

YOU AND YOUR MONEY

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Money to so many is a medium of exchange; for some it is a source of happiness – their happiness is tied to the availability of money. For some, money has become an idol – it can make them to do just anything. Money is vital to man, and desires to control he who has it. It has the ability to influence a man to the point of worship. When a man is not disciplined, he will be controlled by it.

Wrong understanding of money has made many to treat money wrongly. This study will educate you on what money is, how to get it, how to use it and how to relate with it.

Money plays an important role in the life of man. The Bible says,

"Money is the answer for all things." (Eccl. 10:19)

It is needed for the necessities of life. It is a medium of exchange for the things we need.

DEFINITION OF MONEY

Many people see money as merely something you carry around in your wallet. They see money as the currency of exchange. Money is more than the currency of exchange.

1. Money is anything of value you have.
2. Wisdom is money because when it is translated into action, it yields money.
3. Your time is money. When gainfully used it yields dividends.
4. Anything you possess that solves a problem is money. When you solve a problem for somebody, you are rewarded with cash or material things.
 - Lawyers solve legal problems
 - Doctors solve medical and health problems
 - Pastors solve spiritual problems
 - What kind of problem are you solving or willing to solve?
5. Your knowledge, skill, training, gifts and talents are money. Use them to enrich yourself. Anything you have on the inside of you that when traded or used will generate finance is money. Your assets are money. What you contain is money. You can see that you are richer than you appear on the outside. Look inwards and discover your potentials release and maximize them, and you will see riches and wealth manifest.
6. Money is a reward. Money is what you receive when you help other people achieve their goal or desire.
7. Your money is your worth.

WHERE MONEY CAN BE FOUND

1. Money is everywhere.

There is money in every country, city, town and village. It is not an exclusive of a particular country, race or city. Everybody carry within him what generates money, therefore, anywhere and everywhere you find yourself, you just generate money.

2. One man's problem or a people's problem is money in disguise waiting for someone to solve it and earn a reward called money.

If you want money, look for problems and solve them. Look out for those who need your services.

Every product or invention is a solution to a problem that confronted a person or group of persons at a particular time, which earned the inventor, designer and producer money.

3. Money is anywhere you really want it to be.

Anywhere you believe you want to settle and make your money, money will be waiting for you. Anywhere you make up your mind to utilize the gift of God in you, money will be generated.

4. Money exists in the most unlikely places, especially in places people never want it to be or look for it, e.g. Refuse bin.

"But so that we may not offend them, go to the lake and throw out your line. Take the first fish you catch; open its mouth and you will find a four-drachma coin. Take it and give it to them for my tax and yours." (Matt 17:27-18:1 NIV)

Jesus and Peter got their tax money from the fish they caught in the lake. What a place to look for money. The money you need may be in the place you never thought you will get money. Check it out.

5. Money is always waiting for you at the place of assignment.

"Then the word of the LORD came to Elijah: "Leave here, turn eastward and hide in the Kerith Ravine, east of the Jordan. You will drink from the brook, and I have ordered the ravens to feed you there." So he did what the LORD had told him. He went to the Kerith Ravine, east of the Jordan, and stayed there. The ravens brought him bread and meat in the morning and bread and meat in the evening, and he drank from the brook. Sometime later the brook dried up because there had been no rain in the land. Then the word of the LORD came to him: "Go at once to Zarephath of Sidon and stay there. I have commanded a widow in that place to supply you with food." (1 Kings 17:2-9 NIV)

Outside your calling, things will be difficult. There is an appointed place and profession for every man. Be sure you are in the right profession carrying out the right assignment.

6. Only the hard workers make money.

"In all labour there is profit: but the talk of the lips tendeth only to penury. (Prov 14:23 KJV)

"The plans of the diligent lead to profit as surely as haste leads to poverty." (Prov 21:5 NIV)

THE PURPOSE OF MONEY

1. Money is a medium of exchange.

Trade by barter which is the medium of exchanging goods for what one needs was replaced by the use of currencies. Currencies have moved from cowries, gold, silver, bronze and copper in dust and coins to paper currencies.

The value of each currency is dependent on several factors which include:

- The level of production and export of each country.
- Foreign reserves in the World Bank.
- The forces of demand and supply of foreign currencies.

Money is used to exchange goods and services.

2. Money answers to all things.

“A feast is made for laughter, and wine maketh merry: but money answereth all things.”
(Eccl 10:19 KJV)

Money answers to every material thing man needs. This scripture does not say money can buy you salvation or redemption. It is talking about material things.

3. Money is a shelter

Money guarantees a certain form of security. It guarantees food, clothes, housing, and basic necessities of life. It guarantees education. In this sense, money is a shelter. When you have it, you can meet all your needs, defend yourself in the law court and pay your medical bills.

“For wisdom is a defence, and money is a defence: but the excellency of knowledge is, that wisdom giveth life to them that have it”. (Eccl 7:12 KJV)

4. Money is a servant. It is used for trading.

Money is meant to be sent on errand. You trade money for goods. You use money to gain more money. Money is meant to be invested or sown to yield more money. It is a medium of business transactions.

EFFECT OF MONEY

1. The abundance of money makes one rich and wealthy.
2. Money creates a way for the giver.

“A man's gift maketh room for him, and bringeth him before great men.” (Prov 18:16 KJV)

3. Money brings many friends.

“Wealth maketh many friends; but the poor is separated from his neighbour.” (Prov 19:4 KJV)

“Many will intreat the favour of the prince: and every man is a friend to him that giveth gifts”.(Prov 19:6 KJV)

4. Money fills your life and home with good things.

5. Money brings fame.

THE POWER OF MONEY

1. **Money has purchasing power.**

“A feast is made for laughter, and wine maketh merry: but money answereth all things.” (Eccl 10:19 KJV)

Money has power to buy whatever the holder or owner desires. Its purchasing power is determined by the currency's value in the international monetary market and the level of inflation in the local economy.

2. **Money has controlling power.**

“No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.” (Matt 6:24 KJV)

Money seeks to control whoever possesses it. That is why people love money and become carried away by money making, even to the detriment of their salvation. Because money controls people, the love of money becomes the root of all evil. People under its control are ready to do anything to get money.

“But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” (1 Tim 6:6-10 KJV)

Do not allow money to control you. Money, just like God, seeks to be worshipped. That is why God said we should not worship money but God.

GOD IS YOUR SOURCE

Your business is not your source. Your job is not your source. Your husband who provides for food money is not your source. Your parents that provide and care for you are not your source. God is your source. It is him that provides for us all through the instrumentality of humans and our job.

“Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.” (James 1:17 KJV)

Look up to God as your source. Worship and obey him to please him so that he can continue to bless and provide for you. Honour him with your life, tithe of your income and offerings.

MONEY AND POVERTY

1. Nobody is poor in the sense that all are endowed with potentials that is expected to be translated to money. Failure to acknowledge, release and maximize the potentials you contain causes poverty.
2. Laziness which is refusal to work hard brings poverty.
3. Refusal to apply the principles of biblical prosperity creates poverty.
4. Poverty is regarded as the absence of the necessities of life. Inability to house, feed, clothe oneself and family is regarded as poverty.
5. Poverty is having little money.
6. Poverty is as a result of failure to trade assets for money
7. Poverty is as a result of laziness towards skill acquisition and sharpening, and using it to solve other people's problems in return for money.

HOW TO MAKE MONEY

1. Money is a reward for service rendered.

You exchange your assets for money. To get money you must solve a problem for someone or render a service of some sort.

2. The diligent (hard worker) makes more money.

"All hard work brings profit, but mere talk leads only to poverty." (Prov.14:23)

"He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty." (Prov. 28:19)

3. It takes a sharpened and polished skill to make money.

"If the axe is dull and its edge unsharpened, more strength is needed but skill will bring success." (Eccl. 10:10)

"Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men." (Prov. 22:29)

You need to be a master in your field of endeavor. Don't play with your studies and your job. Be the best you can be. If you are not skilled, you will find it difficult to get a good job or even keep a job. Make sure you are upgrading, or you will soon become irrelevant.

4. The use of God-given ideas makes money available.

Don't play with the idea that God gives you. Everything you see in existence today started as an idea. When you tithe and give to God, God in return gives you ideas and wisdom to trade for money.

"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 flood gates of heaven and pour out so much blessing that you will not have room enough for it' " (Mal.3: 10). Read Genesis 30:37-43.

5. The application of biblical principles for prosperity will create wealth.

"For there is a proper time and procedure for every matter, though a man's misery weighs heavily upon him." (Eccl. 8:6)

6. The house of the one who walks in righteousness will always be filled with great treasures.

"In the house of the righteous is much treasure: but in the revenues of the wicked is trouble." (Prov 15:6 KJV)

- Pleasing God guarantees God's blessings.

7. Make your money in the right way.

Dupers and Crooks will always lose what they have made later and suffer terribly for their crime.

"Better is little with the fear of the LORD than great treasure and trouble therewith." (Prov 15:16 KJV)

"Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase." (Prov 13:11 KJV)

"The getting of treasures by a lying tongue is a vanity tossed to and fro of them that seek death." (Prov 21:6 KJV)

"Bread of deceit is sweet to a man; but afterwards his mouth shall be filled with gravel." (Prov 20:17 KJV)

ATTITUDE TOWARDS MONEY

1. Never idolize money. Don't love money.

"But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men 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." (1 Tim. 6:6-11)

"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 both God and money." (Matt. 6:24)

2. Don't allow money to determine your happiness.

"Rejoice in the Lord always. I will say it again: Rejoice!" (Phil. 4:4)

Money is not the source of joy for the Christian. Jesus Christ is. The presence of it or the absence of it should not affect your joy. Let your heart be in God who is our Saviour and King.

3. Learn to be content. Learn to abound in all circumstances.

"I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it. 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 everything through him who gives me strength." (Phil. 4:10-13)

Many do not know how to be content with what they have received of the Lord their provider. If you do not know how to be thankful for what you have, how do you receive more? Contentment helps to keep greed away from the heart of man. God sees greed as idolatry. That does not mean you should not aspire for greater heights in life. As you aspire for more, be at peace with God for your present level.

4. Do not pursue money to the detriment of your soul.

*"Someone in the crowd said to him, 'Teacher, tell my brother to divide the inheritance with me.' Jesus replied, 'Man, who appointed me a judge or an arbiter between you?' Then he said to them, 'Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.' And he told them this parable: 'The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do. I will tear down the barns and build bigger ones, and there I will store all my grain and my goods. And I will say to myself, 'You have plenty of good things laid 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 towards God.**'" (Luke 12:13-21)*

"But seek first the kingdom of God and His righteousness, and all these things shall be added to you." (Matt. 6:33)

5. Use your money to serve God.

You need to understand this:

- All you have comes from God. (Deut. 8:18)
- You are a steward of the resources of God.
- God gives money to his people to support and build his kingdom on earth.
- Practice tithing, giving, projects financing and kingdom investments.

6. Lay a foundation for tomorrow by giving regularly today.

- Givers don't lack.
- Sowers are reapers.

- He, who fails to sow now, will have nothing to harvest in the time of harvest.

HOW TO USE MONEY

1. Use it to glorify God. Use money for the things that honour God. Anything that is evil will not glorify God. Your God-given money is not meant for wasteful and riotous living. Use it wisely because you will give account to God later.
2. Use it to expand God's kingdom.
3. Use it to meet your needs and the needs of others that are less privileged or stranded.
4. Manage your money to make sure it is used properly.
5. Invest wisely to gain more money. Don't waste money. Sometimes God gives us surplus for the purpose of investing for more to come. Learn to invest because you don't know tomorrow. Don't miss the opportunity to invest when God creates one.
6. Do not be a waster. Don't buy everything that attracts your eyes. Do not spend your income before it comes.
7. Don't live above your income.
 - Don't compete with others.
 - There are levels in life. Wait for your next level. Wait for your turn and time.
 - A man's life is in phases, wait for your time. Live within your income. You will get to the top someday. Wait for that time.
8. Don't allow your income to make you proud. Remain humble as the Lord lifts you up
9. Set aside a small portion for savings.

SUCCESS TIT-BITS

1. **Everything big started small. Don't despise the days of little beginning.**
2. **Great men are not made in the open, but in the secret place of training, skill acquisition, suffering and frustrations, determination and pursuit.**
3. **Your enthusiasm about your product is more important than your name card.**
4. **Know your product so well to be excited about talking about it with so much life that it will compel people to buy it.**
5. **Your conviction of the effectiveness of your product energizes you to talk excitedly about it and make good sales.**
6. **Enthusiasm brightens a man's face which makes him to gain acceptance.**
7. **Unhappiness dispels potential customers.**
8. **Sensitivity to the Holy Spirit will bring you to the place of abundance.**
9. **Don't kill the dream - Execute it!**
10. **Don't play with that idea running through your mind it may be what God will use to change your world.**
11. **Procrastination is the thief of time. It is an enemy of progress. Kill it, before it kills your opportunity to make it.**
12. **Always act now!**
13. **Success is not by chance but by choice.**

14. **Tithing secures open heavens, and open heavens guarantees rain.**
15. **As rain is for fruitfulness so are ideas.**
16. **Create a powerful relationship with your customers at all the connecting points.**
17. **Learn to exceed customer's expectations.**
18. **Evaluation is a key to improvement.**
19. **Don't be scared of adversaries. It is the adversaries that lead to advancement.**
20. **What you will eat later, you have to fight for today.**

WISDOM FOR ASSOCIATION

1. **Openness makes relationship easy and sweet.**
2. **Networking is essential for success in life and in business.**
3. **Those who do not respect your assignment disqualify themselves for a relationship.**
4. **Your assignment determines your close associates.**
5. **Never discuss your problem with someone incapable of solving it.**
6. **Those who will not respect your time will not respect your wisdom either. Avoid time wasters.**
7. **Define every relationship to manage your life and your time well.**
8. **Don't submit leadership of your life to friends.**
9. **Your friends are counselors, but you are the decision maker. Your decisions determine your experience.**
10. **Those you hear always have influence over you.**
11. **What you see friends do repeatedly, you are likely to copy consciously or unconsciously.**

RENEWING THE MIND

1. **Worry drains energy and weaken a man spiritually, mentally and physically.**
2. **Winning starts with beginning.**
3. **Every tough time is a phase which must pass away.**
4. **No problem is a dead - end.**
5. **Failure is a set back and not defeat. You only become defeated when you throw in the towel.**
6. **Every problem takes time to grow. Don't give it time, but deal with it.**
7. **Your potentials are released when you face challenges.**
8. **You never succeed going along, but you succeed going against.**
9. **What seems to be your breaking point is your breakthrough point.**
10. **All mountains are movable only by faith.**

