

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 continuing to talk 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.**
- 5. Thou shalt not teach your family that having and spending money is the answer to your problems.**
- 6. Thou shalt take time to plan, budget and set goals for your finances.**

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- 7. Thou shalt live below thy means.**

**Exodus 20:14 | NKJV (14) "You shall not commit adultery."**

A man or woman that is living in adultery is living beyond their means as they have been convinced that the grass is always

greener on the other side. They believe the lie that they will be happy if they go beyond the means that God has set up for them.

**a. The first step to living within your means is to learn to be content with what you have.**

**Philippians 4:11 NKJV** (11) Not that I speak in regard to need, for I have *learned* in whatever state I am, to be content:

When you are not content with the provision that God has provided for you, you are boldly saying to the Lord that I am not content with your provision and therefore, I am not content with You.

**b. You will never live below your means unless you take the time to learn to count.**

**Luke 14:28-31 | NKJV** (28) For which of you, intending to build a tower, does not sit down first and **count the cost**, whether he has enough to finish it— (29) lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, (30) saying, 'This man began to build and was not able to finish.' (31) Or what king, going to make war against another king, does not sit down first and consider whether he is able with ten thousand to meet him who comes against him with twenty thousand?

In order to put a budget together, you are going to have to do some math. You must learn math and count. Get help if you need it.

**When you add up your income and then subtract your bills and this equals anything equal to or less than zero, there is a huge problem.**

### **8. Thou shalt not count on future earnings to pay for present expenses.**

**Exodus 20:15 | NKJV (15)** "You shall not steal."

To spend money that you do not have is stealing. It is wrong to write a check or put something on a credit card when you do not already have the money to pay it off when the bill comes. 80% of Americans spend their tax refund checks before they get it back.

**This is why God does not want us to live this way:**

**Romans 8:24 | TPT (24)** For this is the hope of our salvation. But hope means that we must trust and wait for what is still unseen. For why would we need to hope for something we already have?

God wired us to operate on hope. God wired us to have something called delayed gratification.

God wired us so that if we want something, we would hope for it, plan for it, move toward it, and this thing called time would come to pass so that once you got it you would experience joy and satisfaction.

Debt takes away hope because debt is incurred usually when we don't want to wait or hope for something. If we want something, we will go out and put it on the credit card and then figure out later how to pay for it. By now, pay later is asking for financial problems.

God wired you for hope so that you end up with joy but if you are not willing to wait for something; your joy will be diminished.

America is the leading country in the world in personal debt *AND* the leading country in the world in depression. A psychologist will tell you that someone who is diagnosed clinically depressed is someone that has lost hope. Do you think there is a connection? It is because we are violating one of God's principles.

### 9. Thou shalt not try and keep up with the Jones'.

**Exodus 20:17 | NKJV (17)** "You shall not covet your neighbor's house; you shall not covet your neighbor's wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that is your neighbor's."

God does not want us comparing ourselves to our neighbors financially. This will open the door to covetousness.

**Luke 12:15 | NKJV (15)** And He said to them, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses."

That person begins to spend your money and you are giving them permission to do it. If they buy a new car, you have to buy a new car. If they live in a certain neighborhood, now you have to live in a certain neighborhood. If they wear certain clothes, then you have to have those clothes.

**Colossians 3:5 NKJV (5)** Therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry.

How does this become idolatry? When you covet what someone else has, that thing that you covet becomes an idol to you, and the person becomes a god to you. You now want what that person has instead of what God has for you.

You set your principles based on that person's principles rather than the principles of God's Word.

### **10. Thou shalt use your finances to be a true witness about God and use your finances to bless others.**

**Exodus 20:16 NKJV** (16) "You shall not bear false witness against your neighbor.

#### **a. You shall bear a good, true witness.**

**The way we handle our finances is either a good witness or a bad witness about our relationship with God.**

We are either saying to them that God is a good, faithful God in the good times and in the bad times or we are diminishing our witness because we cannot pay our bills. People then ask, "Why would I want to be a Christian, because their finances are the most messed up of anyone in our neighborhood."

#### **b. You should use your finances to bless others.**

**Acts 20:35 AMPC** In everything I have pointed out to you [by example] that, by working diligently in this manner, we ought to assist the weak, being mindful of the words of the Lord Jesus, how He Himself said, It is more blessed (makes one happier and more to be envied) to give than to receive.

**Ephesians 4:28 | NKJV** (28) Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.

**Hebrews 13:5 | NKJV** (5) Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, "I WILL NEVER LEAVE YOU NOR FORSAKE YOU."

Here is what God is saying, "Why would you ever covet what someone else has when you have Me."

**Matthew 27:46 | NKJV** (46) And about the ninth hour Jesus cried out with a loud voice, saying, "Eli, Eli, lama sabachthani?" that is, "MY GOD, MY GOD, WHY HAVE YOU FORSAKEN ME?"

This literally happened. God actually forsook Jesus while He was on the cross. To forsake means to abandon completely and remove one's presence from.

Why did God forsake Jesus? So that He would never forsake you. He will never abandon you; He will never take His presence from you.

- If your finances are out of order, God is never going to abandon you.
- If you have messed up your life, God is not going to leave you.
- If you have left God, God is not going to leave you.

He already left His Son Jesus so that He would never abandon you.

It does not matter how messed up your life might be, He wants you to know that He still loves you and will not leave you and He will help you get over into victory where your finances are concerned.