



Do you know what God says about money?
Jesus spoke about it more than about any other subject,
even love!

So what your attitude is towards money
and how you handle it must be important.

This booklet will show you
what the Bible has to say about money
and help you understand God's key to true prosperity.



Katherine Hilditch has been teaching in local churches for many years. In 2013 she wrote her first booklet and since then has written many more. She created her website to make all the booklets freely available to everyone. They can be read online or printed out. Katherine's threefold purpose is to help people understand more about Jesus and all He has done and won for them, to encourage them to go deeper in their relationship with God and to provide material to help them share their faith with others. To read her story and find all the booklets go to –

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'Prosperity?'
by
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Unless otherwise indicated
all Scripture quotations are taken from
the World English Bible British Edition (WEBBE)
(Any words in brackets are not in the original text
but are included to help understanding)

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Being Born-Again

When you acknowledge Jesus as God and decide to follow Him, you make Him your Lord. When you accept His sacrifice on the Cross for yourself personally, you make Him your Saviour. You are then born-again and have a new perfect spirit. God becomes your Father and you His child, and you can start to enjoy your personal love relationship with Him.

Romans 10:9 says – *‘If you will confess with your mouth that Jesus is Lord, and believe in your heart that God raised him from the dead, you will be saved.’* Tell God you are sorry for the wrong things you do, say and think. Choose to believe that Jesus is Lord, that He died for you and is now alive. Accept Him as your Lord and Saviour. Say it with your voice and believe it in your heart.

If you’ve done that sincerely, you are now born-again and Jesus has come to live in you. Everything you’ve ever done wrong or ever will do wrong is forgiven, and after this life is over, you’ll live in peace and joy with your loving Father God for ever.

As a child of God, you now have a whole new family of brothers and sisters. Tell a trusted Christian that you are now born-again so they can help you in your new life in Jesus. And you have the Bible to help you understand and experience more of God’s love for you and all Jesus has done and won for you. It will help you to live your life in the best possible way – His way.

PROSPERITY?

The Free Online Dictionary defines prosperity as ‘a successful, flourishing, or thriving condition, esp. in financial respects.’ The Bible has a lot to say about money. In fact, Jesus spoke about it more than anything else! Money is important to God – or rather people’s attitude to money is important to God. But remember as you read this booklet that what you do with your money in no way affects how much God loves you. He loves you totally unconditionally and nothing can change that. Using your money God’s way will please Him, but it won’t earn you His love. And using it badly will not lose you God’s love. However, using your money God’s way will really affect your own life for the better!

Money, Money, Money

While many people have a balanced approach to making sure they have enough money to look after themselves and any other people who depend upon them, others can be driven to get as much money as they can. They may work 24/7 or try to get benefits they’re not entitled to. Some people do the lottery in the hope that they may get a large amount of money with no effort on their part, and some become addicted to gambling. Others spend a huge amount of time studying the stocks and shares and moving their money around to get the best possible returns. Getting money may be the main focus of their lives, but it will never bring them true happiness and peace. Others scrimp and save all the time, basing every decision they make, however small, on a money basis. They may not have much, but money is still their main focus. If money is tight, it’s good to set a budget, but the budget should help you, not dominate your whole life.

Money will never bring you real peace and joy, whether you're hoarding it, spending it willy-nilly or struggling with very little. It's often said you can't take it with you when you die. But have you let the truth of that really impact you?

You have to realise that your money doesn't actually belong to you – it belongs to God. Psalm 24:1 says – *'The earth is the Lord's, with all its fullness.'* God has given it to you to manage and He wants you to use it well. Yes, He's even given you the money you've worked hard for, because God gave you the skills you need to do your job. Deuteronomy 8:18 says it is – *'the LORD your God ... who gives you power to get wealth.'* God knows you need money, but He doesn't want you to be wasteful or extravagant or tight with it. He wants you to use it, not with guilt or worry, but with thankfulness.

The way you see money is far more important to God than the money itself. 1 Timothy 6:10 says – *'the love of money is a root of all kinds of evil.'* This verse is so often misquoted. People say that money is the root of all evil, but the Bible says it is the love of money that is the root of all evil. When someone loves money they start to want more and more. It becomes their god and can lead them into all sorts of wrong things to get it.

The Lord Gives and Gives and Gives and ...

So what is God's attitude to money? Unfortunately, some TV preachers have misused Bible verses about prosperity to manipulate people into giving them money with promises of prosperity or healing. This is so wrong. People with real need can be sucked into it and as a result can then suffer financial hardship and not get the outcome they were promised. This causes other Christians to be rightly angry, but they can then go

miserable by their penny-pinching. Maybe they've fiddled their tax returns or got government benefits they're not entitled to. Or maybe they've stolen it.

God isn't going to punish you. When Jesus died He was taking the punishment everyone deserves, including you. He died a cruel death so you could come to God just as you are and receive His love and forgiveness and become His child. Jesus sacrificed His life so you wouldn't have to sacrifice yours – that's how much God loves you. But He wants you to recognise where you've got it wrong and turn away from that way of living and receive His forgiveness.

Prosperity?

Yes! God wants you to have prosperity – not getting and getting and never being satisfied, but receiving gladly and thankfully and using it to help others as well as to provide for your needs. If you are struggling with very little money, don't think this doesn't apply to you. God's truth is true for everyone, whatever their circumstances. Start to use your money God's way, however small the amount, and trust Him to provide for your needs. That will be more significant to God than a rich person giving a few of their many millions away.

Think about God's love for you and how He wants to prosper you. Ask Him to help you soften your heart. It may not happen instantly, but as you sincerely desire it, it will happen. Start to give to others out of love for them and for God, and see what He gives you back out of His totally unconditional love for you.

More than a Decision – it's a Heart Thing

You can read this booklet and decide to give money away so that lots of money will come your way. But it's not a get-rich-quick scheme. If you try to follow these guidelines with the sole aim of getting rich, it won't work. A self-centred approach isn't the attitude God is looking for. Giving out of guilt or as a duty won't work. The money can still help the people you've given it to, but you won't see the return in your own life. 2 Corinthians 9:7 says – *'Let each man give according as he has determined in his heart, not grudgingly or under compulsion; for God loves a cheerful giver.'* Don't give to get, live to give.

You have to realise that God wants you to have the attitude that sees money first and foremost as a tool to do His work. When the truth of this settles in your heart then you will want to give. When your heart is changed you will be open to everything God wants to give you. Blessings will come, not because you've earned them, but because your heart is open to God and you trust Him. In Luke 12:30-31 Jesus says not to be anxious about what to eat or wear. He says – *'your Father knows that you need these things. But seek God's Kingdom, and all these things will be added to you.'* Focus on what God wants you to do with your money and He will make sure you have everything you need.

'I Got It Wrong'

No-one can handle their money perfectly, but some people will know they have handled it badly. Maybe they've gambled it away or used credit cards to get everything they want instantly and got themselves into debt. Maybe they've used money to try to buy love or respect. Maybe they've shown off their wealth or maybe they've made the lives of the people around them

to the other extreme and deny any possibility that God wants them to prosper. They throw the baby out with the bathwater.

Before Jesus, God gave His people the law - detailed rules about living, with blessings for those who obeyed them and curses for those who didn't. Prosperity was in the blessings list and poverty was in the curses list. God has never used poverty as a blessing and he doesn't today. He wants to give and give and give. When Jesus was killed on the Cross He set you free from the curse of the law. There isn't a curse of poverty anymore for people who have accepted Jesus as their Lord and Saviour, what the Bible calls being born-again. (To read about being born-again, go to the end of this booklet.) Jesus left behind splendour and riches we cannot begin to imagine when He came to earth and was born into a humble family. As He died, the curse of the old law was broken and you can be free from poverty. The Bible consistently says that God wants you to prosper. Psalms 1:3 says of a person who loves Him – *'Whatever he does shall prosper.'*

I've often heard people say that the Lord gives and the Lord takes away. This is in the Bible, but it was said by a man called Job after he had lost everything. Later on, he said to God that he hadn't understood the things he'd been talking about, so this cannot automatically be taken as a true description of how God acts. He does not give you good things and then take them away. He wants to give and give and give and ...

Another often misused verse is 2 Corinthians 8:9 – *'For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, that you through his poverty might become rich.'* I have heard so many Christians use this verse to talk about how God wants people to be rich in joy, faith, love, peace etc. but not mention money at all. This verse comes in the middle of a long passage (2 Corinthians 8:1-16) about

money and giving money away to help others. Taking this verse as only describing how God wants to make people rich in spiritual ways misses the point completely. Of course He wants to do that, but this verse in its context says so clearly that God wants to bless people with money – to prosper His people.

What is Your Security?

This question is so important. If you depend on your money to give you security, then your heart isn't going to be open to receive God's prosperity. This doesn't mean it's wrong to think about how you use and save and spend your money. It's a blessing from God and He wants you to make wise decisions about it. It's God-given common sense to provide for your retirement and have something to pass on to your children and grandchildren. But the question is – is your money your security? If you lost your job tomorrow, would you see it as such a huge financial crisis that you would start to panic and slide into depression? Or would you decide to believe what God says in Philippians 4:19 – *'My God will supply every need of yours according to his riches in glory in Christ Jesus.'* You have a choice – panic, or trust that God will supply all your needs and look for another job in the peace of God's promise.

Jesus said it is difficult for a rich person to become born-again – not impossible, but difficult. The reason is that people who have a lot of money tend to become very dependent on it and can't easily make the switch to rely on God and His promises for their security instead of their own wealth. People who don't have much money aren't dependent on it in the same way. They are well aware that they need some other source to give them security. Decide to make God your security and choose to trust Him and His promises instead of your money.

God's Way to Prosperity – Give!

So often God's way is the complete opposite to the way the world thinks about things. God's way to prosperity isn't to save every penny you can – it's to give it away! It sounds nonsense and you will find it hard to believe unless you start to put it into practice and prove it's true. Jesus said in Luke 6:38 – *'Give, and it will be given to you: good measure, pressed down, shaken together, and running over, will be given to you. For with the same measure you measure it will be measured back to you.'* Give and God will give it back to you and more. I don't mean the exact money repaid by the person you gave to, but the amount and more will come somehow. I have read so many stories of people who have given, and who have then had amazing things happen so that in a period of time they are better off than before they gave. Logic says that this just can't be true, but it's only as you try it that you'll find it is true. 2 Corinthians 9:6 says – *'Remember this: he who sows sparingly will also reap sparingly. He who sows bountifully will also reap bountifully.'*

Of course, God doesn't want you to give everything away and make yourself poor so other people have to help you. He wants you to enjoy His blessings. Jesus said in John 10:10 – *"I came that they may have life, and may have it abundantly."* But God is generous and He wants you to be generous too. And you can only do that if you have money left over after you've taken care of your own needs. 2 Corinthians 9:8 says – *'God is able to make all grace abound to you, that you, always having all sufficiency in everything, may abound to every good work.'* God's prosperity isn't about having millions in the bank and a flash life style – it's about having enough to live comfortably, to be able to enjoy life in a good way, to be able to plan for the future, and have enough over so you can help others and help God's work to prosper.