

## **SCHEDULE**

Session 1: God wants you to prosper

Session 2: No one can take better care of you than Dad

Session 3: Punch debt in the face

Lunchtime Activation: Your Real Goal

After lunch wakeup surprise

Session 4: God's power to create

Session 5: Building wealth from 30,000 feet

Session 6: Your plan for prosperity

Session 7: Partnering with Heaven

## SESSION 1: God wants you to prosper

*How would you summarize the story of your family's life concerning money, possessions, and teaching on prosperity as you were growing up? What perspectives on money did you catch from your parents' attitudes and behaviors—positive or negative?*

*What do you want to see happen as a result of taking this class?*

Two errors:

1. Poverty is a spiritual value
2. Spirituality is measured by the how much we make or what we own

Money is to the natural realm what the anointing is to the spiritual realm—it is a way to make things happen.

### **2 Corinthians 9:8**

And God is able to make ALL grace ABOUND to you, so that having ALL sufficiency in ALL things at ALL times, you may ABOUND in EVERY good work.

Here is my definition of prosperity:

You have no financial debt and you have more than enough money to fulfill every divine assignment God has for you and enough left to help others fulfill theirs.

Was Jesus really poor?

Is there a "Prosperity Gospel"?

## **2 Corinthians 8:9 (ESV)**

For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you by His poverty might become rich.

Let's answer to questions:

1. *When did Jesus become poor?*

2. *Why did Jesus become poor?*

**ACTIVATION:** Read through the following verses. Circle words, underline phrases or make notes on what sticks out to you.

## **2 Corinthians 9:8**

"And God is able to make ALL grace ABOUND to you, so that having ALL sufficiency in ALL things at ALL times, you may ABOUND in EVERY good work."

## **Deuteronomy 28:1 (ESV)**

"And the Lord will make you abound in prosperity..."

## **Isaiah 1:19**

"If you are willing and obedient, you will eat the good of the land."

## **1 Timothy 6:17-19 (Message)**

"Tell [the rich] to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that, they'll build a treasury that will last, gaining life that is truly life."

## **Proverbs 3:16 (TPT)**

"Wisdom extends to you long life in one hand with wealth and promotion in the other."

## **Deuteronomy 28:12 (NIV)**

"You will lend to many nations but borrow from none."

## **Psalms 35:27 (NKJV)**

"And let them say continually, 'Let the Lord be magnified, Who has pleasure in the prosperity of His servant.'"

**3 John 2 (NKJV)**

"Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers."

**Deuteronomy 8:18**

"You shall remember the Lord your God, for it is He who gives you power to get wealth, that He may confirm His covenant that He swore to your fathers..."

**Proverbs 10:22**

"The blessing of the Lord brings wealth, and He adds no sorrow with it."

**Deuteronomy 28:2 (ESV)**

"And all these blessings shall come upon you and overtake you, if you obey the voice of the Lord your God."

**2 Chronicles 26:5**

"...as long as he sought the Lord, God made him to prosper."

**Genesis 26:12-13 (NASB)**

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

What kind of thoughts or feelings are triggered as you read these passages?

## **SESSION 2: No one can take better care of me than Dad**

### **Psalm 67:1-2**

May God be gracious to us and bless us  
and make his face to shine upon us,  
<sup>2</sup> that your way may be known on earth,  
your saving power among all nations.

*What if Prosperity isn't optional?  
What if being blessed is required?*

Think of it this way: you are obligated to be blessed.

### **Jeremiah 33:9 (ESV)**

And this city shall be to Me a name of joy, a praise and a glory before all the nations of the earth who shall hear of all the good that I do for them. They shall fear and tremble because of all the good and all the prosperity I provide for it.

### **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 [mammon].

*What is "Mammon?"*

It is the demonic power behind money that wants you to trust in it rather than God.

*What does it look like to "serve Mammon"?*

It is when a person is deceived and looks to money the way a believer is supposed to look to God.

**Matthew 6:25**

Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing?

Worry is to the spirit of Mammon what worship is to God.

Don't Confuse the SOURCE with the RESOURCE

Mammon puts a deep fear in your heart that God is not going to take care of you.

**Hebrews 13:5, 6 (AMP)**

5 Let your character *or* moral disposition be free from love of money...for He [God] Himself has said, I will not in any way fail you *nor* give you up *nor* leave you without support. [I will] not, [I will] not, [I will] not in any degree leave you helpless *nor* forsake *nor* let [you] down [nor]relax My hold on you)! [Assuredly not!]

**Matthew 6:26**

Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. *Are you not of more value than they?*

## SESSION 3: Punch debt in the face

A stronghold is anything that is normal for you that is not normal in the Kingdom.

“Debt is normal. Be weird...And that is what we want for you and your family— weird, debt-free parents raising weird, debt-free children.”—Dave Ramsey

### **Proverbs 22:7**

“...the rich rule over the poor and the borrower is slave to the lender.”

### GOOD DEBT OR BAD DEBT?

The Bible never says that debt is a sin, but a little bit of debt is a little bit of slavery.

God's best:

### **Deuteronomy 15:6 (ESV)**

For the LORD your God will bless you, as he promised you, and you shall lend to many nations, but you shall not borrow, and you shall rule over many nations, but they shall not rule over you.

### **HOMEWORK:**

- Do you have a plan to eliminate debt? If not, read “How To Get Out Of Debt – The Complete Guide” at <https://financialmentor.com/financial-advice/how-to-get-out-of-debt/9458>

## LUNCHTIME ACTIVATION: Your Real Goal

### Your Real Goal<sup>1</sup>

Complete the following exercise in order before advancing or you won't get the full value out of the process.

Imagine you're financially secure with more cash automatically flowing into your account each month than you spend. There is surplus of several thousand every month so you can spend comfortably without concern, and still add to your investment portfolio every month. You're financially free!

- How would you live your life?
- What would you change?
- Describe the life of your dreams that is fully yours to live as you please without financial limitation. Put it in writing below.

Now imagine that you've just visited the doctor and you've been informed that you only have 5-10 years to live (this exercise is not factoring in divine healing ☺). You won't ever feel sick so you can still do whatever you want with your remaining time, but you'll have no advance notice of your time of death, which can occur suddenly at any moment.

- What would you do with the time remaining?
- How will you change your life?
- What will you do differently? Write it down on the next page.

*(Note: this question does not assume unlimited funds like the previous question.)*

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<sup>1</sup> Adapted from an excellent paid coaching program I took offered at [www.FinancialMentor.com](http://www.FinancialMentor.com), Step 3: Design Your Wealth Plan of "Seven Steps to Seven Figures", Module 2.4.



Finally, imagine you just visited your doctor and he shocks you with the news that you have just 24 hours remaining to live (again, no divine healing ☺).

- What feelings come up? Write them down.
- How do you feel as you confront the reality of your mortality?
- What do you regret?
- What dreams did you miss out on?
- What did you never get to become?

## Session 4: The Power to Create Wealth

What is my “why” for desiring wealth in one sentence?

Slavery → Wilderness → Promised Land

If you are hopeless about your finances, your hopelessness is a bigger problem than the problem.

The wilderness was the school, it wasn't the goal. The goal was the Promised Land.

In the Promised Land, the miracles are no longer to sustain you, they are to advance you.

### **Deuteronomy 8:17, 18 (ESV)**

Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the Lord your God, for it is He who gives you power to get wealth, that He may confirm His covenant that He swore to your fathers, as it is this day.

Part of the Power to Create Wealth is a call to deep intimacy and trust.

If your motivation is all about getting, your pursuit will be self-serving and God can't bless it.

If God is giving you the ability to create wealth rather than get it, then the whole motivation is to serve and add massive value to others, which is a Kingdom motivation.

The power to create is partnering with God to bring massive value to others. Wealth is a by-product.

When you think of “God’s power to create” think of creating “WOW!” experiences.

"If a man is called to be a street sweeper, he should sweep streets even as Michelangelo painted, or Beethoven composed music, or Shakespeare wrote poetry. He should sweep streets so well that all the hosts of heaven and earth will pause to say, 'here lived a great street sweeper who did his job well.'"—Dr. Martin Luther King Jr.,

The word “wealth” in Deuteronomy 8:18:

- An “army, wealthy, strong, mighty, powerful, with substance, valiant, virtuous, or worthy.” [TPT footnote, Prov. 12:4]
- It is more commonly used to describe warriors, champions, and mighty ones. Often used to describe military prowess [TPT footnote Prov. 31:10]
- It is used to describe the woman of Proverbs 31 who was prosperous, blessed family, influence in the city, blessed marriage

*How does this all work?*

### **Genesis 1:26-27 (ESV)**

Then God said, “Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.”

27 So God created man in his own image,  
in the image of God he created him;  
male and female he created them.

*How does God create?*

### **1) He hovers over chaos with His Spirit and brings order and wholeness**

### **Genesis 1:1-2 (ESV)**

In the beginning, God created the heavens and the earth. The earth was without form and void, and [chaos] was over the face of the deep. And the Spirit of God was hovering over the face of the waters.

**Proverbs 8:14 (TPT)**

You will find true success when you find Me, for I have insight into wise plans, that are designed just for you! I hold in My hands living understanding, courage and strength. They're all ready and waiting for you!

God gives you the power to create something of value for somebody else.

**2) He sees to it that it is good**

**Genesis 1:31 (ESV)**

And God saw everything that He had made, and behold, it was very good.

**Genesis 1:31 (AMPC)**

And God saw everything that He had made, and behold, it was very good (suitable, pleasant) *and* He approved it completely.

**BE FRUITFUL, THEN MULTIPLY<sup>2</sup>**

**Genesis 1:28 (ESV)**

And God blessed them. And God said to them, "Be fruitful and multiply and fill [replenish] the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth."

God gave His creation a four-step process to grow anything. It is the formula that results in wealth.

- You are fruitful.
- And then you multiply that fruitfulness.
- And then you replenish and refill that multiplication system
- Until you are able to completely subdue the market.

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<sup>2</sup> I found *Power to Create* by Tim Redmond very helpful here.

You need to be fruitful before you can multiply. God does not want to multiply dysfunction.

Until entitlement dies, blessing will kill you.

When we finally get to where it is fruitful and profitable and we are creating something we know the market responds to, then we can multiply that fruitfulness.

## **ACTIVATION**

Talk to the Holy Spirit:

Pick one set of questions:

- How are you responding to the chaos that God is leading you into?
- What are some areas of your life you can partner with “God’s power to create”—this week? What would that look like? You can begin to create wealth right now. Not some day.
- What are some situations you need to “hover” over with the Holy Spirit?
- What would it look like for you to “Make God your business partner”?

**HOMEWORK:** Brainstorm ways you can add more value (and therefore increase your income).

- Is there a resource I haven’t been using?
- How could I help touch more lives?
- How could I do it at a deeper level?
- How could I give a better quality of product or service?
- How can I be worth more to this company?
- How can I expand my knowledge, skills and abilities to give more?
- How can I help it to achieve more in less time?
- How could I add a tremendous amount of value to it?
- Are there some ways that I could help cut costs and increase quality?
- What new system could I develop?
- What new technology could I use that would allow the company to produce its products and service more effectively?

## **HOMEWORK**

Talk to the Holy Spirit:

- *How are you responding to the chaos that God is leading you into?*
- *What are some areas of your life you can partner with “God’s power to create”—this week?*

- *What would it look like for you to “Make God your business partner”?*

Then...

“The how of WOW.” It involves asking five questions:<sup>3</sup>

1. What is the experience I want to create or transform into a WOW?
2. How will the customer feel as a result of this experience? (In other words, what is the specific outcome we want to create?)
3. What specific expectations does the typical customer bring to this experience?
4. What does failing to meet customers’ expectations for this experience look like?
5. What does exceeding customers’ expectations for this experience look like?

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<sup>3</sup> <https://michaelhyatt.com/the-how-of-wow.html> accessed on September 8, 2017.

## **APPENDIX 4.1 Wealth is Attracted Not Pursued (Scriptures)**

The Kingdom attracts what the world pursues.

Wealth is like a magnet: when it is facing towards you—it repels; when it faces away from you—it attracts.

### **Proverbs 23:5 (TPT)**

No sooner do you start counting your wealth that it sprouts wings and flies away like an eagle in the sky—here today, gone tomorrow!

### **Matthew 6:33 (NIV)**

But seek first his kingdom and his righteousness, and all these things will be given to you as well.

### **2 Corinthians 9:8 (ESV)**

And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.

### **Proverbs 3:16 (TPT)**

Wisdom extends to you long life in one hand with wealth and promotion in the other.

### **Proverbs 8:18 (TPT)**

Unending wealth and glory comes to those who discover where I dwell; the riches of righteousness and a long, satisfying life will be given to them.

### **Proverbs 8:21 (TPT)**

Those who love Me gain great wealth and a glorious inheritance, and I will fill their lives with treasures.

### **Proverbs 10:6 (TPT)**

The lover of God is enriched beyond belief...

### **Proverbs 10:21 (TPT)**

True enrichment comes from the blessing of the Lord, with rest and contentment in knowing that it all comes from Him.

### **Proverbs 13:21 (TPT)**

Calamity chases the sin-chaser, but prosperity pursues the God-lover."

### **Proverbs 22:4 (TPT)**

Laying your life down in tender surrender before the Lord will bring life, prosperity, and honor as your reward.



**Proverbs 28:14 (TPT)**

Guard your life carefully and be tender to God and you will experience His blessings...

**Genesis 26:12-13 (NASB)**

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

**Genesis 39:2 (NIV)**

The LORD was with Joseph so that he prospered...

**2 Samuel 6:11 (NIV)**

The Ark of the LORD remained there in Obed-edom's house for three months, and the LORD blessed Obed-edom and his entire household.

## SESSION 5: Building Wealth from 30,000 Feet

I am going to give you the “end” or the “destination” for finances: Financial Legacy & Abundance.

You are **Financially Free** when your passive cash flow from your assets or investments is greater than your expenses.

-You are in **Financial Legacy** when you can leave an inheritance to your children’s children.

-You are in **Financial Abundance** when your income level is excessive and you can give away the majority of your income.

Proverbs 13:22 (NASB)

A good man leaves an inheritance to his children’s children...

Proverbs 13:21-22 (NASB),

...But the righteous will be rewarded with prosperity. [Here’s the next verse] A good man leaves an inheritance for his children’s children.

To get there, we are going to have to think “ASSETS that produce CASH FLOW” instead of “liabilities”

An **asset** is something that puts money in your pocket (like income-producing real estate or a business). A **liability** is anything that takes money out of your pocket.

### 11 EXAMPLES OF ASSETS:

1. Royalties (books, someone use your products, ideas, or processes)
2. Software (Saas—Software as a Service)
3. Your own income-generating business
4. Real Estate (in addition to rental income, can appreciate and offer tax advantages)
  - a. Single-family homes
  - b. Apartment buildings
  - c. Multiplexes (duplexes, triplexes)
  - d. Basement apartments
  - e. Airbnb

- f. Commercial real estate
- g. REIT's
- 5. Dividend paying stocks
- 6. Limited Partnerships/Master Limited Partnerships
- 7. Interest income (interest paying Bonds, ETFs, Mutual Funds, treasury bills, loans)
- 8. Peer to Peer lending
- 9. Private equity investments
- 10. Promissory notes
- 11. Online products (ebooks, courses, etc.)

[See the "30,000-Foot View of Wealth Building Diagram]

## **Mile Markers to Financial Legacy & Abundance<sup>4</sup>**

### **-1 Financial Dependence**

Debt payments > personal income, dependent on others' help; cash flow negative

### **BE FRUITFUL**

### **0 Financial Solvency**

Current on all debt payments, not dependent on others help

### **1 Financial Stability**

Built up an emergency fund of \$1000-\$2000; maximized tax-deferred savings (401(k), Roth IRA, etc.).

### **2 Debt Freedom**

Paid off high interest debts: credit cards, fines, parking tickets, high interest consumer debt, payday loans (ugh).<sup>5</sup>

### **3 Financial Storehouse**

Purchased your own home (ideally saved up 20% for down payment). You have 3-6 months worth of living expenses in savings for emergencies or opportunities.

### **4 Financial Advancement**

You are investing a minimum of 15% into heaven and 15% to the earth (you are aggressively buying assets that produce cash flow). Optional: save for kids college.

### **5 Financial Mastery**

Your home (and all other debt) is paid off. You are no longer the "borrower that is slave to the lender."

### **MULTIPLY**

### **6 Financial Freedom**

Wealth asset's cash flow covers your current (or chosen) living standards

### **FILL THE EARTH & SUBDUE**

### **7 Financial Legacy & Abundance**

Your income is beyond what you need. You invest in your future generations and impacting the world.

Remember to celebrate the victories along the way! Don't wait until you are at numbers 6 & 7 to be thankful. It's a win at each stage!

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<sup>4</sup> This is a blending of my ideas with some from J.D. Roth at <http://moneyboss.com/the-six-stages-of-financial-freedom/> (accessed on September 15, 2017).

<sup>5</sup> You have two options with your low interest rate debt: 1) You can suck it up and pay off everything but the house. 2) Make the minimum payments on the low-interest (less than 6%) debt (e.g. car payment, student loans, personal loans) and use the "5 Jars" strategy from Craig Hill.

## HOMEWORK:

### What is that number?

Look at your last 6 months expenses to determine how much you spend each month. Don't include things like retirement plan contributions or income taxes, because those change when you are financially free. Limit it to true expenses like utilities, cable, groceries, gas, insurance, mortgage or rent, car payments/saving up for a new car, dinners out. Your expenses will go down when you are debt free.

- Also include non-recurring expenses like tires for the car or a dental bill.
- Add it all up and take the average of 6 months and add a 10% cushion for missed items and a margin of safety.
- Because we want to be generous, add 30-50% to that number, so you can give and invest to give even more.

If that is too general, maybe this approach will help:

1. Taxes and insurance on house (no mortgage): \$\_\_\_\_\_ per month
  2. Food, household: \$\_\_\_\_\_ per month
  3. Gas, electric, water, phone: \$\_\_\_\_\_ per month
  4. Transportation: \$\_\_\_\_\_ per month
  5. Insurance payments: \$\_\_\_\_\_ per month
  6. Vitality (clothing, dining and entertaining, small indulgence):  
\$\_\_\_\_\_ per month
  7. Total \$\_\_\_\_\_ per month
  8. Additional 10% (Total x 1.1) = \$\_\_\_\_\_ per month
  9. Additional 30% for multiplying = \$\_\_\_\_\_ per month
- Total monthly expenses: \_\_\_\_\_ x 12 = \_\_\_\_\_ per year

## SESSION 6: Your Plan for Prosperity

Here is the “secret” to building wealth in two sentences<sup>6</sup>:

- Make more than you spend and invest the difference wisely.
- Partner with God and adapt wealth building habits.

Look at Diagram 4.1 “Widen the Gap”

Three separate ideas:

1. Spend less than you make
2. Earn more
3. Invest wisely

Steps 1 & 2 create the “GAP”

Invest the “GAP” wisely until the income from your investments is greater than your expenses.

There are only three paths to choose from to build wealth:

1. Paper assets (stocks, bonds, mutual funds, ETFs, etc.)
2. Business that you own
3. Real Estate

SAVE MORE TOMORROW

Craig’s five jars with suggested percentages to start out:

- Tithe – 10%
- Offering – 3%
- Investing – 3%
- Saving – 4%
- Spending – 80% (75% Spending/5% Debt elimination)

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<sup>6</sup> I blended my ideas with some from Financial Mentor:

<https://financialmentor.com/wealth-building/how-to-build-wealth/7699>

## **2 Corinthians 9:6-11 (ESV)**

6 The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. 7 Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. 8 And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. 9 As it is written [this is a quote from an Old Testament verse],

“He has distributed freely, he has given to the poor;

his righteousness endures forever.”

10 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. 11 You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.

**Bread** is what you eat. It is how you spend money on yourself. It is your lifestyle.

A **seed** is what you sow or plant for the future so that it multiplies and comes back to you

Here is a powerful way to view your finances—Every dollar that comes to you, you are going to divide:

- Is it BREAD? Or,
- Is it SEED?

Every dollar can be divided into three groups:

- Give
- Invest
- Live

“Give, Invest, Live on the rest.”

## **1 Timothy 6:17 (ESV)**

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

**Proverbs 10:22 (NLT)**, “The blessing of the Lord makes a person rich, and He adds no sorrow with it.”

Get the point: part of your stewardship is to enjoy the blessing of the Lord with the Lord.

### Budget Categories

#### **GIVE (Seed)**

- Tithe
- Offerings

#### **INVEST (Seed)**—adding assets *and* reducing debt

Whether you are increasing assets or you are eliminating debt, you are moving toward increasing your wealth. So I see debt elimination as part of my seed.

- Bucket 1 Stability Bucket--\$2000 + Maximizing tax-deferred savings
- Bucket 2 Debt Freedom
- Bucket 3 Financial Storehouse
- Bucket 4 Financial Advancement
- 3 Asset Classes
- Paper Assets
- Business
- Real Estate

#### **LIVE (Bread)**

- Housing
- Health & Life Insurance
- Food
- Entertainment
- Personal
- Taxes
- Auto

	<u>1<sup>st</sup></u>	<u>2<sup>nd</sup></u>	<u>3<sup>rd</sup></u>	<u>HR</u>
GIVE	10			
INVEST	10			
LIVE	80			



### **Malachi 3:10-12 (ESV)**

10 Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. 11 I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts. 12 Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts.

### **ACTIVATION:**

It is time to decide to become an investor, not just a consumer. You have to move from working for money to money working for you. To do this you simply have to decide what percentage of your income you will set aside for you and your family.

\$40/week saves you about \$2000/year at 8% compounded over 40 years is \$581,944! \$100/week means over \$1 Million.

What will it be? There is no right answer. It is between you and the Holy Spirit (and your spouse if you are married).

- 3%
- 5%
- 10%
- 12%
- 15%
- 20%
- \_\_\_\_%

### **HOMEWORK:** Make it automatic.

- Open a retirement account or dedicated savings account.
- If you get a regular paycheck, you'll most likely be able to set up an automatic plan with a call to the human resources department, instructing them to send a specific percentage of your paycheck directly into your retirement account.
- If you already have deductions going to a 401(k) account, you can increase the amount to your chosen percentage.
- If you are self-employed or work on commission, just set up an automatic transfer from your checking account.

### How to increase your INVESTING—Save More Tomorrow<sup>7</sup>

- You agree to an initial amount to save—10%, 5%, or even as little as 3%
- You commit to saving more in the future—but only when you get an increase in pay.

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<sup>7</sup> Tony Robbins, *Money: Master the Game* (New York: Simon & Schuster, 2014), 67.

- With each pay raise, the raise goes automatically into your savings/retirement account. The percentage saved gets larger, but you don't feel it as a loss because you never had it in the first place.

Ex. Start at 3%, get add 3% every time you get a raise. If you get a 4% raise, add 3%.

## Appendix 6.1 Spend Less

### Frugality

- Track your spending—where is the money going?
- Align your values and goals with spending—is this even where I want the money to go?
  - Spend on the things you love and ruthlessly hack away on things you don't
- Eliminate waste—fees, subscriptions (monthly fees are killers)
- Never use credit cards to extend purchasing power
- Repair instead of replace
- Sell your unused stuff
- Never buy lifestyle on credit
- Make sure student loan debt is for a field you feel called to and have a chance to pay it back on time/more rapidly

### Cut spending where it will make the most impact

- Housing
  - Get a roommate to share costs.
  - Buy a house within your means that will make sense as a rental if you move out in the future
  - Buy a live-in flip (fix it up and increase the value through “sweat equity”)
  - Buy a property for investment and rent portions of the property to cover the mortgage payments.
    - This enables the owner to live for free or for much less
  - Buy a duplex. Live in one side and rent out the other.
  - Buy a fixer upper duplex and combine some of the above strategies.
- Cars
  - 3-5 years old with moderate miles
  - American, then Japanese, then German for repair costs
  - Dave Ramsey says don't buy a new car until you can pay cash and have \$1 Million net worth

## Appendix 6.2 Earn More

Ideas to earn more:

- Change jobs
- Change jobs to a performance-based pay (earnings are theoretically unlimited)
- Get a raise
- Negotiate a raise
- Start a side business (eBay or Etsy shop)—creates assets early
- Start a side job, like drive for Uber
- Take on after-work jobs like babysitting or tutoring
- Start a blog
- Start an online business
- Increase job skills for your current
- Develop some highly sought after skills (Education/training)
  - Contractor work (electrician, handyman, plumber, carpenter, welder)
  - Software developer (websites, apps)
  - Internet Marketing (sales pages, click funnels, lead magnets)
  - Real estate agent or mortgage broker
- Work overtime
- Convert a hobby to an income
- Synergize between your work, side gigs, and investments
  - Synergy means working on a project that's directly related to something else that you do anyway, like working on a house that you live in, working overtime, or applying your professional skills to freelance work
- Part-time or freelance work
- Turn your home into an asset

## Appendix 6.3 Wealth Habits<sup>8</sup>

It's simple: Good habits lead to wealth. Bad habits lead to poverty.

Bad habits can turn lottery winnings or a giant paycheck into debt. Habits are the reason postal workers become millionaires (read *The Millionaire Next Door* by Stanley and Danko).

Good money habits > intelligence and high salary

### **HOMEWORK:**

Procrastination is the biggest wealth killer.

Pick one habit and start today. Practice the habit until it becomes permanent, then pick another habit and do it again. Then another and another until you can see your wealth grow.

- Put your wealth building on autopilot—have the money automatically withdrawn and put aside for investing or directly into an investing account
- Study investing some each day. Learn about business, investment real estate, or asset allocation.
- Maximize your contributions to your tax-deferred retirement plans and make it automatic.
- Join an investment club.
- Subscribe to educational newsletters, blogs and/or podcasts.
- Daily increase your earning capacity through learning and education. These small amounts add up over time.
- The daily habit of frugality saves small amounts every day that compound and grow over long periods of time to become significant wealth (just Google “Latte Factor”).
- Opt-in for your company's 401(k) if they offer it.
- Prepay a small amount on your mortgage each month.
- Repair something instead of replacing it.
- Clean up clutter by selling unused assets (RV, boat, jewelry, etc.)
- Develop a niche expertise in your profession that commands a higher wage

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<sup>8</sup> Many of these were adapted from <https://financialmentor.com/wealth-building/how-to-build-wealth/7699>

## SESSION 7: Partnering with Heaven

What do I need to do to receive the blessings of God?

What is God's part? What is my part?

### **Ephesians 2:8-9 (ESV)**

For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, 9 not a result of works, so that no one may boast.

So, what is GRACE (God's part)?

### **2 Corinthians 9:8**

And God is able to make ALL **grace** ABOUND to you, so that having ALL sufficiency in ALL things at ALL times, you may ABOUND in EVERY good work.

### **2 Corinthians 8:9 (ESV)**

For you know the **GRACE** of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you by His poverty might become rich.

By grace, THROUGH FAITH (our part)

Faith takes what God provided by Grace, independent of your performance, and brings it into your experience.

What is faith?

### **James 2:17 (NIV),**

"...Faith by itself, if it is not accompanied by action, is dead."

**ACTIVATION:** Seek the Lord (Asking, seeking, knocking)

Prosperity is not your idea, Prosperity is God's idea.

-You are not trying to convince God.

-He is trying to convince you.

Stop seeking prosperity; seek God instead.

-God wants to bless you.

- Enter His gates with thanksgiving and His courts with praise
- Pray until you hear a declaration/until the Holy Spirit speaks that promise to you
- When you have a promise, walk the floors and declare it; pray in tongues over that thing
- If you don't see it in your life, add a promise to a promise—sow a seed (you are not buying something from God)
- When the promise doesn't come from sowing, fast for a specific thing

## Brilliant Resources

### **FINANCES**

*How Heaven Invades Your Finances* by Jim Baker (Hey, if I'm not excited about my book...)

*The Storehouse Principle* by Al Jandl & Van Crouch

*Money Mastery* by Billy Epperhart

*Power to Create* by Tim Redmond

*5 Wealth Secrets* by Craig Hill

*Wealth, Riches and Money* by Craig Hill & Earl Pitts

*The Legacy Journey* by Dave Ramsey

*Total Money Makeover* by Dave Ramsey

*Financial Dominion* by Norvel Hayes

*Financial Stewardship* by Andrew Wommack

*Money and the Prosperous Soul* by Stephen DeSilva

*Becoming a Millionaire God's Way* by C. Thomas Anderson

*The Millionaire Next Door* by Thomas J. Stanley & William D. Danko

*The Millionaire Mind* by Thomas J. Stanley

*Stop Acting Rich* by Thomas J. Stanley

*Cashflow Quadrant* by Robert T. Kiyosaki

*Set for Life* by Scott Trench

Financial Mentor website: [www.FinancialMentor.com](http://www.FinancialMentor.com)

### **BEGINNER INVESTING**

*The Intelligent Asset Allocator* by William Bernstein

*Unshakeable* by Tony Robbins



*All About Asset Allocation* by Richard A. Ferri

*The Intelligent Investor* by Benjamin Graham

### **REAL ESTATE**

*Building Wealth One House at a Time, Updated and Expanded Second Edition* by John W. Schaub.

*The Book on Flipping Houses* by J Scott

*The Millionaire Real Estate Investor* by Gary Keller

*Flip: How to Find, Fix and Sell Houses for Profit* by Rick Villani & Clay Davis

*Hold: How to Find, buy, and Rent Houses for Wealth* by Steve Chader, Jennice Doty, et. al.

*The ABCs of Real Estate Investing* by Ken McElroy (from the “Rich Dad Advisors” series)

### **BUSINESS/ENTREPRENEUR**

*Your Move: The Underdog’s Guide to Building Your Business* by Ramit Sethi

*The Eventual Millionaire* by Jamie Tardy

*How to Win Friends and Influence People* by Dale Carnegie

*Zero to One* by Peter Thiel

*Delivering Happiness* by Tony Hsieh (CEO of Zappos)

*Crush It!* By Gary Vaynerchuk

*The Tipping Point* by Malcolm Gladwell

*The E-Myth Revisited: Why Most Small Business Don’t Work and What to Do About It* by Michael E. Gerber (great book on going from the “Fruitful” to the “Multiply” stage)

*Purple Cow* by Seth Godin