**Insert #1** – **The Money Packet** - Treasure hearwelldone.org

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| Treasure: H4301:Matmon:mat-mone: a secret storehouse; a secreted valuable; usually money, hidden richesTreasure: H4543:Misknah:Mis-ken-aw:  **Storehouse**, treasure**, to collect**, enfold, **gather up**, wrap yourself withTreasure: H5459:Segullah:Seg-oo-law: to shut up; wealth(as closely shut up): jewel, peculiar, good, specialTreasure: H214:Otsaw:O-tsaw: a depository, armory, cellar, storehouse, to store up, **lay up in store**  Treasure: G2344:Thesauros: Thay-sow-ros: a deposit, wealthTreasure: Webster1828: **wealth accumulated**; particularly **a store of money in reserve**.  A **great quantity of anything collected for future use**.  **Something much valued**.  To hoard, collect and reposit money or things for future use.  **Matthew 6:21** - For **where your treasure is**, there will your heart be also.  **Psalms 15:16** - Better is little with the fear of the LORD than **great treasure** and trouble with it.  **Matthew 13:44** - Again, the kingdom of heaven is like a **treasure hidden** in a field.  When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field.  **Isaiah 33:6** - And He will be the security of your times, and strength of salvation, wisdom, and knowledge, the **fear**  **of the LORD** is his **treasure**.  **Deuteronomy 28:1,12** - If you fully obey the LORD your God and carefully follow all his commands I give you today, the LORD your God will set you high above all the nations on earth.  The LORD will **open unto you his good treasure**, the heavens to give rain to your land in season, and to bless all the work of your hands.  You will lend to many nations but you will borrow from none.  **Exodus 19:5** - Now if you obey me fully and keep my covenant, then out of all nations you will be **my treasured possession**.  Although the whole earth is mine, you will be for me a kingdom of priests and a holy nation.  These are the words you are to speak to the Israelites.  **Psalms 135:4** - For the LORD has chosen Jacob unto himself, and Israel for **his peculiar treasure**.  **Colossians 2:2** - My purpose is that they may be encouraged in heart and united in love, so that they may have the full riches of complete understanding, in order **that they may know** the mystery of God, namely **Christ**, **in whom** are hidden **all the treasures** of wisdom and knowledge.  **2 Corinthians 4:5-7** - For we do not preach ourselves, but Jesus Christ as Lord, and ourselves as your servants for Jesus' sake.  For God, who said, "Let light shine out of darkness," made his light shine in our hearts to give us the light of **the knowledge** of the glory of God in the face **of Christ**.  But we have **this treasure** in jars of clay to show that this all-surpassing power is from God and not from us.  **Luke 6:45** - The good man brings good things out of the **good treasure** stored up in his heart, and the evil man brings evil things out of the **evil treasure** stored up in his heart.  For out of the overflow of his heart his mouth speaks.  **Matthew 12:35** - A good man out of the **good treasure** of the heart brings forth good things: and an evil man out  of the evil treasure brings forth evil things. |

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**PRISM Topic** – Treasure (2) hearwelldone.org

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| **Matthew 19:21** - Jesus said unto him, "If you want to be complete, go and sell your possessions and give to the poor, and you will have **treasure** **in heaven**.  Then come, follow me."  **Luke 18:22** - When Jesus heard this, he said to him, "You still lack one thing.  Sell everything you have and give to the poor, and you will have **treasure in heaven**.  Then come, follow me."  **Luke 12:33** - Sell what you have and give to the poor.  Provide purses for yourselves that will not wear out, a **treasure in heaven** that will not run out, where no thief comes near and no moth destroys.  For **where your treasure is** there your heart will be also.  **Psa 15:6** - The house of the righteous contains **great treasure**, but the income of the wicked brings them trouble.  **Prov 21:20** - There is **treasure** to be desired and oil in the house of the wise, but a foolish man devours all he has.   **Ezra 7:21,23**-  Now I, King Artaxerxes, order **all the treasurers** of the Trans-Euphrates to provide with diligence whatever Ezra the priest, a teacher of the law of the God of heaven, may ask of you. Whatever the God of heaven has prescribed, let it be done with diligence for the temple of the God of heaven.  Why should there be any wrath against the realm of the king and of his sons.   **Exodus 14:14** - And he said, Peace be to you, fear not: **your God**, the God of your father, **hath given you treasure** in your sacks:  I had your money.  And he brought Simeon out unto them.  **Matthew 13:52** - He said to them, "Therefore every teacher of the law who has been instructed about the kingdom of heaven is like the owner of a house who brings out of his storeroom **new treasures** as well as **old**.  **I Chronicles 29:8** - And any who had precious stones gave them to the **treasure** of the house of the LORD by the hand of Jehiel the Gershonite.  **Ezra 2:69** - They gave after their ability unto the **treasure of the work** 61,000 drachmas of gold, 5,000 minas of silver and 100 priestly garments.  **Psalms 17:13-15** - Arise, O Jehovah, disappoint him, bow him down; deliver my soul from **the wicked** by your sword, from men by Your hand, O Jehovah, from men of the world **whose portion is in this life**, and whose belly you fill with **your treasure**.  They are satisfied with sons, and leave their riches to their babes.  As for me, I will behold your face in righteousness; when I awake, I will be satisfied with seeing your likeness.  **Luke 12:19-21** - And I'll say to myself. "You have plenty of good things **stored up** for many years.  Take life easy; eat, drink and be merry.  But God said to him, '**You fool**! This very night your life will be demanded from you.  Then who will get **what you have prepared for yourself**?"  This is how it will be with anyone who **stores up things** for himself but is not rich toward God.  **James 5:1-3** - Now listen, you rich people, weep and wail because of the misery that is coming upon you.  Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded.  Their corrosion will testify against you and eat your flesh like fire.  You have heaped up **treasure** for the last days.  You have lived on earth in luxury and self-indulgence.  You have fattened yourselves for the day of slaughter. |

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**Relationship Topic** –11 Things You Need To Know About Money

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| **#1 How You Handle Money Indicates How Much You Love God, and How Ready You Are To Be Entrusted With Greater Things.**  Matthew 6:24 - No one can serve two masters. 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 money.  Luke 16:10-11 **-** “Whoever is faithful with little is also faithful with much, and whoever is unrighteous in very little is also unrighteous in much. Therefore, if you have not been faithful in the use of worldly wealth, who will entrust the true riches to you? “    **#2 All Money Belongs to God (We never become owners)**  Deuteronomy 10:14 - To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it.  Psalm 24:1 - The earth is the LORD's, and everything in it, the world, and all who live in it;  1 Corinthians 10:26**-** for, "The earth is the Lord's, and everything in it."  Jeremiah 27:5 – With my great power and outstretched arm I made the earth and its people and the animals that are on it, and I give it to anyone I please.  Leviticus 25:23**-** 'The land must not be sold permanently, because the land is mine and you are but aliens and my tenants.  Psalm 50:10-12**-** for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.  Haggai 2:8**-** 'The silver is mine and the gold is mine,' declares the LORD Almighty.    **#3 We Are Stewards (Managers of another’s possessions) Either we are faithful or not.**  I Corinthians 4:2 - Moreover, it is **required** in stewards that a man be found **faithful**.    Matthew 24:45-46 - "Who then is the **faithful and wise servant**, whom the master has put in charge of the servants in his household to give them their food at the proper time? It will be good for that servant whose master finds him doing so when he returns. |

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**Relationship Topic**-11 Things… About Money (2) hearwelldone.org

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| **#4 Financial Faithfulness is: Knowing where God’s money is and doing what He tells you to do with it.**  Luke 16:1-2 - Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. So He called him in and asked him, ‘What is this I hear about you? **Give an account** of your management, for you cannot be my manager any longer.  Matthew 12:36 - But I say unto you, that every idle word that men shall speak, they shall **give account** thereof in the day of judgment.  Hebrews 4:13 - Nothing in all creation is hidden from God’s sight. Everything is uncovered and laid bare before the eyes of him to whom we must **give account**.  **#5 The Tithe – (the first 10%) belongs to God.**  Our Stewardship or “money management” begins with the remaining 90%.  Malachi 3:10 - Bring the **whole tithe** into the storehouse, that there may be food in my house. **Test me in this**,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.  Matthew 23:23 - “Woe to you, teachers of the law and Pharisees, you hypocrites! You give **a tenth** of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, **without neglecting the former**.  **#6 Especially in Money – There is God’s Way and Man’s Way**  Proverbs 14:12 – There is **a way that seems right** unto a man, but the end thereof are the ways of death.  2 Chronicles 25:9 - Amaziah asked the man of God, "**But what about** all that silver I paid to hire the army of Israel?" The man of God replied, "The LORD is able to give you much more than this!"  **#7 Giving Is Better Than Receiving**  Luke 6:38 - 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 **with the measure you use**, it will be measured to you." |

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**Relationship Topic**-11 Things… About Money (3) hearwelldone.org

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| Proverbs 11:24-25 - One person **gives freely, yet gains even more**; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.  Matthew 6:19-21 - Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But **store up for yourselves treasures in heaven**, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is there will your heart be also.  Luke 12:33 - Sell your possessions and **give to those in need**. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys.  **#8 Obeying is better than Giving - Give, Save & Spend as God directs.**  God doesn’t want you managing money **the way you think he would like**, he would rather you just ask him, and do what He tells you. Frugality is not faithfulness, and obedience is better than sacrifice. His ways are way different than ours when it comes to money.  I Sam 15:22 - But Samuel replied, "What is more pleasing to the LORD: your burnt offerings and sacrifices or your obedience to his voice? Listen! Obedience is better than sacrifice, and submission is better than offering the fat of rams.  **#9 Debt is slavery, the Bible considers it a curse, and an end-state of disobedience.**  Never once in all of Scripture did God provide for his people through debt. Do you believe that God can provide without debt? Have you asked Him? Are you willing to avoid it? See **Relationship Topic – God’s View of Debt**  Proverbs 22:7 -  Just as the rich rule the poor, **so the borrower is** **servant** to the lender.  I Corinthians 7:23 - You were bought with a price, **do not become slaves** of men.  Romans 13:8 - Let **no debt** remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.  **#10 If getting rich is your goal... If you desire to get rich – you will fall into temptation and a snare, you will not go unpunished.**  Whatever you get will fly away. You will be chasing the wind. You are already rich. |

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**Relationship Topic**-11 Things… About Money (4) hearwelldone.org

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| I Tim 6:8-10 - But if we have **food and clothing**, we will be **content** with that. Those **who want** to get rich **fal**l into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. 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.  Ecclesiastes 2:26 - To the person who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God.  **#11 God wants you to be a better money obeyer (not a better money manager).**  **To be faithful starting today: Divide Your Portion, Account Daily, Pray, and Obey.**  Ecclesiastes 11:2 - Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth. – This applies not only to investing but to managing God’s resources daily.  See Relationship Topic – Eleven Things You Need To Know Financially and How2 4C’s Accounting Tool  Are you willing to let God make your financial Decisions? It’s His money. He can manage it better than you can… Ask Him, He’ll tell you! God promises to lead you in the way best for you. This includes financially.  **If you obey with money you will obey with anything.** Matthew 6:21 – For where your treasure is, there will your heart be also. God already owns all your money – but He wants your money – because he wants your heart.  **What sets you free financially?** Having no debt? You can have your house paid off, but still not be free financially. Having a good income? Many people have great incomes but are still in bondage.  **What if you could get financially free in one day?** Completely Free. You can do it right now.  You can be free in this moment! And from this moment on. How?  #1 **Fully Commit to obey** **with money** – **no matter what** God tells you to do. **And you will be free - your finances will follow**. Find out what God says about money & do it! See Relationship Topic – 11 Things to Know Financially.  #2 **Get an Accounting Tool** – Live by categories. Know where God’s Money is so you can ask Him and do what He wants you to do with it. It’s His money – He can manage it better than you. **See How2 4C’s Accounting Tool**  #3 **Start with the tithe** – 10% of gross – off the top! Even if you have to sell the house, the car, the kids or the dog. (ok, maybe not the kids or the dog)  #4 **Account & Obey Daily –** 5 minutes a day.God will tell you what category to put the money that comes in - so the money is there when the bill comes due. And He’ll tell you what to spend and from what category. Let Him take over your checkbook - It’s the journey of a lifetime. There’s joy in obedience. He has good for you! |

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**Relationship Topic** –11 Things You Need To Know Financially

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| **Relationship Topic – 11 Things You Need To Know Financially** - to be faithful starting today…  #1 How much do you have? In each account or location, how much money do you have right now?   #2 How much do you make? Each month – whether its earned income or unearned.  What is the total amount coming in?   #3 How much do you tithe and give?  God says you manage 90% not 100%. Tithe – and then, what else does God want you to give?   #4 How much do you owe?   List every debt by creditor, amount borrowed, monthly payment, interest, and outstanding balance. How many payments behind, late fees or penalties?   #5 What Categories do you use? What do you spend money on each month, or need to save for monthly?  Christmas comes every year.   #6 What is God telling you to spend or save each month? In each spending category.   #7 How is God telling you to allocate each paycheck? What portion from each paycheck goes to each category so the money is there when the bill comes due?  #8 What is your smallest Debt?  How much extra each month is God telling you to pay on it? (so you can then pay off the next one)   #9 What are you next financial needs? Top 5 things you will need next (not bills), and how much you are saving for them each month.   #10 Are your current Expenses God’s will for you right now?  Does he want you to spend less, spend more, drive a different car, live in a different house?   #11 Is your current Income God’s will for you right now?  Do you need a different job? Do you need a second job? Do you need to quit your second job and work harder on your first job? Does your spouse need a job? Do they need to quit their job and stay at home?  How much do you need? |

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**Relationship Topic**-11 Things… to know financially (2) hearwelldone.org

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| So Now What?  #1 **Ask God** for His answers to these Eleven Questions.   #2 **Commit** to obey God financially – no matter what He tells you to do.  #3 **Develop** Four Character Qualities.  #4 **Get** **an Accounting Tool** and use it daily.  If you do these things **You can be faithful financially starting today!**   Four Qualities to be Faithful Financially  1) Humility  2) Unity With Your Spouse  3) A Willingness To Learn What God’s Word Says About Money, and  4) A Heart To Obey.    An Accounting Tool  Finally, you will need an **Accounting Tool**:  Something that helps you **track your plan and progress daily** - something that Shows You:  Where God’s Money is - So You Can Ask God what He wants you to do with it.  Could you use just a little help with this?  hearwelldone.org offers (for **free)** - a fully contained, Excel Based Accounting Tool, to help you hear and obey financially. For anyone willing to use it for at least 30 days, we will help you customize it for your personal use (**at no charge**).   See 4C’s Accounting Tool What if you could be faithful financially starting today!  What could God do?    Call us at 513.260.6908 or [kelly@hearwelldone.org](mailto:kelly@hearwelldone.org) - Blessings, Kelly & April |

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**Relationship Topic** –11 Things… about obeying with money

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| **Relationship Topic – 11 Things You Need To Know About Obeying With Money!**  #1 You will serve God or you will serve money. It’s one or the other – Matthew 6:24  #2 What you do with money indicates where your heart is. Money is the indicator of your heart. Matthew 6:21  #3 To Serve – means to come under the authority of.  You will either believe and obey what money says, or you will believe and obey what God says. You can’t do both.  #4 God wants your heart, He’s already got your money.    He owns it all – anything you have He gave it to you, and He can take it anytime He wants. He doesn’t need your money, it’s already all His. He doesn’t need it cause He’s hungry – He said, “If I were hungry I wouldn’t tell you because the cattle on a thousand hills are mine. He can take it back if He wants to, because He was the one who gave it to you. He gives it to whomever He chooses.    #5 The purpose of money is to teach us how to obey. It’s so “on or off,” “yes or no, black or white, there or not… He just uses it to test and train our heart – to hear His voice and obey His Word. Because serve means to obey – to submit to the authority of, be under the direction of… Money teaches obedience. First you must know where it is, then if you ask Him what to do with it, He will tell you. As you obey with money – you learn to hear His voice. Just like obeying with time in PiVAT, or with your mind in PRISM. It’s just obeying His Word – that brings success to everything. .   #6 To obey with money you must Give An Account.  Know the condition of your flocks, Give An Account of your management. An account is a number, an explanation, a detail of transactions. If you know where God’s money is, you can obey with it. If you don’t, you can’t.    #7 If you can be entrusted with the little (money) you can be entrusted with true riches. Whoever is faithful with little is faithful also in much. And whoever is unrighteous in that which is least (money) is also unrighteous in much. If therefor you have not be faithful in the use of worldly wealth, who will entrust the true riches to you? (Luke 16:10-11)  #8 The acid test of a heart to obey with money:   TEST #1 – Will you Tithe? God said the first 10% belongs to me… ‘Bring the whole tithe into the storehouse, test me in this… (off the top – before anything else) Jesus confirmed it in the New Testament – this isn’t old covenant – it’s before and after. Abraham tithed to Melchizedek before the old covenant, and Jesus said it still remains. Do mercy and justice, and don’t neglect the tithe. (Mt 23:23, and Luke 11:42). He said “Test me in it!” |

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**Relationship Topic** –11 Things… about obeying with money(2)

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| #8 The acid test of a heart to obey with money:  TEST #2 – Will you Give An Account Daily? God said – Give An Account (a detail of transactions. He revealed it in a parable (Luke 16). He said, know the condition of your flock, give careful attention to your herds… for riches don’t last forever and a crown (just like an inheritance) is not secure to all generations. Most people don’t give an account – because they don’t know it’s a principle given by God, and second, they don’t have an easy way to actually do it every day. The 4C’s Accounting Tool will help you – it’s free.  TEST #3 – Will you sell the car? There is no Bible verse that says, “Sell the car,” but to follow Christ – you have to be willing to do whatever He tells you. God told the rich young ruler, “If you want to be complete, sell what you have, give it to the poor, and come, follow me.” But He just couldn’t… he loved that car – more than he wanted to follow Christ. Following Christ doesn’t mean you have to be poor, what rich father (and your Heavenly Father is rich) wants their kids to be poor? But if God told you to sell the car, in order to be able to tithe and give offerings that are pleasing to Him, or just to obey His Word… If God told you to do it, would you? Or is there something that you want or love more than you want to obey His Word (to let no debt remain outstanding, except the debt of love – Romans 13:8)  TEST #4 – Will you refuse the curse of debt? What are you willing to borrow for in the future? I know God’s word says clearly ‘the borrow is servant to the lender,’ ‘you were bought with a price, don’t become slaves of men,’ ‘the person who strikes hands in pledge lacks judgment…’ And you obey God’s Word – but what things are the exceptions in the Bible for you? Proverbs 6 clearly distinguishes between what the wicked do (borrow), and what the righteous do – like the ant. The righteous work as unto the LORD, they are content with what they have, they save for the future, and they don’t borrow. They don’t need to. If your dad was Bill Gates, would you take out a loan? Why? Your dad is a billionaire? And that’s nothing compared to your Dad – who owns heaven and earth!  #9 If you obey with money – your relationship with God will grow.  If you do with money what God says, not matter what, your relationship with Him will grow. Your spiritual life will skyrocket – because you are learning to serve God, not money.  #10 You can’t obey with money – if you’re not obeying with time and thoughts.  PiVAT and PRISM – because time is what is needed to earn or spend money, and thoughts transformed by His Word are how you know what His money principles are – which refine your ear to hear and know what He is telling you to do with it. He will never tell you to do something with money that does not align with His Word. And whatever you’re doing with money – it either aligns with His Word… nor not. Time, Thoughts, Money – that’s you! And your Daily Call – that’s the testimony that helps you overcome the adversary – so you obey in all three!  #11 What YOU say about money is more important than what God says.  His Word is clear – but if your words don’t agree with His – it doesn’t matter what God says – you don’t do it. You’ll do what you say. So learn what God says about money – say the same thing, and do it immediately. Praying that PiVAT before dinner, has you obeying with time, PRISM is transforming your mind, that you Give An Account daily with your 4C’s Tool, that you overcome daily on your Daily Call – so you serve only one master! |

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**Relationship Topic** – 4C’s Accounting Tool hearwelldone.org

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| **4C’s ACCOUNTING TOOL** – To Give An Account  It’s how you KNOW where God’s Money is – so you can DO what He tells you to do with it.  **What are the 4C’s?** Four Principles of Financial Faithfulness  **C** APTURE – Every penny in, and Every penny out.  **C** ATEGORIZE – Every Income goes to a category, Every Expense comes from a category.  **C** OMPARE – How much is left to spend in that Category before the end of the month?  **C** HANGE – “God, do you want me to change money between categories & spend less there to have more here?  **HOW IT WORKS**  Your 4C’s Accounting Tool **divides your checking account** into spending categories. Every day – you Give An Account of yesterday’s transactions. Enter them in your Checkbook Tab, Cut and Paste them into their category, so you know how much is left to spend.  Each Income dollar **goes to** the Paychecks Category – to be distributed to all categories at the end of the month – so the money is there when the bill comes due.  Each Expense dollar is **subtracted from** its spending category – leaving you less remaining balance available to spend this month. If your Checkbook Tab has a **Green $0.00** – you’re done!  **WHAT WILL HAPPEN?**  Knowing what you have in each category helps you ask God **if** He wants you to spend and **how much**? Ask Him, It’s His money! He will tell you. The Secret? **This month’s income pays next month’s bills**. If an expense exceeds the category, God may have you wait until next month, or Change money from another category to this one (leaving less to spend there, and more to spend here). You will learn the voice of God (He delights in these conversations with you). You will see Him provide in ways you couldn’t imagine. You will come into unity with your spouse. Walking in the Spirit financially – means **God makes your money decisions**. Obedience brings blessing! Stress will leave, peace will come, bills will be paid on time, debt will decrease, giving and saving will increase. And the increased conversations you have with your Heavenly Father about His money and your obedience will **grow your relationship deeper with Him!** It’s unavoidable.  **THE SNOWBALL EFFECT**  God wants **His people to be debt free.** His plans for you are not to be slave to a lender (Proverbs 22:7, I Cor 7:23, Romans 13:8) Removing debt **frees His money** for His purpose, but more importantly **frees His people** from bondage. **The Debt Snowball eliminates debt**. First, move all debts to minimum payments. Then, put every available penny towards the principal of your smallest debt. As each smallest debt is paid off it’s monthly payment is added to the minimum payment towards the next smallest debt creating a snowball effect, increased by any extra money God miraculously provides. **Do not underestimate the power of obedience momentum!** Ask God how to celebrate each milestone. Be faithful to continue! Obedience brings joy! God’s blessing will follow.  **NEXT STEPS** – **Send me** the **4C’s Accounting Tool Data Sheet** – and I will build your Hear Well Done 4C’s Accounting Tool free of charge. You only need Microsoft Excel, a mouse, and access to online banking each day. You can account for your 3-4 daily transactions easily within 5-10 minutes per day. A small price to pay to eliminate stress, get on the same page with your spouse, and learn to hear and obey God financially. |

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**Relationship Topic** – 4C’s Accounting Tool (2) hearwelldone.org

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| **CHALLENGES -** Your Three Biggest Challenges Will Be:  **#1) – The initial** **shock** of entering your desired monthly spending & saving by category, only to realize it’s twice your monthly take home pay. (It’s ok, it happens to everybody! God has the right amount for each category.)  **#2) – Believing God** for “Seed Money.” For this month’s income to pay next month’s bills, you need to be one month ahead. God will miraculously provide that seed money, so each month’s income pays next month’s bills.  **#3) – The discipline** of just 5-10 minutes daily – looking online, and entering yesterday’s transactions into your Checkbook Tab and Category Tab – so you match the bank and the credit card daily, and know how much is left.  We will help you step by step! This **4C’s Accounting Tool** is not theory, we have used ours daily for years, & have helped others become faithful. **Financial Faithfulness** is **knowing** where God’s money is and **doing** what He tells you to do with it. Accounting and Obeying. Great peace and joy await you in this journey. Call us - 513.260.6908  **THREE STEPS - to UPDATE 4C’s DAILY** (To Give An Account)  **STEP 1: GET READY: Open your Tools**  Open your 4C’s Accounting Tool – and your Bank Online  **STEP 2: GET SET:** **Look for the Green $0.00**  Your Checkbook Tab should have a Green $0.00 Cell on the top right hand side… That means your  Checkbook Balance, Bank Balance and the Categories Summary balance all match from yesterday. That’s it!  You’re ready to begin – just Give An Account of any new transactions which posted this morning from yesterday.  **STEP 3: GO: Enter Yesterday’s Transactions And Get New Totals**  Checkbook Tab: **Type in** the new transactions from yesterday and its category. Drag the new total, & red asterisk.  Category Tab: **Copy & Paste** the transaction into it’s Category. Drag the new total – & red asterisk. That’s it!  The Checkbook Tab will go back to the Green $0.00 Cell. You match the bank, & know what’s left in each category.  This takes about 5-8 minutes every morning before you go to work. You can hear and obey whatever God tells you to do today financially. It will bring unity in your marriage, finances will be a joy and a testimony! And your relationship with God will grow! If you obey with money you’ll obey with anything! And He adds a blessing!  FINALLY – There are **THREE REQUIREMENTS** in order for this to really work. There are many budgeting tools out there. Some a lot cooler than this one, but this isn’t about budgeting, it’s about obeying, Giving An Account – Letting God make your money decisions. It’s not about money – it’s about relationship!  **#1) Are you committed to fully obey no matter what God tells you to do with His money?**  You will find some things in His Word which are completely different than what you think right now about money – how you were raised, or what you currently do in your money habits. **Are you willing to obey no matter what** He tells you? If not… what God says – doesn’t matter – you’re probably not ready for a Financial Obedience Tool. |

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**Relationship Topic** – 4C’s Accounting Tool (3) hearwelldone.org

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| **#2) Are you willing to GIVE AN ACCOUNT DAILY?**  Probably five to eight minutes a day or less, sometimes none. God gave the secret weapon to obeying financially. “Give An Account Daily!” He said, “Know the condition of your flock, give careful attention to your herds, for riches don’t last forever and a crown is not secure to all generations.” He said to Give An Account like a shepherd, not a farmer. If He said, “Give an account of your crops – you would do your 4C’s Tool every spring and fall, but He said flocks not crops. Shepherds give an account of their sheep every day! It’s God’s Secret to obeying with His money – Give an account daily – so He can make your money decisions. He’s really good at it!  **#3) Are you willing to sell the car?**  It might be different for you – it might be the boat, or the motorcycle, it might be ‘Sell everything you have, give to the poor, then “Come, follow me.” It might be to start tithing, or to change something you are doing or believing financially that is not God’s Word, God’s Will or God’s Best – a wrong view of money, disobedience in any area – something that’s not fully surrendered to Him. His Ways are not our ways. They are most often just the opposite. Are you willing to sell the car if He tells you? If not, you may be like the rich young ruler who wanted to give God everything! Just not His money.  **If you are willing to do these three things, God just set you free financially – the money will follow!** It’s not even being completely out of debt that sets you free financially, or having enough money in the bank to do what you want – when you want to. Some people are not making payments – but are still in bondage to money. They don’t really let God make their money decisions. They still serve money. It’s not what’s in your bank that makes you free, it’s what’s in your heart. **Your decision to fully obey with money** – no matter what! That’s what makes you free financially! God will take over your money decisions. You will be set free and the money will follow!  Can’t wait to see how God shows you **what Freedom feels like!** What **debt-free feels like**, what **being ‘uncursed’ feels like**, what **hilarious giving feels like!** What it feels like when money every day becomes not a struggle **but a testimony!** You will see Him do crazy things. Great Joy is waiting!  Fill out this **4C’s Accounting Tool Raw Data Sheet** and we will build your tool – at no charge. We’ll check back with any questions, then we will walk with you for seven days in a row until you can do it in your sleep. This is really easy! Like riding a bike, you’ll never forget! It will change your life completely and your children and their children.  Call us at 513.260.6908 (hearwelldone.org) – We would love to help you walk in the joy of obeying financially!  **It’s what freedom feels like!** So God can take you places you never dreamed! |

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**Relationship Topic** – 4C’s Accounting Tool (4) hearwelldone.org

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| **4C’s ACCOUNTING TOOL DATA SHEET**  Initial Questions: Do you have a Checking Account? \_\_\_\_\_\_\_ Bank? \_\_\_\_\_\_\_\_\_\_\_ Online Access? \_\_\_\_\_\_\_  How do you make purchases? - Checking Acct? Debit Card? Credit Card? Other? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Do you have a computer with Microsoft Excel? \_\_\_\_\_\_\_  RE Income: How often do you get paid? (15th/30th) Or Every Other Friday? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **MONTHLY INCOME:** Expected Date Expected Gross Expected Net   |  |  |  |  | | --- | --- | --- | --- | | Paycheck 1 |  |  |  | | Paycheck 2 |  |  |  | | Paycheck 3 |  |  |  | | Paycheck 4 |  |  |  | | Other Income |  |  |  | | TOTAL Monthly Income |  |  |  |   **GIVING:** Tithe: 10% of Gross Offering: \_\_\_\_\_\_ % of Gross (Enter desired percentage or amount)  **DEBTS:** Current Bal Int Rate (%) Monthly Pyt Min Pyt Due Due Date Amt Behind Asset Value   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Mortgage |  |  |  |  |  |  |  | | 2nd Mortg |  |  |  |  |  |  |  | | StudentLoan |  |  |  |  |  |  |  | | Car Loan |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | Other Debt |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |   **MONTHLY EXPENSES:** Monthly Payment/Svgs Due Date Amount Behind   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Tithe | 10% |  |  |  | | Offering | % |  |  |  | | Medical Insurance |  |  |  |  | | Life Insurance |  |  |  |  | | Credit Card |  |  |  |  | | Student Loan |  |  |  |  | | Other Loan |  |  |  |  | | Other Loan |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | |

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**Relationship Topic** – 4C’s Accounting Tool (5) hearwelldone.org

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| **MONTHLY EXPENSES:** Monthly Payment/Svgs Due Date Amount Behind   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Rent |  |  |  |  | | Renters Insurance |  |  |  |  | | Gas |  |  |  |  | | Electric |  |  |  |  | | Cable |  |  |  |  | | Hulu |  |  |  |  | | Other |  |  |  |  | | Other |  |  |  |  | | House Maintenance |  |  |  |  | | Cell Phone |  |  |  |  | | Car Payment |  |  |  |  | | Car Gas |  |  |  |  | | Car Insurance |  |  |  |  | | Car Savings |  |  |  |  | | Grocery |  |  |  |  | | EatOut |  |  |  |  | | ChildCare |  |  |  |  | | YMCA |  |  |  |  | | Pets |  |  |  |  | | Haircuts |  |  |  |  | |  |  |  |  |  | | Christmas |  |  |  |  | | Birthday |  |  |  |  | | Gifts |  |  |  |  | | Clothes |  |  |  |  | | School |  |  |  |  | | KidsSports |  |  |  |  | | Vacation |  |  |  |  | | Emergency |  |  |  |  | | STSavings |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  |   **ASSETS:** Current Balance/Asset Value Today’s Date   |  |  |  | | --- | --- | --- | | Checking Account |  |  | | Savings Account |  |  | | Car Value |  |  | | Car Value |  |  | | Investment Value |  |  | | Investment Value |  |  | |

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**Relationship Topic** – God’s View of Debt hearwelldone.org

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| Debt (Webster 1828) **that which is due** from one person to another  Debt H5378 Nasha (naw-shaw) (identical to H5377) by imposition, **to lend at interest**, give on usury, exact,  Debt H5377 Nasha (naw-shaw) **to lead astray**, to **delude** or seduce, **beguile**, **deceive**, greatly, utterly  Debt G1156 Daneion (Dan-i-on) a loan, debt  Debt G3783 Opheilema (Of – i – lay – mah) – **something owed**, a due, a fault, - debt  Debt G3784 Opheilo (of – i – lay – oh) – the idea of accruing, to be **under obligation**, fail in duty, **bound**, guilty, indebted, **must**, should, **owe.** Owe (Webst 1828) To be indebted, to be obliged or bound to pay.  Borrow H5670 Abat (Aw-bat) to pawn, to lend, figuratively **to entangle**  Borrow H3867 **to twine**, that is **to unite with**, to remain, to be obligated to, to cleave, **join self to**. That’s why God told His people – Deuteronomy 15:6 - you will not borrow. God wanted them to be joined to Him alone.  Debt is commonplace in our culture. That’s why people will say things like: “The Bible never says debt is sin” or “You can’t live without debt.” “You can’t go to college without debt.” “’You can’t own a house without debt.” Some even praise God in church for giving them a good interest rate. But how does God view debt?  Proverbs 14:12 - There is a way that **seemeth right** unto a man, but the end thereof are the ways of death.  Proverbs 22:7 - Just as the rich rule the poor, **so the borrower is** **servant** to the lender.  I Corinthians 7:23 - You were bought with a price, **do not become slaves** of men.  Romans 13:8 - Let **no debt** remain outstanding, except the continuing debt to **love one another**, for he who loves his fellowman has fulfilled the law.  Proverbs 22: 26-27 - **Do not be a man who** strikes hands in pledge, or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you. [surety – means I will surely pay]  Proverbs 6:6-8 - Go to the ant, you sluggard! Observe its ways and become wise. It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. [Ants don’t borrow]  Psalms 37:21 - **The wicked borrow** and [the wicked] do not repay, but the righteous give freely.  Proverbs 3:27-28 - **Do not withhold good** [money] from those who deserve it, **when it is in your power** to act.  Do not say to your neighbor “Come back later, I’ll give it tomorrow,” when you now have it with you. |

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**Relationship Topic** – God’s View of Debt (2) hearwelldone.org

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| Deuteronomy 15:4-6**-** However, there should be no poor among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you, **if only you fully obey** the LORD your God and are careful to follow all these commands I am giving you today. For the LORD your God will bless you as he has promised, and **you will lend** **to many** nations **but will borrow from none**. You will rule over many nations but none will rule over you.  **Deuteronomy 28:1-2** -  **If you fully obey** the LORD your God and carefully follow all his commands I give you today, the LORD your God will set you high above all the nations on earth. 2 All these blessings will come upon you and accompany you if you obey the LORD your God: …  12 The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. **You will lend to many** nations **but will borrow from none**.  **Deuteronomy 28:15,43-45 -** However, **if you do not obey** the LORD your God and do not carefully follow all his commands and decrees I am giving you today, all these **curses** will come upon you and overtake you: …  43 The alien who lives among you will rise above you higher and higher, but you will sink lower and lower. **He will lend to you, but you will not lend to him**. He will be the head, but **you will be the tail**. All these curses will come upon you. They will pursue you and overtake you until you are destroyed, because you did not obey the LORD your God and observe the commands and decrees he gave you.  “All these curses…” and at the end of the long list… Debt is the unavoidable final condition. Clearly God views debt as a curse – the natural end-state of those who did not fully obey the Lord their God and follow all his commands.  For money as in every area of life. There is God’s Way, and man’s way. **Man’s way is to borrow**. But **God’s way** is to ask Him, give, work, save, and be content.  Nowhere in all of scripture did God **ever** use borrowing to supply the needs of his people. He said if you will obey my precepts, you will lend and not borrow, if you don’t obey my precepts you will be under the curse of debt.  People borrow because **they want something right now**, that God hasn’t provided yet. So they borrow. They entangle themselves, they lead themselves astray, beguiled, deceived, they unite themselves – with the lender. The lender becomes their master, they become the slave.  God says He owns everything, and He has promised to meet our every need. God says - save for the future, give as He directs, ask for what you need, work as unto the Lord, do not spend on your own pleasures, and be content with what you have.  2 Kings 4:1-7 - The wife of a man **from the company of the prophets** cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now **his creditor is coming** to take my two boys as his slaves." Elisha replied to her, "How can I help you? Tell me, what do you have in your house?"  "Your servant has nothing there at all," she said, "except a little oil."  Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. |

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**PRISM Topic** – God’s View of Debt (3) hearwelldone.org

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| Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."  She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one."  But he replied, "There is not a jar left." Then the oil stopped flowing. She went and told the man of God, and he said, "Go, sell the oil and **pay your debts**. You and your sons can **live on what is left**."  Proverbs 17:18**-** A **man lacking in judgment** **strikes hands in pledge** and puts up security for his neighbor.  Proverbs 11:15 - Whoever puts up security for a stranger will **surely suffer**, but whoever **refuses to shake hands in pledge** is safe.  Surety means “I will surely pay.” Whoever uses the money borrowed is irrelevant – you are the servant of whomever you have borrowed from. God says you are to be a servant of Him alone.  Proverbs 6:1-5 - My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, if you have been **trapped by what you said**, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! **Allow no sleep to your eyes**, no slumber to your eyelids.  Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.  The first five verses of Proverbs 6 describe man’s way – the way of debt. The next 6 verses in Proverbs 6 describe God’s way – the exact opposite. Work hard, be diligent, save for the future, and you won’t choose debt.  Proverbs 6:6-11 – Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest and poverty will come on you like a bandit and scarcity like an armed man.  Philippians 4:19 **-** And my **God will meet all your needs** according to his glorious riches in Christ Jesus.  James 4:2-3 - You desire and do not have. You kill and covet and are not able to obtain. You fight and quarrel.  You do not have, **because you do not ask**. And when you ask, you do not receive, because you ask with **wrong motives**, that you may **spend what you get** on your pleasures.  Philippians 4:11-12 - I am not saying this because I am in need, for **I have learned to be content** whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty**. I have learned the secret of being content in any and every situation**, whether well fed or hungry, whether living in plenty or in want. I can do all things through Christ who gives me strength.  Hebrews 13:5 - Keep your life free from love of money, and **be content with what you have**, for he has said, “I will never leave you nor forsake you.” |

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**PRISM Topic** – God’s View of Debt (4) hearwelldone.org

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| **Your View Of Debt.**  Since God's View of Debt is clear: It is a curse.  Here is the critical question you must ask yourself?  **What will I go into debt for?**   What does God think about that?  College?  A house?  A car?  A wedding?  A vacation?  Which of these did God say are an exception to the curse of debt?    “But you have to start out in debt...”   Who said that?  “But I've never heard of anyone who went to college with no debt.”   You don't get out much, do you?  “But I'm not an athlete, or a valedictorian, and my parents aren't rich.”  Doesn't matter - God does it all the time.  “But I've never heard of it!” What does your experience have to do with God’s promise?  "And my God shall supply all your needs according to his riches in glory in Christ Jesus." – Philippians 4:19  What are your needs?  What is the limit of his supply?  **When you decide you will not go into debt, no matter what!**  Then… you will see what God will do.  Are you willing to wait, work two jobs, be content with what you have, do whatever God tells you?  Then He will make a way for you with no debt.   That's His way, not man's way.  He will honor your faith and your obedience.  **He will show you how AWESOME He is!** |

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**PRISM Topic** – Give An Account hearwelldone.org

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| Account:  a number, a narration, to enumerate, compute, **explain yourself**, tell the cause of, give satisfactory reason, give details. A statement of facts or occurrences, **a detail of transactions**.  A statement of vindication of one’s conduct.  Give an Account.  (You need an accounting tool. See How2 4C’s Accounting Tool)  **Hebrews 4:13** - Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him **to whom we must give account**. **Luke 16:2** - So he called him and said to him, ‘What is this I hear about you?  **Give an account** of your management, for you can no longer be my manager.  Luke 14:28 – For which of you, desiring to build a tower, does not first sit down and **count the cost**, whether he has enough to complete it?  Matthew 18:23 – Therefore the kingdom of heaven is like a certain king who **would take account** of his servants. **Romans 14:12** - So then **every one of us will give account of himself to God**. Job 31:4 – Does he not see my ways and **count my every step**?  Luke 12:7 – And even the very **hairs of your head are all numbered**. So do not be afraid; you are worth more than many sparrows.  **I Peter 4:5** **-** But they will **have to give account to him** who is ready to judge the living and the dead. **Matthew 12:36** - But I tell you that men will **have to give account on the day of judgment** for **every useless word** they have spoken.  **Philippians 4:17** - Not because I desire a gift: but I desire fruit that may abound **to your account**.  Genesis 15:6 – And Abram believed God, and He **counted it to him** as righteousness.  Psalms 147:4 – He **determines the number** of the stars and calls each by name.  Isaiah 40:26 – Lift up your eyes and look to the heavens: Who created all these? He who brings out the starry host **one by one** and calls forth **each of them by name**. Because of his great power and mighty strength, **not one of them** is missing.  Numbers 1:19 – A the LORD commanded Moses, **so he numbered them** in the wilderness of Sinai.  Psalms 87:6 – The LORD will **write in the register** of the peoples; “This one was born in Zion.”  Numbers 26:53 – “The land is to be allotted to them as an inheritance **according to the number** of names.”  Daniel 6:4 – At this, the administrators and the satraps **tried to find** grounds for charges against Daniel in his conduct of government affairs, but they were unable to do so. They **could find no corruption** in him, **because he was trustworthy and neither corrupt nor negligent**.  Nehemiah 13:13 – And I **appointed as treasurers** **over the storehouses** Shelemiah the priest, Zadok the scribe, and Pedaiah of the Levites, and as their assistant Hanan the son of Zaccur, son of Mattaniah, for **they were considered reliable, and their duty was to distribute** to their brothers.  **Hebrews 13:17** - Obey your leaders and submit to them, for they keep watch over your souls as those **who will have to give an account**. Let them do this with joy and not with grief, for this would be unprofitable for you.  Psalms 139:1-2,16-18 – O Lord, you have searched me **and you know me**. **You know when** I sit and when I rise; you perceive my thoughts from afar. You discern my going out and my lying down; **you are familiar with** **all** my ways. Before a word is on my tongue you know it completely, O Lord… your eyes saw my unformed body. **All the days ordained for me** were written in your book before one of them came to be. How precious are your thoughts towards me, O God! How **vast is the sum** of them! Were I to **count** them, they would **outnumber** the grains of sand. When I awake I am still with you.  Psalms 90:12 – Teach us **to number our days** that we may gain a heart of wisdom. |

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**Relationship Topic** –11 Things You Need To Know About Giving

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| **#1 It’s the Heart of God** John 3:16 - For God so loved the world that he **gave** his one and only Son, that whoever believes in him will not perish but have eternal life.  Luke 11:13 - So if you who are evil know **how to give good gifts** to your children, **how much more** will your Father in heaven **give** the Holy Spirit to those who ask Him!"  James 1:17 – **Every good and perfect gift is from above**, coming down **from the Father** of lights, who does not change like shifting shadows.    **#2 Whatever you give – isn’t even yours. It came from God.** (It’s like playing with house money)  I Chronicles 29:13-14 – Now, our God, **we give you** thanks, and praise your glorious name. But who am I, and who are my people, that we should **be able to give** as open-handedly as this? Everything comes from you, and **we have given you only what comes from your hand**.    **#3 Your giving determines your receiving.**  Luke 6:38 – **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 **with the measure you use**, it will be measured to you.    **#4 Even in Giving, there is God’s Way and Man’s way.** Giving is a test of your heart. If you love, you will give. You love God, or you love money. You cannot love God and money.  Isaiah 55:9 – “As the heavens are higher than the earth, **so are my ways higher than your ways** and my thoughts than your thoughts.  Matthew 6:24 – “No one can serve two masters. Either you will **hate the one and love the other**, or you will be devoted to the one and despise the other. You cannot serve both God and money.  **#5 The Tithe belongs to God – your management begins with 90%**  Malachi 3:10 – “Bring the **whole tithe** into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”  Luke 11:42 – “Woe to you Pharisees, because you **give** God **a tenth** of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced that latter **without neglecting** the former. |

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**Relationship Topic** –11 Things You Need To Know About Giving(2)

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| **#6** **Giving protects you from the love of money.**  Mt 6:19-21 – “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there the desires of your heart will be also.  Luke 18:22 – When Jesus heard this, he said to him, “You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” But when he heard this he became very sad, because he was very wealthy.  Luke 12:33 – Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys.  **#7 The amount you give doesn’t matter as much as the heart with which you give it.**  Mark 12:41-43 – Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put **more** into the treasury **than all the others**. For they gave a tiny part of their surplus, but she, out of her poverty, put in everything—all she had to live on.  2 Corinthians 8:12 – For if the willingness is there, the gift is acceptable according to what a person has, not according to what he does not have. (CEV – It doesn’t matter how much you have. What matters is how much you are willing to give from what you do have. GNT – If you are eager to give, God will accept your gift on the basis of what you have to give, not on what you don’t have.)  **#8** **You can never out give God.** If it is your heart to do it (not manipulated by others), it probably is God telling you. And God is able to give you much more than that.  I Chronicles 29:3 – “And now, because of my devotion to the Temple of my God, I am giving all of **my own private treasures** of gold and silver to help in the construction. This is in addition to the building materials I have already collected for his holy Temple.”  Proverbs 11:25 - A generous person will prosper; whoever refreshes others will be refreshed.  The generous man will be prosperous, And he who waters will himself be watered. (NASB)  **#9 Giving only counts if its out of obedience.**  Matthew 6:2-3 – “So when you give to the poor, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you openly. |

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**Relationship Topic** –11 Things You Need To Know About Giving(3)

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| 2 Corinthians 9:7 – Let each one give just as he has purposed **in this heart**; not grudgingly or under compulsion; for God loves a cheerful giver.  I Corinthians 13:3 – And if I give all my possessions to feed the poor, and if I deliver my body to be burned, but do not have love, it **profits me nothing**.  **#10 Giving brings Joy**  Acts 20:35 – And I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: “It is **more blessed to give** than to receive.”  2 Corinthians 8:1-5 – And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. In the midst of a very severe trial, their **overflowing joy** their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they begged us **to let them have the joy of giving** their money for God’s people. And they did more than we had hoped. They gave themselves first to the Lord and then to us, just as God wanted them to.  **#11 Everything you give on earth out of obedience to God, is really stored up for you in heaven.**  Matthew 10:42 – And if anyone gives even a cup of cold water to one of the least of my followers, truly, I say to you, he will never lose his reward.  Mark 14:3-7 - While Jesus was in Bethany reclining at the table in the home of Simon the leper, a woman came with an alabaster jar of expensive perfume, made of pure nard. She broke open the jar and poured it on Jesus' head. Some of those at the table were indignant. "Why waste such expensive perfume?" they asked. It could have been sold for more than a year's wages and the money given to the poor." And they rebuked her harshly. But Jesus said, "Leave her alone. Why are you bothering her? She has done a good service for me. For you will always have the poor with you, and you can do good for them whenever you want. But you will not always have me! She has done all she could by pouring perfume on my body to prepare it for burial. Truly I tell you, wherever the gospel is preached throughout the world, what she has done will also be told, in memory of her."  2 Corinthians 8:7 - But since you excel in everything--in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you --see that you also excel in this grace of giving.  Matt 25:40 - “And the King will answer them, ‘Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.’  **So How Do You Grow in this grace of giving?** First: **Realize** everything you have is His, not yours. Second: **Decide** to let God make your money Decisions. Third: Learn to **obey** financially – if you do, you will earn, save, spend and give hilariously the way God wants you to. He will direct your steps, and you will see financial miracles happen in your life. It all starts with obedience. See the PRISM Topic: Give an Account. Ask God about starting a 4C’s Accounting Tool that shows you where God’s money is, so you can do what He tells you to do with it. When God makes your money decisions, He grows your ability to give, your heart to give, and your obedience to give. May God bless you to learn the joy of obeying financially, grow in the grace of giving, and store up treasures in heaven. |

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