

- Wellington 14-15 September
- Auckland 5-6 October

0800 PROMISE (77 66 47)  
Men's Events 2012