

In a culture where materialism has driven the global village of mankind to the brink of inhumanity, this work is a breath of fresh air and relief to the collective psyche of our generation. Sunday hits a home run again, and in light of the demise of the global economic system built on unbridled greed, this subject is timely and necessary.

—**DR. MYLES MUNROE**
BFM INTERNATIONAL, NASSAU, BAHAMAS

Pastor Sunday is a humble, prayerful, and powerful apostle who is mightily impacting the world through raising up and releasing spiritual sons and daughters to plant explosive churches that move in the spirit of faith to touch heaven and change Earth.

—**PAUL DAVIS**
WORLDWIDE MINISTER AND AUTHOR OF *GOD VS. RELIGION*

Pastor Sunday Adelaja gives us so much to think about in his new book. It will force you to think in a new way and then take action.

—**PAT WILLIAMS**
SENIOR VICE PRESIDENT, ORLANDO MAGIC

In his latest book, *Money Won't Make You Rich*, Pastor Sunday Adelaja skillfully lays a solid foundation addressing the morality of earning, sharing, saving, and spending money like a wise master builder. All the while he places top priority on the advancement of God's kingdom as the proper place to lay up treasure. Each chapter builds toward a rewarding crescendo, teaching its readers how to systematically reach financial freedom by hard work and wise investing as they use the index of character and spiritual wisdom as the pillars to build on. Pastor Sunday has done a marvelous job of teaching the readers how to realize freedom from serving money or from allowing it to control our lives. The book reaches its climax as it outlines the keys necessary for us to become millionaires in order to serve kingdom purposes and to be a blessing to our families and those less fortunate.

—**MARCUS D. LAMB**
PRESIDENT/FOUNDER, DAYSTAR TELEVISION NETWORK

Money Won't Make You Rich provides an incredibly stable foundation upon which to build your financial life. There is more wisdom on any one of these pages than in many books I have read on the topic of finance and wealth. It should be mandatory reading in high schools and colleges and should be taught by every church or organization that desires to lift people out of poverty.

—MICHAEL Q. PINK

AUTHOR OF *SELLING AMONG WOLVES* AND *RAINFOREST STRATEGY*

I have been to Pastor Sunday's church and witnessed the passion of his persona. This book shows that passion with some excellent principles on economics as it relates to the church, the individual, and the world at large. You cannot help but be impacted, and I highly recommend it.

—DR. PETER J. DANIELS

AUSTRALIA

I am quite impressed by the curriculum and rich content of the book. I suspect it is going to be the next handbook or alternative MBA manual for kingdom businessmen as well as young Christians aspiring to make a success of their lives and ministries. I can hardly wait to get copies for my wife, siblings, and friends. I have been blessed to read this manuscript.

—AYODELE ADEBOYE

BUSINESS CONSULTANT, NIGERIA

The principles God has given Pastor Sunday will work anywhere in the world, from his native Nigeria to the economically challenged former USSR, where he now pastors. Whether the national economy is in boom or bust, the Word of God has power. Imagine immigrating to a nation as a despised minority and then being elevated to leading the nation's largest church and scores of self-made millionaires. This is the testimony and the proof of Pastor Sunday's ministry.

Money Won't Make You Rich is a timely word for every Christian. In this book, Pastor Adelaja explores the causes and dynamics of poverty for an individual's life, a community, or a nation. Sunday explicitly parts the sea between the truth and deception of how Christians can receive wealth. His doctrine shows us how we can operate within an imbalanced world

economy. These are revolutionary words for revolutionary times, which require a new generation of Christian leaders. Pastor Adelaja asserts that we can become channels to pour out God's resources. Even you can become a millionaire. Are you ready to rumble?

—**BISHOP HARRY R. JACKSON JR.**
SENIOR PASTOR, HOPE CHRISTIAN CHURCH
IN THE WASHINGTON DC AREA
FOUNDER AND PRESIDENT, HIGH IMPACT LEADERSHIP COALITION

Many people operate under the delusion that smarts or connections are primary tools for success. Sunday pricks these incomplete beliefs and lays out foundational truths—that sound principles, destiny, dedication, and excellence will set every person free from poverty and the slavery of money and facilitate their entry into their personal destiny. May many be consecrated unto God's purposes through this book.

—**DAVID TAY**
KINGDOM RESTORERS, SINGAPORE

Wealth creation, the kingdom way, requires an individual's commitment to be engaged in the Lord with all his heart, his mind, and his soul. Pastor Sunday warned of the fault lines in our world, while appropriately guiding the reader through the principles into kingdom wealth creation processes, recognizing that money is nothing more than just a tool used for the purpose of discovering one's value and attitude in life toward the fulfillment of the gospel of the kingdom, and his response to that value in the gospel of salvation.

—**DR. PHILIP TAN**
MANAGEMENT SCIENTIST, ALLIANCE DYNAMICS GROUP

Throughout Bible history, while God constantly uses messengers to bring a message to His people or the nations, once in a while God chooses to make the messenger the message. Hosea was one of them. In our day and time, God has picked yet another man named Sunday Adelaja and has made the man the message. God has prospered this man from very humble beginnings in Nigeria, Africa. God has His reasons for prospering this man, and my sense is that God is about to give birth to a movement

that will result in many of God’s people becoming millionaires so that our millions can be used to solve the many problems out there.

—**APOSTLE GEORGE ANNADORAI**
GOLDEN GATE CLUB 1000 / SHALOM SINGAPORE

Finally, a book about the reason wealth creation is biblical. Pastor Sunday has given us an excellent contribution to understanding money and wealth from a biblical perspective that is refreshing. This is not a “get rich” prosperity book, but a balanced treatment of a biblical view of wealth creation and its role in building the kingdom of God. Well done! I recommend it highly.

—**OS HILLMAN**
PRESIDENT, MARKETPLACE LEADERS;
AUTHOR, *TGIF* AND *THE 9 TO 5 WINDOW*

Sunday Adelaja is a leading figure not only in Ukraine but also in the world. He has a spirit of faith driven by his compassion for people. The word he speaks is one of authority!

—**BILLY JOE DAUGHERTY**
VICTORY CHRISTIAN CENTER, TULSA, OK

Some are called to churches. Some called to cities. Sunday Adelaja has a fresh word for the nations! His experience with the Lord, his compassion for people, and his commitment to the kingdom make Sunday Adelaja a world-class leader with a world-class vision to build a world-class army to change the world for Christ. If you desire to have maximum impact in your life, this world-class book is a must for you today. Read and reap benefits for a lifetime.

—**KENNETH C. ULMER, DMIN, PHD**
PRESIDING BISHOP, MACEDONIA INTERNATIONAL BIBLE FELLOWSHIP

Sunday Adelaja is an indisputable success in his family, in his church, and in his nation. This book will help you grow personally and spiritually. Read it and *succeed!*

—**PETER LOWE**
FOUNDER AND CEO, GET MOTIVATED SEMINARS

I have heard and read a great deal about Pastor Sunday and about the work he is doing. All those who do great things go through attacks such as Pastor Sunday has endured.

—**U.S. PRESIDENT BILL CLINTON**

The most successful in contemporary European churches is the Ukraine-based ministry of Sunday Adelaja.

—**PHILIP JENKINS**

DISTINGUISHED PROFESSOR OF HISTORY AND RELIGIOUS STUDIES,
PENNSYLVANIA STATE UNIVERSITY

Thank you for your contribution to our common victory. Your conscious work is a considerable factor in that victory. It was you who protected democracy in Ukraine, standing for its high ideals and not considering your own interests. I am convinced that as long as there are people in Ukraine who have the same civil position, dignity, and spirit as you have, everything will be all right in this country.

—**VICTOR YUSHCHENKO**
PRESIDENT OF UKRAINE

Through Pastor Sunday's endeavors, we have become bold and fearless people who are able to stand for truth, liberty, and God.

—**LEONID CHERNOVETSKIY**
MAYOR OF KYIV

In today's fatherless world, where men abdicate their roles and shun responsibility, God must raise up fathers who will accept responsibility for families, communities, and nations. Sunday Adelaja, a fatherless child, has become a father to a nation. This book reveals the Father's heart and inspires us to act on what is right.

—**J. DOUG STRINGER**
FOUNDER AND PRESIDENT, SOMEBODY CARES

Sunday Adelaja is one of those new breed of men who are influencing a nation and modeling a new style of missions. While there are some men who see success in another church or nation and follow their example,

Pastor Sunday is that example that men from around the world hear about and follow. He is a cross-cultural missionary who has made a new mold of what missions can do to touch a nation. I consider Pastor Sunday a modern-day hero of the faith.

—**PASTOR ROBERT BARRIGER**
CAMINO DE VIDA, LIMA, PERU

The Embassy of God is the biggest church in Ukraine and well organized with different areas and ministries. Pastor Sunday is a unique man. It makes no difference that he is black or that he is Nigerian or that he is not from Ukraine. This is a big church that keeps growing every day.

—**VASILY ONOPENKO**
CHAIRMAN OF THE SUPREME COURT OF UKRAINE

God has raised up Sunday Adelaja to lead men and women to a deeper understanding of their spiritual destinies. Read this book, and let the journey begin.

—**BARRY BLACK**
CHAPLAIN, U.S. SENATE

Nothing like the Embassy of God has ever been seen before in Ukraine.

—**BRITISH BROADCASTING NETWORK (BBC)**

The Embassy of the Blessed Kingdom of God for All Nations church has ballooned from a ministry for society's troubled into this ex-Soviet republic's first true megachurch.

—**ASSOCIATED PRESS (AP)**

Pastor Sunday is a man with a mission.

—*WALL STREET JOURNAL*

MONEY
won't make
you
Rich

SUNDAY ADELAJA

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Dedication

I wholeheartedly dedicate this book to all the poor people of our world, and to GS Micro-Finance Bank, which is poised to elevate forty million people from poverty in the next twenty years! Ride on, GS MicroFinance Bank, to set this generation free from abject poverty and lack!



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Preface

A WORD FROM THE AUTHOR

CONGRATULATIONS, DEAR FRIEND, FOR EVEN PICKING UP THIS book. Get ready, because your life is about to be drastically transformed!

This book might become one of the major adventures of your life. *Money Won't Make You Rich* is one man's journey of poverty, struggles, studies, money, wealth, and wealth creation principles. This book will surely not leave you where it found you.

You're about to be mightily enriched and empowered!

I came from true abject poverty in Africa. I didn't even have a pair of shoes to wear until I was twelve years of age. Our family might have lived on less than a dollar a day, and I never even had or saw a toy of any kind as a child!

Instead, my body still carries the scars of injuries and wounds that I acquired while trying to make a living in the jungles of Africa.

Miraculously, less than forty years later, not only did I make my first million in United States dollars, but also I was amazingly able to do this without being involved in any active business. Because I am a full-time pastor and itinerary speaker, I opted for passive earning, which came by adhering to certain laws and principles of wealth creation.

More incredible is the fact that I was able to make my first million dollars in a short span of only nine months!

MONEY WON'T MAKE YOU RICH

In two years I was able to prove the efficiency of these wealth creation principles and reproduced more than two hundred people who now have a capital base of more than a million U.S. dollars each—even though they basically had nothing when I met them. Most of them were those generally referred to as “down-and-outers”—including former drug addicts, petty traders, bandits, and worse.

In the process of taking this journey of wealth creation, both for others and myself, I have come to some critical conclusions I wish to share with you in this book:

1. Becoming a millionaire is not a big deal; it is easy!
2. Everyone who sincerely wants to can become a millionaire.
3. Money won't make you rich!
4. Our world can overcome world poverty—if we have the heart to do so.
5. Money is only worth making if it is going to be used as an instrument to set others free.
6. God created money for the same reason as all other things—to serve His purposes.
7. Ignorance is the biggest challenge of our age; it is our biggest killer!

WHAT DOES IT MEAN TO BE RICH?

It is my hope and prayer that this book will spark a movement that will end the gruesome statistics of poverty and lack in our world today.

- Can you believe that 80 percent of people in the world today live on less than ten dollars a day?

- Three billion people live on two dollars a day, while one billion live on less than a dollar a day!
- Fifty thousand people die daily because of poverty-related causes!

Money won't make you rich, because it is not meant to do so.

To be rich is to understand the meaning of money and wealth and to know the difference between the two. Money is not necessarily wealth, so most people who desire to be rich are not necessarily looking for money. What they are actually looking for is wealth.

Money only comes to people who are already rich or wealthy in spirit and soul, so it's actually not money that makes you rich—you are rich before money even comes your way. Money only responds when these elements are in place, and until such a time, money won't move in your direction.

Money won't make you rich, because a man who is poor in spirit is poor altogether, even when he has a lot of money in his pocket. Money without the wealth of the soul is equaled to a compilation of sorrows and regrets. Only God enriches without adding sorrow to it.

Money doesn't come to *good people*—because there are millions of good people who aren't rich.

Money doesn't come to *educated people*—because there are so many educated people living middle-class lives in our world today.

Money doesn't even come to *churchgoers* or *Christians*. If that were the case, then our churches would be filled with millionaires!

As a matter of fact, money doesn't necessarily come to *businesspeople*, as so many are struggling even to make ends meet.

Money only comes to those who are already rich in the knowledge of the laws of money. If you are not already rich in your mind, then money won't come to you. Until you are rich in your mind, you're not rich at all.

So what is wealth?

Wealth is the subtotal value of assets owned by a person. The original meaning of *wealth* was: “to possess great qualities, values and virtues.” In essence, a person wishing to be rich is actually thinking in terms of all the things he wants and needs.

What, then, is money?

Money is what economists call “legal tender,” and it is something that is generally accepted as a means of payment, exchange, and pricing. Money is what we use to measure wealth, because it is the easiest way to move and handle wealth.

The information in *Money Won't Make You Rich* begins to have more meaning when you look at it from the prism of the above-mentioned definition. You can have wealth without necessarily having money, because money won't make you rich. On the other hand, you can have money without being rich, because you need to first be wealthy, both in assets and virtues, before you can be truly rich.

Money is only a strip of processed wood or metal, so it's not worth exchanging your life for. Instead, you should seek first to build the wealth of both material and inner values, and then money will begin chasing after you. You must be rich before money comes to you.

Money has two effects on people: either it rules and controls, or it is mastered and controlled by its owner. The effect it has on you is determined by whether you are first wealthy in assets and virtues.

In this book I have endeavored to share truths with you that will surely enable you to become financially free—if you will only abide by the laws of money that are revealed. More importantly to me, I want to not only set you free from poverty and lack, but I also want to set you on fire to become an instrument of financial freedom to all men wherever they are.

A WORD FROM THE AUTHOR

BECOME SET FREE FROM
THE POWER OF MONEY

When people of God are empowered financially, they can easily pursue their God-given ambitions, goals, and purposes. Many people have dreams and aspirations that are not fulfilled because of a lack of money.

Many of God's projects suffer for the lack of money. I believe this book will help end this dilemma in the lives of many. *Money Won't Make You Rich* is not just a book about money, purpose, and poverty, however. This book's larger emphasis is setting people free from the power of money.

Money has a way of possessing people, and only the wise can overcome its influence over the soul. Remember: either you master money or you serve it. Money is a good slave but a bad master. This book will teach you how to become a master over money. You can be truly rich by mastering and walking in the tested laws and principles of wealth creation.

Read on, my friend, and join the army of those who are empowered financially to go and destroy the evil of poverty and mediocrity in our world.

Come, and let's make history together!
Much grease to your elbow!

YOURS IN HIM,
PASTOR SUNDAY ADELAJA
KYIV, UKRAINE



CHAPTER ONE

THE REALITY OF POVERTY IN OUR WORLD

CONSIDER TWO DIFFERENT SNAPSHOTS. THE FIRST IS OF A stereotypical suburban family from Kansas City, Missouri, surrounded by all their material belongings. The family of four (two requisite children) stands in front of a luxury home, compared to world standards. Outside the home are two expensive cars and a brand-new minivan. Scattered around the family home are rooms full of furniture, including an eighty-six-inch-long sofa, king-sized bed, oriental carpets, various wardrobes, several television sets, radios, telephones, computers, CDs, DVDs, iPods, several bathrooms, modern kitchen equipment, and a library of books. All together, the family owns hundreds of items of every conceivable nature. This depicts the life of a typical family in the United States.

The second snapshot shows a statistically average poor family from a village similar to the Nigerian village of Idomila Ijebu-Ode, Ogun State, where I was born and raised. All of the family's few earthly possessions are scattered in front of their thatched-roof hut, where the family of ten lives with a goat, a pig, and some chickens. There are few cooking and washing implements. The only food is cassava, a type of yam. There are sticks used for digging and a bundle of wood for firewood, but no electric utensils because there is no electricity in the

MONEY WON'T MAKE YOU RICH

village. The family owns almost no clothes besides what each family member is wearing. Their toilet is a hole in the ground outside the hut. All that they own, put together, amounts to maybe a dozen items. This depicts a family with no possessions and little opportunity. It depicts the picture of an earlier century.

On a global scale, most people more closely resemble the Nigerian family than the American family. The stark reality is that unlike the typical American family, more than half the people in the world have very little to call their own.

The World Bank defines extreme poverty as living on less than the equivalent of one U.S. dollar per day. Moderate poverty is defined as living on less than two dollars a day. By that definition, a man earning three U.S. dollars per day or ninety U.S. dollars per month is not poor. This may seem ludicrous to those living in Western countries. Nevertheless, more than a billion people live on less than a dollar a day, and nearly three billion live on less than two dollars per day. In other words, about half the world lives each day on less money than the price of a cup of Starbucks coffee.¹

As alarming as these facts may be, what's more alarming is that such things could be happening in this twenty-first century. How can a generation that lays claim to such technological breakthrough and innovation allow such disparity to continue unchecked? Unfortunately, most Americans and people in the Western world as a whole are generally oblivious to the abject poverty and utterly detestable conditions in which the rest of the world lives.

DRIVEN BY NEED OR GREED?

When westerners are confronted with the blunt facts of global poverty, it becomes immediately apparent that most of the material things they pray for are more driven by *greed* than by *need*. Greed makes us want more than we can handle. It makes us heap up things until we have to acquire more living space just to keep it all. Greed is the spirit that drives corporate America. It's why corporate downsizing has become so popular while top-level executives earn ridiculously exorbitant bonuses.

Greed is pervasive within the Western culture (as well as most of the leadership of the developing world, especially in Africa), and the church is not immune to its vices. We seem to have forgotten that God only promised to meet our needs, not to satiate our greed. The sad reality is that greed is vigorously promoted from the pulpit and by those who are supposed to be the pillar of truth and justice in society.

My intention here is to sound the alarm and awaken the conscience of people in order to see injustice come to an end. It is not an attempt to judge anyone; rather, it is an attempt to incite awareness in the hopes that we would work to reform our unequal world.

If we have problems using this absolute definition of poverty, we can also look at poverty as a relative idea. That is, we can see poverty as something socially defined, or something that depends on a particular social context. Such a relative measurement would ask us to compare, for example, the total wealth of a segment of the poorest people in the world with the total wealth of a segment of the richest people in the world. If we do that, these comparisons will be even more bleak and unsettling.

A recent study published by a senior World Bank economist showed that the richest fifty million people in Europe and North America have roughly the same income as almost three billion poor people collected from around the world.² This 1 percent of the world's population takes as large a piece of the pie as the small slice handed to the world's poorest 57 percent of people. Using another illustration, if we use the poverty line as defined by the countries of North America and Western Europe, then the poorest 10 percent of Americans are better off than a full two-thirds of the world's entire population. The World Bank recently reported that twenty-four developing countries with a population of three billion people are beginning to integrate into the global economy, with a per-capita growth of only 1 percent in the 1960s up to 5 percent in the 1990s.³ Even so, the state of world economics and the ratios of poverty between the Western world and the developing world are very dramatic. It is no secret that there is inequality among nations.

Certain countries of the world have most of the money while others have very little. There is also inequality within nations, for it is a fact that within poor countries there are rich groups of people whose incomes

compare to the incomes of wealthy groups in the more developed nations. Our sense of goodness and fairness suggests a more equitable distribution of the income of the world. Our sense of fairness and rightness says that within a country, some should not be living in mansions while others scrounge around for food in garbage dumps. It is hard to understand why distribution of wealth is so unequal. Our sense of what is just and appropriate cries out and asks why.

REASONS FOR INEQUALITIES

Why do some countries have so much and others so little? One explanation is that this situation is a result of the market economy. Rich countries are rich because they supply things that are scarce but in high demand. Poor nations are poor because they supply too many things for which there is relatively little demand. This explanation, however, seems somewhat simplistic and does not answer the question of poverty in poor nations such as South Africa, which supplies the world with diamonds,⁴ and Nigeria, which is the world's ninth largest producer and supplier of oil,⁵ both commodities that are very much in demand.

Whatever the answer might be, it is clear that inequalities in the world cry out for some form of remedy. As President George W. Bush said at a meeting of the Inter-American Development Bank, "A world where some live in comfort and plenty, while half of the human race lives on less than two dollars a day, is neither just nor stable."⁶

One way the world attempts to come to grips with poverty on an international scale is through the concept of foreign aid. This is where poor nations receive money to encourage their growth and economic development. Reasonably rich nations donate money to alleviate the conditions of poverty in poorer nations. This is especially true when richer countries tout their moral responsibility by pointing to the size of their foreign aid budget. Despite the fact that there seems to be no objective evidence to prove foreign aid stimulates economic development in poor countries, the rich nations continue pledging more money in aid to the world's less-developed nations.

The reality of poverty is that one-third of deaths, some eighteen

million people each year (fifty thousand per day), are due to poverty-related causes.⁷ That is three hundred million people since 1990, the majority women and children, roughly equal to the population of the United States. Every year nearly eleven million children die before their fifth birthday.⁸ These are horrible, sobering facts. Can the Christian church do anything to solve the problem of worldwide poverty and the inequality of wealth distribution? Aside from foreign aid and the economic theories of supply and demand, is there a spiritual dimension to poverty? The following chapters do not discount economics, but they go beyond the economic sphere to blend the laws of economics and spirituality and to address the individual hearts of men and woman as they submit to God in their quest to overcome poverty.

This book is not a study of world poverty or economics, but it does seek to answer the question, Is the Christian and the Christian church relevant to the eradication of poverty in the world today? I wish to address Christians, who have access to biblical solutions to this problem, and I want to tell you my thesis right up front: *Christians around the world must become kingdom minded in order for us to help resolve the problem of poverty in our world today.* The purpose of the church is not to have people come in and sit down. Rather, it is to go out and change cultures by establishing God's value system. Moreover, this includes God's value system regarding money and wealth. Poverty is not God's will for anyone, and it is outside kingdom purposes for Christians to be struggling in the area of finances, whether personal or societal.

Being kingdom minded is what the apostle Paul calls being "transformed by the renewing of your mind" (Rom. 12:2). I have written in other books about applying the principles of the kingdom to the church, and now I want to apply those same principles to individual Christians on questions of money, wealth, and personal finances. Remember, God's kingdom principles apply to money as much as they do to anything else. World poverty is agonizingly real. It will never improve until individual Christians affect the culture of life, change the culture of nations, and improve their own financial situations. Thus, the economic growth of the world must be the priority of individuals in obedience to the teaching of Scripture and the principles of the kingdom of God.

MONEY WON'T MAKE YOU RICH

Hence, the reason why a Christian desires financial freedom is not just to meet his or her needs but also to become an answer to the challenges of our world.

The Great Commission of Matthew 28:19–20 is not only about rescuing souls and planting churches. It is about much more. The Great Commission tells us to make disciples of all *nations*. Nations are cultures, and cultures are to be transformed and redeemed by Christ's church taking dominion over God's entire creation here on Earth. The purpose of the Great Commission is to change cultures, and this means the church needs a new model or style of missions. God is not satisfied with our church-minded approach. He created everything, and He wants His principles to rule everywhere. That is our assignment in the Great Commission—to permeate the world with the nature and principles of God and to be the Lord's representative in our spheres of influence. If we are in a place, then God is there!

Only the redeemed can improve our world. That is why God is calling Christians all over the world to take up the challenge of conquering the mountain of finances to subdue the earth for God.

THE GOSPEL OF PROSPERITY

This book is not about the American dream or the well-being of any individual. It is not about getting money for personal gain, and, as will be evident, it is not about the so-called prosperity gospel. There are many wolves in sheep's clothing when it comes to teaching financial prosperity. Of course God prospers people, and I believe this as strongly as anyone does. Nevertheless, there is a good deal of error in most American prosperity preaching, as in most countries where the prosperity gospel is preached. It is important to address this matter now so that there will be no mistaking this book for the teachings of the so-called prosperity gospel.

THE MAIN ERRORS OF THE PROSPERITY MOVEMENT

The prosperity gospel teaches that one prospers only when giving. Giving is the main emphasis. This is false. True prosperity comes not just when we give but also when we know the laws of money and discipline ourselves to abide by them. This is the difference between being rich or poor. Although there is an important place for the law of giving, it is only one of many laws. By itself, it will fail to make anyone sustainably wealthy.

There is a very sympathetic story of a young couple who was sent out with their little child as missionaries by their denomination to a different part of Ukraine. Their situation was so bad that they didn't even have money for a bed or a mattress, and so they ended up *sleeping on the floor!* In Africa and other third-world countries, this could be something quite common, but for it to happen in the center of Europe is out of the ordinary!

They had been commissioned to go out and save people; meanwhile they didn't even have the bare minimum for basic living. This young couple was so desperate that they were about to leave the ministry when they came across my teachings on financial freedom.

Subsequently, they started listening to these teachings and applying the principles to their lives. As a result, three years later, even though they are still full-time pastors, they have been able to make their first million U.S. dollars. As a matter of fact, things were so bad for them that they didn't have any starting capital. The young pastor had to borrow one hundred fifty dollars from his father's pension for their first investment.

What is most painful about this story is that the couple had been serving in their charismatic denomination for fifteen years prior. They had been taught that all that is needed for financial prosperity is to be a good Christian, be active in ministry, faithful in giving tithes and offerings, and other additional giving to various church projects.

They did this for fifteen years faithfully, even dedicating their lives to be missionaries—yet the money never came! As they continued to abide by the teachings of the church, they likewise continued to

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become more and more impoverished. This is because they were not following the whole truth of kingdom prosperity—only half the truth. Half truth however cannot get the job done. Half truth is equally as dangerous as a lack of truth. One aspect of the truth will not make you financially independent. Giving only is not enough to bring you to substantial wealth.

This man is now traveling all over Ukraine and Europe, teaching about these real principles and how ignorance caused him to live a miserable life in poverty, and conversely, how the truth has set him free for financial abundance to minister freely!

In most cases, when Christians teach that the only way to be prosperous is by giving to the church or ministry, the only person who becomes wealthy is the one on the receiving end or those who have control of the collection. Usually, this is the pastor, televangelist, or radio preacher and his or her inner circle. This leads to a situation where many pastors, especially those of most megachurches, live in the lap of luxury and excess while large portions of their flock can barely afford three square meals a day. It is important that you understand I am addressing the issue of *imbalance*. The truth is, many megachurch pastors are quite talented and hardworking. Many have been able to create their own wealth from their book sales and other private enterprises. There is nothing fundamentally wrong with being prosperous and living well from one's own exploits. However, there is something fundamentally wrong with exploiting the weak and the innocent for personal gain. There is something wholly unsettling about a Christian leader whose taste for the good life exceeds his sense of justice. This imbalance is not in harmony with the teachings of Jesus Christ.

My focus in this book is to help my readers attain financial freedom. The focus is on *your* well-being, not just that of some preachers. For that, I want to introduce what I believe to be a more biblical model for prosperity. Unlike the corporate model used by most churches where wealth is only accessible to a few at the top of the pyramid, this model is a kingdom model, which empowers all. This model has produced more than two hundred millionaires in just two years in the church that I currently lead. The majority of these people started with nothing.

Many were in debt when they started their journey to wealth. All glory belongs to God for giving us the wisdom and insight and for vindicating His Word.

For the preachers of prosperity, financial prosperity is much more than a blessing—it is the right of every believer who claims it. In fact, God wills wealth and riches to all His children. The prosperity movement presents an erroneous view on the gospel of prosperity by limiting wealth creation to the power of confession. You often hear them teach that what you say is what you get, or “confessing it means possessing it.” Start speaking about it and it will come into being as God creates what you are speaking. This is the *Wheel of Fortune* approach to faith, and it amounts to extortion because it purports to teach people how to make God work at their behest. Most teachers of prosperity teach an incomplete aspect of financial empowerment. They emphasize faith and belief and never teach about the production of goods and services, and often because they are not comfortable with having to release their controlling grip on the congregation. They never tell their people that true prosperity comes by getting involved in the process of production because they themselves do not understand it. They emphasize faith, belief, and sowing a financial seed, and never teach about the production of goods and services.

Amazingly, the Donald Trumps of this world profess no faith at all, and yet they sit on top of the pile in the world of finances. It is high time we begin learning the importance of producing goods and rendering services as a prerequisite to being wealthy. It is not enough just to bring money to the church or pastor; if we do not produce goods and services, we are deceiving ourselves if we expect to gain or sustain wealth. Because of this kind of teaching, even in rich Western societies

THERE IS SOMETHING
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like the United States, you often find most people living in the clutch of persistent need instead of living in the abundance they profess. This always shocks me when I travel through the United States.

There is another problem with the prosperity movement: it tends to put the emphasis on the needs of the person. Unfortunately, this has produced more self-centered Christians and “what’s-in-it-for-me?” Christians. It talks about paying bills and meeting the needs and desires of life (such as cars and houses). I believe, however, that the main purpose of money is not to meet needs, but first to accomplish God’s purposes on the earth. Of course, the Lord meets personal needs, but that is not the main reason to desire wealth. God wants us to be rich so we can carry out His purposes. He is more interested in making us channels of blessing to others rather than islands of blessing to ourselves. This theme will recur throughout this book.

POPULAR SCRIPTURES BUT FALSE INTERPRETATIONS

“The wealth of the wicked is laid up for the righteous” is a major doctrine in prosperity-preaching circles. The emphasis is on the fact that God wants to take wealth from the sinner and give it to believers. Proverbs 13:22 does say, “A good man leaves an inheritance to his children’s children, but the wealth of the sinner is stored up for the righteous.” This is true, and the Bible does not lie. Nevertheless, when preached this way, there is contradiction in the very principles of God’s nature. The principles of the justice of God would not allow collecting the wealth of the wicked to give to the Christian, because the Bible teaches in Proverbs 10:4 that the diligent worker will prosper, no matter whether that worker is a believer or not. God makes people rich because of diligence and hard work, not because they are followers of one or the other prosperity teacher. There is yet a more tragic consequence of this direction of thinking; which is that it warps the underlying sense of love, kindness, and fairness of its subscribers. Whereas the Bible teaches us to love our enemies, this kind of teaching ends up causing us to hope

and pray for the downfall or misfortune of the unbelieving wealthy, so we can dispossess them of that wealth we have been eyeing.

The way to look at the meaning of Proverbs 13:22 is that we reach wealth when the righteous produce a better product than anyone else on the market. This is because the righteous will produce goods and services not only to impress people but also to please God. The transfer of wealth that prosperity teachers should emphasize is not God taking from the wicked to give to the believer, but rather people buying from the righteous in exchange for the best quality of goods on the market. Remember, there is no transfer of wealth without Luke 16:10–12: “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?” (NIV). The point here is that the wealth of the world comes only to the believer who produces better goods or services than others in the market. Because most people buy from him, he exchanges his goods for the wealth of the world and the wicked.

“The wicked desire the plunder of evil men, but the root of the righteous flourishes” (Prov. 12:12, NIV). In this scripture, the Bible tells us that only the wicked desires the plunder of other men, even if the man with the plunder is an evil man. It is still wickedness to desire what you did not work for. It is even more alarming that this kind of teaching is coming from a pulpit of a church, because the church is supposed to be a pillar and foundation of truth.

On the other hand, the second half of this verse says: “But the root of the righteous flourishes,” which goes a long to tell us that if we are really righteous we will be productive and do things better than other men. That is what the word *flourish* indicates. We are supposed to not just be productive but also exemplify excellence and perfection in our work. When something flourishes, everybody is attracted to it. When we flourish in what we do, in the goods we produce, in the services we offer, all other people who wish to flourish will come to us. That is what I mean when I say that the wealth of the wicked will only come

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to the righteous when the righteous do things better than the rest of the world—so much so that everybody is attracted to them to buy their products and deploy their services.

Some prosperity preachers use another passage of the Bible to push their wares: when the children of Israel left Egypt and God told the Egyptians to give their gold and silver to the Israelites. (See Exodus 12.) They use this as an example of God giving the wealth of the world to the believers, and it sounds nice—except that the children of Israel had worked very hard for a very long time in slavery and forced, unrewarded labor for that gold and silver. For several years, Pharaoh did not pay the Jews for their labor. They were working without compensation, so in this case, God was proving He is a God of justice. He would not allow the Israelites to leave Egypt without being compensated for their years of hard labor. Technically, this was a transfer of wealth on a very large scale, but as you can see, God did not violate His own principles of justice in order to make His children rich and happy. Israel's newfound wealth was amassed over the course of several centuries under Pharaoh's hand. They had built his temples and his cities and received nothing for their toil. The gold and silver were simply God's way of compensating the children of Israel for their services.

The basic premise of this book is that prosperity must have as its top priority the advancement of God's kingdom and His righteousness (Matt. 6:33). Christians can build this kingdom by understanding the concept of wealth and touching the whole fabric of society through the creation of wealth. When properly allocated, wealth can become the solution to many of society's problems. Not only can Christians experience financial freedom, but that freedom also affords them the ability to be committed to radical kingdom service.

HOW THE SYSTEM WORKS

There is a popular belief that all people are equal and that everyone has an equal opportunity to make money. This is a cover-up. Even though God makes us equal, manufactured systems work to the advantage of some and to the disadvantage of others. Only a select group of about

5 percent of the world's population has solid and correct information on how to get rich. In addition, you can be sure they have the system constructed in such a way that all things work together for their good and that no one breaks the order.

Outside this cadre of wealthy leaders active in promoting their own self-interests, the rest of the whole world suffers because people do not know the truth about the spiritual dimension of money and riches. The truth is there is more than enough money in the world, and anyone can have a share of this wealth. Because of a lack of knowledge, however, the vast majority of us do not have access to it. I consider this an unfortunate situation, and the time has come to apply the remedy of knowledge and information. Unbalanced prosperity teaching has failed to deliver on its many promises. Within the church it has created a structure similar to that of the world where only those at the top attain wealth. That is why I so strongly resent it. Rather than reducing the scourge of poverty, it has only made it worse by failing to apply the whole counsel of God to the problem.

PRACTICAL WISDOM FOR ASPIRING MILLIONAIRES

1. Successful people know that success is not a gamble or a matter of chance.
2. Successful people know that all success comes by hard work.
3. Real success is a lifetime of learning.
4. Successful people have conditioned themselves to learn from others and from their failures and successes.
5. Successful people learn by practicing what they know on a daily basis.

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6. Successful people know that true education is what you get for yourself and by yourself. It is not what someone gives or tells you.
7. Successful people know that true success in life does not come by luck. A lucky man is not a successful man.
8. True winners know that they must develop skills and acquire knowledge before becoming truly successful.
9. A successful man is one who has the knowledge, skills, and expertise that brought him to success.
10. Work your way to success, and don't expect it to come by accident.

K I N G D O M
P R I N C I P L E S
F R O M C H A P T E R 1

1. Over a billion people live on less than a dollar a day, and nearly three billion live on less than two dollars per day.⁹
2. The richest fifty million people in Europe and North America have roughly the same income as almost the three billion poor people collected from around the world.¹⁰
3. The poorest 10 percent of Americans are better off than a full two-thirds of the world's entire population.
4. The reality of poverty is that one-third of deaths, some eighteen million people each year (fifty thousand per day), are due to poverty-related causes.¹¹

THE REALITY OF POVERTY IN OUR WORLD

5. Christians around the world must change cultures by establishing God's value system.
6. World poverty is agonizingly real. It will never improve until individual Christians affect the culture of life, change the culture of nations, and improve their own financial situations.
7. The reason why a Christian desires financial freedom is not just to meet his or her needs, but also to answer the challenges of our world.
8. God is calling Christians all over the world to take up the challenge of conquering the mountain of finances to subdue the earth for God.
9. When Christians teach that the only way to be prosperous is by giving to the church or ministry, the only person who becomes wealthy is certainly not the giver but rather the person or group at the helm of the ministry.
10. The main purpose of money is not to meet needs but first to accomplish God's purposes on the earth.

Chapter Two

WHY EVERY CHRISTIAN CAN BE A MILLIONAIRE

MANY YEARS OF EXPERIENCE HAVE CONVINCED ME THAT IF money does not serve the kingdom, then it perverts, spoils, and destroys its owners. Therefore, our motives must be right when it comes to interest in gaining money and riches. If we realize we have gone off track spiritually, we need to humble ourselves before God and renew our covenant with Him. One woman in our church made a covenant to give God all her earnings and leave only 5 percent for herself. God blessed her abundantly with many business deals and wealth because she put herself in a position of total reliance on God. This woman still keeps 5 percent and gives God 95 percent. These boundaries protect her from any kind of trap. She gives to God's work by using her money to minister to the needs of others and her society, not just to the church or other Christian ministries, which, by the way, she also does with joy.

If our trust is only in the material things we possess—things like our houses, our cars, our summer cottages, or our insurance plans—then how pathetic and vain is our faith! This makes us the most laughable of people, and there is no reason why anyone outside the faith would want to commit to Jesus Christ! Of course, we can justify our need for many of these things in life, but the point here is that these are just things that make our life easier. Life is much more than the things we own.

If we measure our lives by the things we own, we have no more hope than any other unbeliever.

The Bible teaches a vital life creed—*everyone who has something should behave as if he or she has nothing*: “As having nothing, and yet possessing all things” (2 Cor. 6:10). Having material things, we need to see ourselves in the right perspective without them. If we notice ourselves thinking and daydreaming about money all the time, then we have allowed the idol called mammon into our hearts. For this we need to repent and break free from its control. The beauty of the spirit life is a real freedom: a soulish detachment from the idolatry of material things. Our overoccupation with and overwhelming pursuit of these things, to the very detriment of the kingdom, is proof enough that we are enslaved by the love of money, which is the source of all evil. We have to search our hearts and imagine ourselves without cars, without nice clothes, without beautiful homes. Would we feel miserable? Then we have failed the test. If a person depends on outward, visible things, that person is not free but enslaved. That person has the love of money, which is the source of evil.

That is why Jesus told the young rich man to sell all his possessions before he could inherit the kingdom. (See Matthew 19:21.) The wealthy man failed the test because he loved his riches. He could not imagine himself without them. You are not free until you can imagine yourself being happy without all these material blessings. If you cannot, then you do not really own those things; they own you.

We often think that people who have money are the ones with the love of money, and since we do not have much of that valuable commodity, we are free. What a deception! It is usually the other way around. Predominantly, the rich are free from the love of money, and that is why they have it. They usually do not suffer from the disease of loving money. It is those who constantly think, dream, and worry about money who are 100 percent addicted to it.

Now, the rich are certainly not free of their own problems. The main problem the rich really have is that they often trust in their riches, making it their fortress instead of God. Hence, the rich man or woman has a harder time giving out to the poor. We are not to be servants

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of money, for that is not our destiny. God calls us to be masters of money. If money is *our* master, our lives will show its fruits: pride, self-centeredness, dishonesty, greed, envy, and phoniness. No, we are to master money, not the other way around. Money is merely a tool, a means by which we meet our needs and accomplish the purposes of God. We must learn to rule over money, because if money means more to us than just a piece of paper, we are depending on it too much one way or the other. What is money, anyway? It is just processed wood or metal, just a piece of paper. Perhaps that is why the Founding Fathers decided to put the words “In God we trust” on the front of the U.S. dollar, meaning, “We don’t trust in this piece of paper, but in God.” Yet people risk their lives for this treated paper. They serve it instead of serving the Creator.

We used to have a currency in Ukraine called *karbovanetz*, which was replaced by the current *grivna*. Why did the *karbovanetz* cease having value? It no longer has value because the government changed the currency. Germany used to have a currency called the *mark*, but now a “mark” is a blurry spot or streak on a piece of paper. As Christians, we must learn to see our present-day currencies the way we see past currencies—as pieces of paper that no longer have value. I am speaking of value *to our souls*. Our inner minds must not rely on the money we have; we only allow it to serve us and meet our outward needs and resolve issues of life with no soul attachment whatsoever.

Some people think they have freedom because they have capital. However, is capitalism or any other “ism” the way out, or is it all an illusion? We should not be living by the laws of capitalism but according to the laws of freedom, the laws of the kingdom, putting the values of God above all earthly things. When our earthly lives are over, we will live in eternity by the laws of the kingdom, but the condition is that we start living by these laws now.

THE HAZARD OF THE LOVE OF MONEY

What causes people to deceive others and do repulsive things? The answer so often is the love of money! If we are believers, then we need

to realize that nothing holds us here on Earth. Life is in Christ Jesus, not money. Then why does a believer need to learn about finances? We need to learn this so we can be free from the power of the love of money over us. Only the truth makes us free. When we understand God's principles about finances, we can then sow money to please God and do His will here on Earth. We want to be free of the love of money so completely that we can control any amount of it without it perverting us with its influence. We want to use it for God's purposes. There are only two options with money: either it serves you or you serve it.

Knowing the truth about money and money principles frees people from bondage. This is especially important for capitalist, free-market countries, because the system of those countries makes people work hard at jobs, sometimes keeping them on a leash of ignorance. As a result, we do not know some basic things about money except how to spend it. We become slaves to our jobs in the desire to make a good living and end up serving money. The kingdom of God, however, works differently. It is the only successful alternative to the system of this world. We must master money to make it work for us while remaining free from the world system; we must work for God in order to dominate the world with the principles of the kingdom of God.

Consider an interesting testimony from a woman I will call Nicole:

One businessman, who was my husband's pastor, wrote a very effective syllabus consisting of forty principles taken from King Solomon's Proverbs. King Solomon was wise, wealthy, and had a very clear head about him. As Christians, we also want to have clear heads, and we remind God about it while forgetting to use our heads. I used to be like that, but after going through

IF MONEY IS *OUR* MASTER,
OUR LIVES WILL SHOW
ITS FRUITS: PRIDE,
SELF-CENTEREDNESS,
DISHONESTY, GREED,
ENVY, AND PHONINESS.

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this program dealing with work ethics, money, character, business, worldview, and everything having to do with everyday life, I realized I did not have the right knowledge of money and needed to study, change, and develop.

When God called me to be a missionary, it never crossed my mind I would ever need to know anything about finances. I was so wrong. Ninety percent of the people who came to me for help had financial problems, and I did not have answers for them. I could only pray for them, and I realized that as a Christian I also had a responsibility to know about finances. I needed to know more than others did, because as a missionary, I will answer before God about what I taught people.

I wanted to share the knowledge I had learned in this curriculum when I first began working in Colombia ten years ago, and now this course is taken by one hundred and eighteen thousand members of police departments all across the country, along with sixteen thousand prison guards. Even prisoners showed an interest in this program. The government covers all expenses! Recently we came back from Kenya, where the mayor of a large city asked for seventy copies of this course for all his advisors. In Guatemala, thirty-six thousand students go through this program every year.¹

From Nicole's testimony, we can see that for a Christian, there are real advantages for knowing the laws of money. In Nicole's experience, she is set free to go as a missionary while her investments work for her and supply her needs. She does not need to worry about health or life insurance; neither does she need to go around begging for support. Mastery over money allows her to serve God while her money works for her. Thousands of people all over the world, from government leaders to average people in the market, need to learn financial principles. Even one empowered person can make such a huge difference and help to alleviate poverty and ignorance in our world.

SHUN FEAR

Do not let failure be an option. Do not be afraid of anything, including fear of failure itself. It is not failure itself but fear of failure that is the biggest obstacle on the path to success in a Christian's life. Failure makes us stronger, more flexible, and more decisive, but fear of failure paralyzes one's thoughts and actions and hinders us from doing the things required to make it on the way to success. One young reporter asked Thomas Watson, the founder of IBM, how he became successful. Mr. Watson answered, "Would you like me to give you a formula for . . . success? It's quite simple, really. Double your rate of failure."² Success is on the other side of failure, so have courage to move forward.

Millionaires who made their money by plain hard work do not have a gambling addiction, but they are always ready and willing to take a well-thought-out risk that leads straight to their set goals and the achievement of a greater reward. Psychological preparation is the key because it is the biggest indicator of our readiness to become prosperous.

Every time you face a risky situation, you should ask, "What is the worst that can happen if I move forward?" Then, just like J. Paul Getty, the oil billionaire who made his money the hard way, make it your assignment to be sure the worst will never happen. The fact that everyone is afraid of failure is understandable and legitimate. We are all afraid of poverty and bankruptcy. We are all afraid of making a big mistake and falling behind. Very wealthy people who make their own money are usually those who intentionally and consciously resist this fear and take steps accordingly to move forward.

Ralph Waldo Emerson offered powerful advice when he wrote:

Make it your habit to do things you are afraid of. If you do what you are afraid of, then your fear dies. When you are brave, this invisible power rises up inside of you and your every act of courage leads to the increase of your courage, which makes you stronger and braver when you confront fear in the future. Every time you do not have a guarantee of success, take a step and move forward, and your fear will decrease as your courage and

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confidence increases. Finally, you will reach a stage in your life when you are not afraid of anything.

I think the best moment from the movie *Apollo 13* is when everyone thought they would lose the spaceship and Gene Krantz, the head of flight control for NASA, declared in a loud voice, “Failure is not an option!”³ Our task is to become millionaires who make our own money to serve kingdom purposes. Our task is to devote ourselves to this one goal and work at it every day. When difficulties and fears arise, remember, failure is not an option. We need to get hold of this mentality, for more than anything else it will be the guarantee of our financial success.

WHY EVERY CHRISTIAN CAN AND SHOULD BE A MILLIONAIRE

When I first became a pastor, I was living in comfort—but never in abundance. Then one day I came in touch with the parable of the talents in Matthew chapter 25, and God opened my eyes. For a period of one year, I meditated on this Scripture passage, and this led me to discover the need to do more study on the subject of wealth. Finally, I realized that everyone could become a millionaire. Before I could preach on this new revelation, however, and if anyone was going to believe me, I had to prove these principles by first becoming a millionaire myself. Moreover, I had to do this without stealing or misappropriating money from the church that I oversee!

I felt for sure that the rich were rich because they understood the laws of money, something about which I had to acquire more knowledge. Therefore, I gave myself two years to convert theory into actual possession of a million dollars. Using the principles of wealth creation and following the laws of money I am teaching in this book, I was able to make my first million U.S. dollars in nine short months. Today this sort of thing is a common phenomenon in our church, as over the last two years I have been able to raise more than two hundred millionaires in the Embassy of God. Prior to that, every one of those people had an income of less than one thousand U.S. dollars per month!

WHY EVERY CHRISTIAN CAN BE A MILLIONAIRE

Every Christian can be a millionaire, and, actually, it is easy to become one. It is just a matter of knowing the principles involved. Becoming a millionaire is not only for some special people who are born with golden spoons in their mouths. It is for people who know the true nature of the laws of money and the biblical secret of success. They have learned to maximize this knowledge in their lives.

TEN REASONS WHY EVERY CHRISTIAN CAN BE A MILLIONAIRE

1. God said we should be the head and not the tail, which means we should be first and not last. (See Deuteronomy 28:13.)
2. All gold and silver belong to God. As heirs of God, we have a legal right to it, but it must be used for His glory. (See Haggai 2:7–9.)
3. We are God’s highest creation, and we are commanded to possess and dominate the earth. Wealth plays an important role in fulfilling the command to dominate the earth. (See Genesis 1:26–28.)
4. Our eyes make the difference. (See Proverbs 20:12–13.) Both the rich and the poor have this in common: “The LORD is the maker of them all” (Prov. 22:2). God is rich unto all His children, but He does not determine your financial status; your knowledge of wealth creation principles does.
5. Money is necessary to live in a material world. What oxygen is to the physical body, money is to the material world. (See Ecclesiastes 10:19.)

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6. We were commanded to be fruitful. Without money, our ability to bear kingdom fruit is minimal. (See Luke 13:6–9; John 15:1–7.)
7. A Christian is a giver and abides in wealth. The blessing of the righteous exalts a city. (See Proverbs 11:24–26; Luke 6:38.)
8. Christians are in a covenant with God, and this opens heaven to us. We have unlimited access to heaven's resources because of our relationship with Jesus Christ. (See Malachi 3:8–12.)
9. Christians have the power to gain wealth. We have access to God's wisdom, favor, empowerment, and ability to create wealth. (See Deuteronomy 8:18.)
10. God takes pleasure in the prosperity of His people. This gives us heaven's backing to be prosperous for His glory. (See Psalm 35:27.)

EIGHT REASONS WHY EVERY CHRISTIAN SHOULD BE A MILLIONAIRE

1. We must carry out the Great Commission. (See Matthew 28:18–20.) Our instruction, then, is to bring Christ to the people of the world, train them, and release them to change the world they come from.
2. We are commanded to clothe, feed, and house the needy and the poor. We need to be wealthy to do these things! (See Matthew 25:31–46.)
3. Our job is to manage the earth for God. (See Jeremiah 49:2–3.)

WHY EVERY CHRISTIAN CAN BE A MILLIONAIRE

4. It is good stewardship. Our ability to faithfully manage wealth produces in us godly qualities. (See Matthew 25:14–34.)
5. It is shrewd to use the wealth of the world for eternal purposes. (See Luke 16:8.)
6. Christians should accumulate wealth to demonstrate how not to trust in riches, because trusting in riches will always disappoint. A man setting his mind and his heart on money will be equally disappointed whether he gets it or not. (See Proverbs 11:28; Mark 10:23–25.)
7. We cultivate our land and keep it. The creation of wealth enables us to build the great qualities of managing and protecting wealth.
8. As one of the righteous, a Christian leaves an inheritance to his children's children. (See Proverbs 13:22.) It empowers us to fulfill this scriptural legacy and prepares the future generation for upward success.

PAY GOD FIRST AND YOURSELF SECOND

For anyone to become wealthy, the first thing to learn is to pay yourself second! Each time we receive our salary, we first pay for our rent, car, fuel, gas and electricity, and other bills. This means we are actually paying other people first from our salary. Because of our money, others are keeping themselves above water. That is the logic behind commercial advertisement—it is aimed at your pocket, not at meeting your real needs. It is only when we pay our creditors or buy from them that they achieve their goal. Meanwhile, we part with our money only to keep on going back to work and expecting another paycheck.

Then the same thing happens repeatedly. We receive our salaries only to give the money to others, including the grocery store owner, the gas station owner, the hairdresser, or the property owner. This is

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not bad if we actually pay ourselves also, but unfortunately, the vicious cycle of paying others first never ends. This repetitive system is a deterrent to us. Therefore, it makes all the sense in the world for the person making the money to pay himself or herself first after paying God. Whenever we put aside an amount of money for our future or for our children and prosperity, we are actually paying ourselves. Any amount we retain from our salary is the only amount we actually get, and we give everything else away.

Common sense says we must all learn the discipline of saving a certain amount of money for ourselves before we begin our spending spree. We must consciously plan to put aside a certain percentage of our income for our future. Depending on one's commitment to saving, that amount could range from 10 percent to 50 percent of one's income. We like to spend, but saving is another thing entirely. The average savings rate in the United States is negative .5 percent,⁴ compared to 20 percent in Europe.⁵ In Japan, it is even higher.⁶ In America, wealth is evaluated not on what one has saved in the bank but rather on what is in the yard, in the garage, or in the house.

I have noticed that people who have not disciplined themselves to give tithes and offerings will also find it difficult to discipline themselves to pay themselves. I believe this is because they have not learned to first pay their essential obligation to God. So pay God first and yourself second before you begin meeting your needs.

SEVEN STEPS TO SAVING

Here are seven steps to keep in mind when laying aside money for your future and the future of your family.

1. Begin by paying your tithes and offerings as an automatic practice.
2. It is better if you can inform your bank to automatically transfer funds to your church account.

3. Instruct your bank to transfer automatically a designated amount from your paycheck to your “Pay Myself Second” bank account.
4. Try paying yourself no less than 10–30 percent of your normal income, and 80–90 percent of your extra income.
5. Whatever percentage you decide to put aside (not less than what is recommended above), put it aside consistently.
6. Putting money aside in savings must become so automatic that it functions as an automated system for you.
7. Put money saved in a fixed deposit with a guaranteed interest rate, such as a bonds deposit, or use a savings account.

SAVINGS THROUGH ECONOMIZING YOUR SPENDING

Most people tend to find reasons why they cannot afford to save. Maybe you are one of them! They often complain of a small income or expensive bills and other responsibilities that will not permit them to pay themselves. The truth is, you should not try saving a large amount immediately, but instead discover that it is actually *time* that multiplies money. The problem is not in how much or how little you *earn*, but how much or how little you *spend*. If you receive a million dollars monthly and spend as much, then you will never be truly wealthy. What determines wealth is not how much you receive, but rather how much you can save. To the extent you are able to reduce your expenses, you will be able to receive God’s wealth.

The paradox of money is that people tend to spend more than they earn. The Bible says that when wealth increases, those who spend it also increase (Eccles. 5:11), but that should not be true of believers. That

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is why we must learn by practicing saving, even while we are earning small amounts of money. If we master this now, we will be able to save more when we make more. This is a consumption-oriented society. Yet the Bible teaches us to prepare for the future with confidence, and to do that we need a realistic savings plan. Part of trusting God includes saving for the future.

NONESSENTIAL EXPENDITURES

If we determine to save from the amount we would have spent on nonessential and unnecessary items, we would discover we could actually become wealthy. Some of us spend excess money on expensive boutiques, expensive restaurants, mobile phones, flashy clothes, first-class transportation, and so on. There is a long list of unessential expenditures we all waste money on daily. Think of your own list.

We can all save five to ten dollars daily simply by refraining from noncompulsory daily expenditures. A daily cup of coffee could cost three dollars or more, and a muffin to go with that coffee another two dollars. Candy or chewing gum or other cash-register items might add another couple of dollars, and then soda could be another two to three dollars. If we spend money on unnecessary things every day, it could total up to as much as one hundred fifty dollars per month, *or two thousand dollars each year*. What would happen if we put that same money into an account yielding a 10 percent annual return? In forty years, we could earn close to a million dollars. Savings can add up that dramatically. Let's examine some calculations below.

SAVINGS ADD UP

If you begin saving \$5 each day that you would normally spend on nonessentials, in one week you would save \$35, and in one month, \$150. In one year this would amount to around \$1,825. If you include 10 percent compounded interest monthly, you could anticipate the following accumulated wealth:

- Two years—\$3,967

- Five years—\$11,616
- Ten years—\$30,727
- Fifteen years—\$62,171

With 10 percent interest compounded monthly and a monthly investment of \$300 (\$10 a day for thirty days), after one year, the total would be \$3,770. The totals continue to rise with each year:

- Two years—\$7,934
- Five years—\$23,231
- Ten years—\$61,453
- Fifteen years—\$124,341
- Thirty years—\$678,146
- Forty years—\$1,897,224

Does it seem impossible to invest \$300 to \$400 each month for your future? Then begin with \$100 per month, an amount almost anyone can afford to set aside. Investing just \$100 per month will reap huge benefits for you at retirement age, a time when you will no longer have the strength to labor. If you save \$100 cash per month for forty years, you have only saved \$48,000 at retirement. However, if you invest \$100 per month at 6 percent interest compounded monthly (just leaving the money there to compound), the earnings would be \$199,150, four times more than you could save in cash. Remember, this return reflects using only a fixed-deposit banking account. The money earned is apart from one's salary, business, stock investments, and so forth.

THE CULTURE OF SAVINGS AND INVESTMENTS

1. Keep some part of your earnings for your future. This is the “pay yourself second” principle.
2. Ten to 50 percent of your salary should go to work for you. Money in the purse is only gratifying to the soul; so put more of your money into your savings plan and less in your purse for immediate and easy spending.

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3. Learn to live according to your purse (i.e., what you eventually have left after servicing your savings plan), and learn to live on less than your salary.
4. Don't be in a hurry to invest. Take great caution so that you do not lose your money. Remember, quick gain is deceptive. Many have said that if you want to make a million dollars, you have to endure a million dollars' worth of pain. Gain usually takes time. The first principle of investment is securing the principles of righteousness and honesty.
5. Analyze your priorities. Discipline yourself to save and invest, and thereby later attain increasing wealth. Money cannot quench desires; only discipline can tame desire.
6. Develop a budget, and live by it. A budget defends your priorities from casual wishes, and it helps to differentiate between the two.
7. Save for uncertain times such as old age or unexpected circumstances. (See 1 Timothy 5:8; 6:10.)
8. Accumulate wealth first in small amounts, then larger amounts as you learn and become more capable. Your goals should be simple and definite.
9. Be focused, and concentrate your efforts to acquire more information, new networks, strategies for better service, and cheaper and better products.
10. Beware of lending out money. You are not a bank, so do not bring others' burdens on yourself.

PRINCIPLES OF WEALTH CREATION

Money is not necessarily what you should desire. The crucial thing is wealth. Keep in mind that money is not the same thing as wealth. *Wealth* pertains to all the things we want and need, things like food, clothes, cars, houses, and so on. *Money* is a recent invention, but wealth has been here for many thousands of years. You can have wealth without necessarily having money. For example, if you could have all the things wealth brings, you certainly would not need money. In many ways, it really does not matter how much money you have, especially if you are in a place where you cannot spend it. Then why does the subject of money always arise when talking about prosperity, wealth, and riches? Money is the way we move wealth, and money is necessary in a modern world where you have to buy most things from someone else. The one who understands the laws of money—multiplication, retention, diligence—is on the way toward wealth.

Here are some principles of wealth creation:

1. Know your passion, know your love, and know what really gets you excited.
2. Study hard and obtain the best knowledge possible in your area of calling.
3. Look for opportunities to build great relationships.
4. Make sure you are seeking to resolve problems and give good service. Think of whom your knowledge can benefit, and render your services to them. Make sure you can offer something to the people you know. Focus on helping each person to resolve at least one problem.
5. Find out how much money and how many properties you have, and turn everything into investments or assets.
6. Make sure to keep some part of your earnings for the future.

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7. Make sure that you invest 10 to 30 percent of all your earnings (50 percent if possible).
8. Cut down on your expenses and invest the rest.
9. Make sure you have a mentor. Find competent people who can lead you in the process of wealth creation.
10. Reach for success by developing your passions, desires, and drive to make money.
11. Get to know the laws of money and follow them. Money comes to those who understand it.
12. Know that self-discipline is the greatest asset and the number one rule of wealth creation. To create lasting wealth, you must be able to master and discipline yourself so that you can adequately follow the laws of money and wealth creation.

Now that you have read most of this second chapter, where I've endeavored to prove to you that becoming a millionaire is not a big deal, I would like to challenge you to stop here and repeat all the truths and principles you have been given above. Sit down and analyze your financial situation, and task yourself on the new things you have learned so far.

For example, make up your mind on how much you want to put aside weekly or monthly from your income. Moreover, take another step further by investigating the best financial institutions that could likewise give you the best returns on your money.

In short, try to put into immediate practice what you have learned so far before you are engulfed by other truths in this book. Remember: knowledge is nothing until it is established by action.

PRACTICAL WISDOM FOR ASPIRING MILLIONAIRES

1. Successful financial life begins with a successful saving mentality.
2. Save to invest in your future.
3. One of the keys to saving is never to spend on what you can do without.
4. You either waste money, spend money, or invest money.
5. Fools waste money.
6. The mediocre spend money.
7. The wise invest money.
8. Investments become your future and assets.
9. Fight against pride in your life.
10. Always recognize the fact that we are only the managers and trustees of God's property.

K I N G D O M P R I N C I P L E S F R O M C H A P T E R 2

1. If money does not serve the kingdom, then it perverts, spoils, and destroys its owners.

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2. The main problem the rich really have is that they often trust in their riches, making them their fortress instead of God.
3. You must master money to work for you while you are free from the world system and to work for God to dominate the world with the principles of the kingdom of God.
4. Every Christian can be a millionaire, and, actually, it is easy to become one.
5. Your job is to manage the earth for God.
6. It is shrewd to use the wealth of the world for eternal purposes.
7. For anyone to ever become wealthy, the first thing to learn is to pay God first and yourself second!
8. The problem is not in how much or how little you earn, but how much or how little you spend. What determines wealth is not how much you receive, but rather how much you can save. To the extent you are able to reduce your expenses, you will be able to receive God's wealth.
9. Beware of lending out money. You are not a bank, so do not take others' burdens on yourself.
10. To create lasting wealth, you must be able to master and discipline yourself so that you can adequately follow the laws of money and wealth creation.