

What are you believing for yourself and your family for 2020?

Seven Areas of Breakthrough This Year:

1. Faith – your personal walk with God
2. Family – marriage, relationships with children
3. Finances – managing our money, etc.
4. Freedom – areas of our lives that we have strongholds
5. Fun – we need to enjoy life (Satan did not create fun, he just perverted it.)
6. Field of endeavor (job or vocation)
7. Friendships (social relationships)

The key to a financial breakthrough can be summarized in two things: giving/receiving and management.

We are talking about Ten Financial Commandments:

- 1. Thou shall honor the Lord first.**
- 2. Thou shalt not try to acquire happiness by material items.**
- 3. Thou shall not be unthankful for whatever standard of living God has provided for you.**
- 4. Thou shalt be a good steward.**

Exodus 20:8 NKJV (8) "Remember the Sabbath day, to keep it holy.

The reason that you remember the Sabbath Day is so that you will be a good steward of your time and so that you remember to keep it holy. There are three areas that we have to be good stewards:

- Time
- Treasure
- Talent

Parable of the Talents taught by Jesus in Matthew 25:14-30

Matthew 25:14-28 NKJV "For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. (15) And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. (16) Then he who had received the five talents went and traded with them, and made another five talents. (17) And likewise he who had received two gained two more also. (18) But he who had received one went and dug in the ground, and hid his lord's money. (19) After a long time the lord of those servants came and settled accounts with them. (20) "So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.' (21) His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.' (22) He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.' (23) His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.' (24) "Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. (25) And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.' (26) "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. (27) So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. (28) So take the talent from him, and give it to him who has ten talents.'

As a unit of currency, a **talent** was **worth** about 6,000 denarii. A denarius was the usual payment for a day's labour.

One guy given 5 talents increases them. Another received 2 talents and increased them. And the last guy receives one, maintains and the Lord scolds him.

The Lord does not call *maintaining* faithfulness.

Taking what God has given you and increasing and going farther is what God considers to be faithfulness.

He then takes the talent from him and gives it to him who has ten talents.

Why would He give influence, favor, and increase to someone who is not going to be a good steward over it? God will not do that.

Luke 16:10-12 TPT “The one who manages the little he has been given with faithfulness and integrity will be promoted and trusted with greater responsibilities. But those who cheat with the little they have been given will not be considered trustworthy to receive more. (11) If you have not handled the riches of this world with integrity, why should you be trusted with the eternal treasures of the spiritual world? (12) And if you’ve not been proven faithful with what belongs to another, why should you be given wealth of your own?”

- If God cannot trust you with a little, He cannot trust you with much.
- If God cannot trust you with money, He cannot trust you with ministry (souls are the true riches).
- If you are not faithful with what is someone else's, you will never get your own (employee to employer).

All good stewards do three things:

- Spend wisely
- Save
- Give

Five areas that you should save in:

- Savings for things you want
- Savings for things you need
- Savings for emergencies (which we all have)
- Savings for the future (retirement)
- Savings for giving

5. Thou shalt not teach your family that having and spending money is the answer to your problems.

Exodus 20:12 | NKJV (12) "Honor your father and your mother, that your days may be long upon the land which the LORD your God is giving you.

He wants children to honor and respect their parents because in an atmosphere of honor and respect you learn, and He wants children to learn their values from their parents.

Your children will learn their values from you. They will learn how to relate to money by the way you relate to money and by the way that you talk about money.

You should not teach your children that having and spending money is the answer to their problems. That is never the answer; God is always the answer to your problems.

Don't tell your children, "If we had more money, we would be happier..."

Money is never the answer; God is the answer.

Ecclesiastes 10:19 NKJV (19) A feast is made for laughter,
And wine makes merry; But money answers everything.

Money only answers those things related to money.

Luke 16:13 NKJV (13) "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

"Mammon" is the Aramaic word for the Syrian god of riches.

- **Mammon will try and take the place of God.**
- **Mammon promises us everything that only God can give us.**

Mammon says:

- "If you had more money, people would listen to you..."
- "If you had more money, you would have significance in the world..."
- "If you had more money, you could live a happier life..."
- "If you had more money you would have peace and security..."

Jesus said that you cannot serve God and Mammon. Understand that Mammon is looking for servants.

If you teach children that money is the answer to their problems, then according to Jesus, they will grow up and serve something else other than God because He said you cannot serve both.

6. Thou shalt take time to plan, budget and set goals for your

finances.

Exodus 20:13 NKJV (13) "You shall not murder.

How does this relate? If you do not have a budget, you are killing yourself and it will be a slow, painful death. It is an agonizing death to never have enough, to be short and to be struggling financially all your life.

- You have to have a goal (get out of debt).
- You have to have a plan (how am I going to get there).
- You have to have a budget (the guidelines that keep me in my plan while on the way to my goal).

A budget allows you to make non-emotional decisions about emotional things. (Mr. Budget says, "No.")

A budget is simply a road-map. You've heard of this place called financial freedom but you have never been there and you don't know how to get there so you need a map that will get you there.

What is the reason that most people do not ask for help in getting their finances in order? Somewhere along the line we have had someone who embarrassed us because of our finances and the last thing that we want to do is let someone see into that area of our lives again.

None of us are born good stewards. Understand this, if someone is a good steward it is because someone helped them learn and become a good steward.

If you are physically sick, you would seek help. If you are financially sick, you should seek help.

God wants to help you get this area of your life in order.