

Breaking The Spirit of Poverty

“But this is America; we don’t have the spirit of poverty! We are wealthy. We are blessed.” True, we are wealthy; we are blessed. We do not have the poverty so evident in the Philippines, India, or Haiti; but this spirit steals many blessings from God’s richest kids! It lurks, it hides behind our abundance in order to rob us of God’s best: the creation of wealth for the expansion of the Kingdom of God!

Knowledgeable Christians rejected the unbalanced prosperity doctrine of the 70’s and 80’s. In their zeal to serve God with pure hearts free from greed, many reacted to this misuse of Scripture by emphasizing the biblical truths of suffering, sacrifice, and brokenness. In the process, however, the Scriptural data about finances, blessings, and the creation of wealth have frequently been ignored. An evidence of this has been the reluctance of leaders to boldly declare the promises of God regarding wealth.

The culture in many churches subtly conveys the idea that it is more spiritual to be poor than to be rich. Pastors who speak passionately about so many Kingdom issues slip into an apologetic tone when it becomes necessary to address “the unpleasant topic of money.” As a result, Christians are not boldly led into the promises of God regarding wealth.

Worse yet, God is not seen as the real source of all material needs, which dishonors Him and robs the church of the finances that should underwrite the aggressive expansion of the Kingdom!

The spirit of poverty is actually a spirit of fear. “Well, the stock market is down, unemployment is up, our area is a poor area as you know, etc.” “Of course we want to pay our Pastor more, but we don’t have the money.” Or, “When we have money, then we’ll give.” These are the voices of the spirit of poverty that do not recognize God as the true source of our material needs.

God gave you the need for food, clothing, housing, transportation, training, and celebration, as well as many other things. You didn’t invent these needs. It was very much a part of Jesus’ message that you should see God as faithful to generously provide!

Let the end of this year be a time when you search the Scriptures for what God says about wealth. The resources of heaven are waiting to be tapped for the rapid advancement of the Kingdom.

It also pleases the Father heart of God to pour out His goodness upon His own. “Believeth thou this?” (To use the old King James.)

Lesson 1

A church I know was constantly in a financial bind and had not given their pastor a raise in seven years. The pastor drove a school bus in order to meet the needs of his family.

When the elders were confronted, one in particular gave the “standard” answer, “Of course, we want to give our pastor a raise; but we can’t afford it.” They were challenged with, “Until you give him the type of raise he deserves, you will never be able to afford it.” This contradicts the reasoning of man, but it fully agrees with the reasoning of God.

The most reluctant elder stepped down, and the remaining elders exercised faith toward God by giving their pastor a large, overdue raise. This occurred over a year ago, and the income for this church doubled the previous year’s total in the first ten months! They broke the spirit of poverty, and they are experiencing a fresh joy and excitement! Not surprisingly, the church has begun to grow!

Scripture Study: Mull over 1 Timothy 5:17-18. (*5 minutes*)

This verse probably applies to full-time “pastors,” for all those who occupy the five gift offices of apostle, prophet, evangelist, pastor, and teacher are also considered elders. (1 Peter 5:1)

How do you think a pastor’s salary relates to giving him double honor?

In our culture, we express honor by promotions, which include position and remuneration. What do you think happens in the spiritual dimension when a Church muzzles the ox while he is threshing?

Scripture Study: Paul addresses a similar topic in his own defense in 1 Corinthians 9:1-12. (*5 minutes*)

Since Paul generally refrained from accepting a salary, why do you think he was contending for his right to receive adequate financial support?

Scripture Study: It is interesting that the proper support of God’s “house”: i.e. the place of worship, was to receive first priority for financial support. Read Malachi 3:10-11.

(*5 minutes*)

Why do you think God designated the first 10% to go toward supporting the priests?

Prayer Time: (*15 – 30 minutes*)

Surrender your mind to the Lord this morning, asking Him to teach you about money.

If you see an attitude that differs from His as you study this topic, determine to change your mind to agree with God.

“Submit to God. Resist the devil; and he will flee” - James 4:7.

Worship the Lord as your Source for all your financial needs.

Give Him thanks for being Jehovah-Jireh, “The Lord will Provide”!
This morning actively commit any material need into His hands.
Praise Him for His faithfulness!

Lesson 2

Is money spiritual? You must settle this question in order to see why God has so much to say about it in both the Old and New Testaments.

Satan well understands the spiritual nature of our finances. Money, like sex, was God's idea; and much evil has come from the misuse of both. The only way into freedom is to see things the way God sees them, and this is why you are studying this topic.

It has been said, "Show me your checkbook, and I'll tell you your values." This well-known statement reveals the spiritual nature of money.

Our society has an expression, "Put your money where your mouth is." What does this reveal about money? It means that the ordinary person understands that paying money is a commitment that tangibly authenticates what one says.

Scripture Study: No wonder Jesus made money and worry about material needs such an issue in all His basic teachings about the Kingdom of God. Read Matthew 6:19-34.
(15 minutes)

In Matthew 6:19-21, Jesus talks about your treasure. What things can you think of in addition to money that might take the place reserved for God in our hearts?

Why do you think Jesus focused chiefly upon money as man's idol?

In Matthew 6:24, does Jesus say or imply that wealth is evil or bad? _____

So what is His point? _____

In Matthew 6:25-32, why is worry about finances wrong? What is it that makes it so wrong in Jesus' mind? _____

In Matthew 6:33, what does Jesus promise the Father will do for you?

How does that sound to you? _____ It doesn't sound stingy, does it? _____

In Matthew 6:34, Jesus doesn't mean that all planning is bad, does He? _____

What reason would you give for your answer? _____

Prayer Time: (15 – 30 minutes)

Let your eyes drift over this Matthew passage and pray whatever seems to come from your study of God's word.

After you do this, stop and listen to the inner sense of the Holy Spirit.

Allow your inner sense of God's Spirit to lead you to pray whatever is on His heart.

It may be praise. It may be waiting upon Him for a few minutes in utter silence.
Ask God to be the Lord Who provides for all your material needs.
Determine that you will not worry about finances but instead live a life of trust in Him.

Lesson 3

There is a view of Scripture that acknowledges that the Old Testament speaks frequently about God blessing with wealth, whereas the New Testament changes this by praising the poor and cautioning against riches. This view needs adjusting.

Why would God express blessings in terms of material prosperity? The answer lies in the nature of God. He is lavish in His generosity even as He is in His creativity. He could have created a world in black and white. He could have created only one fruit tree, only a few stars to light the sky, only a handful of animals. Instead He displayed some of His very nature by creating everything with an abundance that delighted Him. He likes to do things that reflect His glory!

Jesus was born among the poor in order to fully identify with man's curse; but He taught the utter faithfulness of God to provide for every material need in abundance. He was not changing the Old Testament testimony of God concerning wealth. The warnings Jesus gave about riches were necessary, but these warnings are frequently heard within the Old Testament as well.

Scripture Study: Read about God's promises to and provisions for Abram, paying special attention to the issue of wealth. Genesis 12:1-3; 13:1-6; 14:18-23. *(15 minutes)*

In Genesis 12:1-3, what implications do you see in God's promise to make Abram "a great nation," to "bless" him, to "make his name great," and to bless others through him?

In Genesis 12:3, God defines His idea of blessing as the opposite of a curse. What types of things might such a context imply? _____

In Genesis 13:1-6, it appears that God has made both Abram and Lot rich. Does this seem to be an integral part of God's blessing and making Abram's name great?

In Galatians 3:7, Paul tells us that we also are sons of Abraham. Do you think this applies to both justification and material prosperity or just to justification?

In Genesis 14:18-23, observe Abram tithing "up," that is, to a spiritual authority greater than himself. Why would Abram not take anything from the spoils?

Why is this attitude the opposite of the spirit of poverty? _____

Prayer Time: *(15 – 30 minutes)*

Ask God the Holy Spirit to teach you about Jehovah-Jireh, The Lord Will Provide.

Determine to see God alone as your source for all your material needs.

Worship the Lord by giving Him the undisputed first place in your life!

Lift your hands to Him and bless Him with your adoration.
Bask in His love since He gave His Son for you.
Pray for God's blessings to fill the needs of your friends.

Lesson 4

Jesus could not die in our place without becoming a man. Thus He took on our humanity in order to die. This was His means of joining us in our condition, which means He united Himself with our curse, except He never sinned.

Poverty is part of this curse. He certainly did not come to earth to live in luxury; rather, He humbled Himself to be born among the poor and in the most humble of conditions.

Did Jesus ever have a virus? We don't really know. We do know that He experienced every temptation associated with living as a man such as hunger, loneliness, being misunderstood, weariness, etc.

But His purpose was to make us rich with the Father's finest blessings and favor. Nothing Abraham or Joseph or David or Solomon experienced of God's great goodness can compare with the riches that we now have in Christ! Do these blessings include finances? This is a question you must answer from the word of God.

Scripture Study: In a section in which Paul was discussing finances, he specifically connected material plenty with the grace of God. Read 2 Corinthians 8:9 first.

(10 minutes)

Now go back and read our text in context beginning with 2 Corinthians 8:1-9.

When was Jesus "rich"? _____

When did He become "poor"? _____

What do you think Paul meant in context when he said, "...so that you through His poverty might become rich...?"

Journaling: Do you have questions that you would like to ask your heavenly Father? If so, address Him with your questions, and then let them rest with Him so that He might begin the process of bringing understanding to you. *(5 minutes)*

Prayer Time: *(15 – 30 minutes)*

Ask the Holy Spirit to quicken a faith-awareness of Christ living in you.

Now come to your Father in and through His Son, Jesus Christ.

Lay your questions before Him.

Wait upon God, your Father, in quietness. Just let Him be Whomever or Whatever He wishes to be at this moment in your life.

Worship Him as your Provider.

Give Him thanks for all His gifts and for all His faithfulness to you!

Don't work for Him today; rather go with Him as His child into the day.

Lesson 5

When a husband works hard and cannot adequately clothe and provide for his family, it eats at his manhood. He feels that it reflects upon his own worth, for it is very much in his heart to bless his loved ones.

Does our heavenly Father feel less passionately about blessing His children? Absolutely not! He is jealous for His own glory, as He should be; and He is jealous for the welfare of His own!

As with Job, He allows us to be tested in our loyalty toward Him in many practical ways; but as with Job, He is always planning to bless us even more in the party that follows the successful passing of the test.

Personal Reflection: *(5 minutes)*

What is your view of God as your Father? _____

Do you view God as the Father who delights to clothe you with His finest robe and ring, or do you constantly see yourself as so unworthy that you have a hard time trusting Him to bless you? _____

Scripture Study: Read Matthew 7:11. Mull this idea over in your mind. Let it sink in.

(10 minutes)

What do you think Jesus wants to change inside you as you study His words on the subject of His Father? _____

What view of God most honors Him? _____

Is there anything in you that prevents you now from having this view? _____ If so, what? _____

Prayer Time: *(15 – 30 minutes)*

Bring your heart to your heavenly Father so that He can heal or change your heart-view of Him.

Receive Him as the One who cares for you tenderly.

Delight in God as your very own Father.

Yield yourself to Him.

Take Him as your security this day.

Now, commit every material need that you may have to Him for His loving provision.

Determine to trust Him according to His promises.

Lesson 6

God may lead us through a desert in order to make us lie down in green pastures, but He doesn't make us lie down in a desert.

There is a beauty to children's willingness to make sacrifices for Father's Kingdom, and Paul illustrated this by learning how to be content with humble means as well as in prosperity.

But it is the Father's nature to provide in extravagance. We have as much to learn about His desire to make us rich as we have to learn about being content when in humble circumstances.

Scripture Study: Read everyone's favorite Scripture, Psalm 23. *(15 minutes)*

Because the Lord is your shepherd, what is your promise? _____

_____ Do you think this only refers to the lack of spiritual things, or does the word of God mean that you shall not want, lack, or go begging in the area of finances as well? _____

When your shepherd prepares a table for you, what do you think He serves? Is it the bare minimum? _____

Why do you think God makes your enemies (which should basically be His enemies) watch you eat from the abundance of His table? _____

Why would God speak of causing your cup to overflow? Wouldn't it be great if He just filled it up? What is His meaning? _____

In Psalm 23:6 the terms, "goodness and lovingkindness" are special words used to speak of God's commitment to us in covenant. "Lovingkindness" translates a word that means "God's covenant love." David has suffered, been betrayed; and he has also known many blessings. What do you think he meant by verse 6?

Prayer Time: *(15 – 30 minutes)*

Declare out loud that Jesus Christ is your Good Shepherd!

Use Psalm 23 to confess the blessings David mentions, which include the spiritual and the financial aspects of life.

Worship God as your God this morning!

Express your thankfulness to God for His faithfulness!

Confess His lavish financial blessings over your life.

Use your faith to fight the good fight of faith by laying hold of the life of the age to come!

Lesson 7

Do not falsely think of the God of the Old Testament as the God of material wealth whereas “the God” of the New Testament as one who delights in poverty. Jesus based everything He did upon Old Testament Scriptures, and His words built upon and completed them. (Matthew 5:17)

In other words, until you understand the revelations of God in the Old Testament, you cannot properly understand why and how Jesus is correcting some of the misunderstandings that were common at the time of His coming.

Some things are fulfilled in the New Testament, such as the sacrifice system and the Sabbath; but all of that revealed something of the nature of God Himself that is true eternally.

Scripture Study: Read Deuteronomy 8:6-18. (*10 minutes*)

List some of the blessings that you see God promising which are called, wealth.

In Deuteronomy 8:18, God specifically says that He is giving them wealth. What reason does He give for making them wealthy? _____

It is equally important to see that God warns them about the potential dangers of having all this wealth. What are these dangers? _____

Can you think of anything Jesus said which sounds very much like these warnings? If so, what? _____

Scripture Study: (*5 minutes*)

What is the difference between making riches the object of your desire and God making you wealthy? Before you answer in this space, first skip this section and examine the following verses. _____

1 Timothy 6:9-10 and Proverbs 10:22: “It is the blessing of the Lord that makes rich, and He adds no sorrow to it.”

Prayer Time: (*15 – 30 minutes*)

Come before the Lord as His servant who wishes to glorify Him with whatever He puts into your hand.

Determine to use all that you have to further the interests of God.

Thank Him for the richness of His blessings in your life.

Tell the Lord that He alone is the Source of all your provision.
Pray for God to pour out His extreme financial blessings upon your local church!

Lesson 8

One purpose for your being blessed with wealth is that it glorifies God as your provider!

Another purpose for God blessing you with wealth is that you might become like Him in lavishly blessing others!

Still another purpose for God blessing you with wealth is the pleasure it gives God to be able to share His goodness with you without it causing you to sin.

Scripture Study: Read Mark 10:29-30 with new eyes. *(10 minutes)*

What does Jesus see as your motivation? _____

What sacrifices does He say might be required? _____

It may surprise you to list the things He says He will give you in this life. What are they?

Note that along with the wealth, He also mentions persecutions. In other words, there is suffering promised even as He blesses you with material and relational abundance.

Scripture Study: Read Joshua 1:2-3 in the light of entering into the blessings of God. *(5 minutes)*

God promised the blessing in what tense? Past, present, or future? _____

But what was required of Joshua and all the people? _____

What lesson might you derive from this illustration as you think about God's promises to abundantly cause your material needs to be overwhelmingly met?

Prayer Time: *(15 – 30 minutes)*

Ask the Holy Spirit to teach you how to put your "feet" upon what your Father is giving you.

By trusting the promises of God, move into these things in prayer.

Ask the Holy Spirit to tune your inner ear to His voice so He can take you into His Kingdom provision.

Praise God for His love for you!

Worship Him for His greatness!

Declare His promises over the areas you are experiencing any sort of need.

Ask Him to use your life to advance His Kingdom!

Lesson 9

Probably the number one symptom of a spirit of poverty is a lack of generosity.

If it's hard for you to give with pleasure, then you may have the spirit of poverty; and it will not go well with your finances. Stinginess is an inner attitude, and a literal spirit can attach to something that is opposing the nature of God.

God loves to give, and He constantly gives to those who are not deserving of it.

This is one reason you cannot "fix" someone who has a spirit of poverty by giving money; it will not work.

Scripture Study: Examine Proverbs 11:25. *(5 minutes)*

What is the principle associated with being generous? _____

Scripture Study: Read Luke 6:38. *(5 minutes)*

What standard of generosity are you using? _____

Scripture Study: Read the very words of God in 2 Corinthians 9:6-7. *(5 minutes)*

Why do you think it is important to God that you be thoroughly cheerful about your giving? _____

Describe how you can see someone with a spirit of poverty in 2 Corinthians 9:6.

Prayer Time: *(15 – 30 minutes)*

Come to your Father's throne this morning and align your heart with His heart in your desire to express His generosity to others.

Praise Him for causing His generosity to flow through you.

Freely receive from His bounty this morning so that you may freely give.

Use His promises and the faith He gave you to draw upon His riches for all your needs.

Pray for the prosperity of your local church!

Lesson 10

There is another symptom of a spirit of poverty that rivals a lack of generosity for the number one sign: it's worry about finances.

To quote John Piper in "Future Grace" p.324, "Money is simply a symbol that stands for human resources. Money stands for what you can get from man instead of God." Those who receive their wealth or provision from God are free, whereas those who receive their money from man are slaves.

Worry is the result of looking to man for your material provision.

Scripture Study: With this in mind, read Matthew 6:19-34. *(5 minutes)*

If you have a spirit of poverty, your treasure is _____.

If you are free, it is the result of having _____ as the treasure of your heart.

When _____ is your treasure, your eye (your way of interpreting what you see) is clear, good, single, and generous.

When _____ is your treasure, your eye (the way you see things) is bad, evil, blocked, and stingy.

In Matthew 6:25, what reason does Jesus give for not worrying? _____

So why is it so important to Jesus that you not worry about your material needs being met?

Journaling: Write to your Father what you are now thinking about Jesus' words as a result of working through this passage. *(5 minutes)*

Prayer Time: *(15 – 30 minutes)*

Come to your Savior, Jesus, and let Him doctor your heart with regard to this issue.

Ask the Holy Spirit to make you freshly aware of Christ living in you, because it is Christ in you who is the hope of your experiencing His glory!

Revel in His love and care for you this day!

Draw close to Him and raise your hands to minister your love back.

By faith receive your physical needs being met by the faithful God!

Pray for the windows of heaven to be opened to you so that you can bless others.

Lesson 11

One thing guarantees to produce a spirit of poverty: the failure to tithe.

Why? Because stealing from God and dishonoring Him results in a curse.

Those who say they cannot afford to tithe are deceived. The tithe is meant to be the first 10%, and then you can stand before God and test Him in order to see Him do incredible things with the remaining 90%! Trying to pay all the bills first will not work. It makes no room for God to do His part.

Scripture Study: Don't get condemned. Read Malachi 3:7-12 and let faith arise in your heart! *(15 minutes)*

What are the reasons you can think of that God would require that you pay Him the first 10% of all your income? _____

The "storehouse" of "My house" refers to the general offering of your local place of worship: i.e. your church.

Why do you think God is interested in having "food in My house"? _____

After you pay your first 10% to your local church, you need to come before the Lord and trust Him specifically for your financial needs, for this is what it means to "test Him." Now it's God's move!

After you do these two things (1) pay the first 10% and (2) test Him, then He does what?

Why do you need God to rebuke the devourer? _____

What is the result of all this which is stated in Malachi 3:12? _____

Prayer Time: *(15 – 30 minutes)*

Come to your heavenly Father and "render unto God what is God's" which is the first of everything in your life!

"Trust the Lord with all thine heart and lean not unto your own understanding" – Proverbs 3:5.

Worship God as your Source by trusting in His character and His desire to glorify Himself!

Pray for God to be glorified through all the things you are facing today.

Think with Him this morning. Let Him take you into His thoughts.

Lesson 12

Words are seeds. Actions are seeds. Attitudes are seeds. Finances also are seeds.

Every day you are sowing and eventually reaping the seeds that you are sowing in all these areas. You can count on it.

Tithing is not sowing in this sense, for the tithe belongs to the Lord. You sow financially by cheerfully giving offerings where you “see” God wanting you to minister with Him. Then God brings the multiplied blessings back upon you in ways and at times of His choosing.

Scripture Study: Let this principle of God sink into your life. Read 2 Corinthians 9:6-8. *(5 minutes)*

Summarize this truth by using your own words to apply this to your life.

Scripture Study: Read Galatians 6:7-10. *(10 minutes)*

Have you ever been deceived and missed God’s blessings as a result? _____

How do you think that happened? _____

How did you learn to break the spirit of poverty by investing in God’s Kingdom?

Prayer Time: *(15 – 30 minutes)*

Tell your Father that you plan to be an investor in His Kingdom.

Ask the Holy Spirit to lead you into His investment opportunities that will express and expand the Kingdom.

Join Jesus in “The Lord’s Prayer” by praying for His Kingdom to come on earth and for His will to be done here as it is in heaven!

Pray for God to use your church family to win souls.

Ask God to pour finances into and through your local church.

Trust God to make His fame contagious through your testimonies of His faithfulness!

Lesson 13

Borrowing is a popular symptom of a spirit of poverty.

Borrowing for a business or for a house is in a different category.

Borrowing to meet emergencies indicates that money, not God, is your source. Judging by the prevalence of credit card debt, there must a widespread need to break a spirit of poverty.

Scripture Study: Read Deuteronomy 15:4-6. (5 minutes)

What does God say about the poor in this passage? _____

What does God say about your need to listen to Him? _____

What is the connection between the obedience of faith and financial blessings? _____

Lending is okay, but borrowing is _____.

Scripture Study: Read Deuteronomy 28:12. (5 minutes)

Use your own words to express God's thoughts in this verse. _____

Scripture Study: Read Proverbs 22:7. (5 minutes)

How does credit card debt make a man a slave? _____

Prayer Time: (15 – 30 minutes)

If you need to repent of the wrong type of borrowing, do so at this time.

By faith enter into the spirit of obedience to trust God and then break with a spirit of poverty that would dishonor God by causing you to trust in something other than Him for the meeting of your needs.

Worship God as your Faithful Father who delights to supply you with an abundance of good things.

Pray for your brothers and sisters in your local church family who may be held captive by this spirit of poverty.

Ask God to bring your entire church into true faith in the realm of creating wealth for the glory of God!

By faith, take hold of God's promises to bless you and to bless through you.

Lesson 14

Expressions such as, “Of course we want to pay our pastor more money, but we can’t afford it,” indicate a spirit of poverty. In order to break out of this bondage it will be necessary for the leaders to exercise faith toward God by honoring what God honors before the means can be seen.

When this does not happen, faith and creativity in many areas will decrease. God-given ideas come, but the responses will be: “We can’t afford it.” Eventually the ideas will not come. Unbelief will shut down the creative flow of God’s Spirit. Thus the spirit of poverty affects everyone in the church. It must be broken!

Scripture Study: Read 1 Timothy 5:17-18. (*5 minutes*)

Just as it is possible to rob God of His honor by neglecting the tithe, it is possible to rob a pastor of his honor by not paying him in a way that places great value upon what he is doing.

How have you ever seen a church invoke a spirit of poverty by choosing a wrong attitude toward paying the pastors? _____

Scripture Study: Read Galatians 6:6-7. When you read verse 6 carefully before verse 7, it puts a new light on this principle. (*10 minutes*)

It seems that God wants His people to put a high value upon spiritual things.

Why do you think Paul says, “God is not mocked”? _____

Prayer Time: (*15 – 30 minutes*)

Invite the Holy Spirit to reveal any attitude within you that might reflect a spirit of poverty. Invite your Savior to come into any feelings or thoughts which do not already align with God’s values.

Bow before the One who knows you thoroughly and loves you intensely!

Offer to God your sacrifice of thanksgiving this morning!

Become still and wait patiently upon the Lord.

Let Him be with you.

Receive Him for Who He is.

Lesson 15

Let's imagine a time when you are struggling financially, and then you hear from a friend who has just received a huge financial blessing. Maybe it's a promotion, a raise, an inheritance, or a gift; but then suddenly you are aware of how difficult it is for you to join him in rejoicing!

This, too, is a symptom of a spirit of poverty, for two reasons: (1) you are not seeing God as your Source, and (2) you are viewing resources as limited, meaning that when your friend receives, there is less for you.

Scripture Study: Read Acts 20:35. *(10 minutes)*

If the situation described above brings conviction to your heart, then you need to take Jesus' words into your heart.

Write out your application of Acts 20:35 to your own life. _____

Scripture Study: Read Matthew 10:8. *(5 minutes)*

How do you think Jesus' words in this verse can help you to break the spirit of poverty?

Prayer Time: *(15 – 30 minutes)*

If you recognize any need to repent, please take time to come to the Lord and be set free! Freely receive from your God His forgiveness, His approval, His love, and His acceptance. Submit yourself to the timing of the Lord.

Submit yourself to the tests that He brings to you so that you might experience more liberty.

Now that you have submitted to the Lord, resist the devil; and know that he will flee!

(James 4:7)

Honor the generosity of your God by coming to Him and believing Him to meet all your financial needs!

Lesson 16

Everyone will have hard times. God tests all His children, for He disciplines those He loves. (Hebrews 12:6)

The spirit of poverty can bring about a constant state of emergencies in which a man goes from one financial crisis to another to another; and the attempts of well-meaning people to help never seem to break the pattern.

This indicates there is an underlying spiritual cause that needs to be addressed before a solution can be effective.

Scripture Study: The prophet Haggai brought correction to this very situation in Haggai 1:3-11. (*15 minutes*)

What was the underlying spiritual problem that Haggai was describing?

How does Jesus address the same issue in Matthew 6:32-33? _____

What are the symptoms of the spirit of poverty as described by Haggai?

Have you ever been in this condition? _____

Have you ever tried to help someone out of this condition? _____

How would you counsel someone who seemed to be living in the circumstances described by Haggai? _____

Prayer Time: (*15 – 30 minutes*)

If you need to repent of something, please take time to do it now.

The one who is forgiven much loves much, so freely receive your Father's forgiveness and grace!

Read Matthew 6:33 before the Lord. Tell Him that you are placing Him, His Kingdom, and His righteousness as your top priority!

By faith identify with Christ who became poor in order to make you rich; and break the spirit of poverty if it has affected your life.

Pray for your brothers and sisters who are suffering in the conditions described in today's lesson.

Believe God to make your local church a powerful source of finances to advance the Kingdom of God!

Lesson 17

Those who are courting a spirit of poverty can be heard saying, “Our area is depressed. Unemployment is up. Jobs are scarce. The stock market is down. I just can’t get a job.” All of this may be true, and no one is asking this man to pretend; but when these “facts” are all a Christian sees, and then he uses these things as a reason for his failure, he is in the grips of a spirit of poverty. You can cultivate a spirit of poverty by frequently confessing your financial lack. Perhaps you have adopted this as your self-image and lot in life, so you talk about it: more than you realize. Underneath this type of chatter, there may be a hidden accusation against the Lord; and Satan is drawn to anything that accuses the God he so hates! In fact, such a frequent complaint may result in a curse being spoken over one’s own life!

David says, “I have been young and now I am old, yet I have not seen the righteous forsaken or his descendants begging bread” – Psalm 37:25.

Scripture Study: Read Psalm 37:18-19. (*5 minutes*)

In order to break through the natural circumstances, you must begin to see God as bigger than the surrounding problems. Take this portion of the word of God and use it to break any unbelief or negative confession that may be hindering your own financial blessings.

Scripture Study: Read Psalm 109:18; it is a verse to ponder. (*5 minutes*)

When we contradict the promises of God frequently, we risk speaking curses over ourselves. If you recognize patterns of complaining or speaking that make it more difficult for God to bless you, journal it now unto the Lord. Discuss it with Him by expressing your thoughts on paper.

Scripture Study: Read David’s practice in Psalm 34:1-13. (*5 minutes*)

What do you see here that can break habits that are depressing your life? _____

Prayer Time: (*15 – 30 minutes*)

Tell your Father that you accept the assignment to trust Him in the midst of challenging circumstances.

Read James 1:2-5 before the Lord. Now, activate these verses by seeing your circumstances with these eyes!

Call upon the Lord to lift you out of the mire of negativity and unbelief!

Use your tongue to break any residue of the spirit of poverty.

Identify with Christ and receive His blessings into your life.

“Delight yourself in the Lord and He will give you the desires of your heart.” Activate this verse.

Lesson 18

A man with a spirit of poverty may frequently talk about how much other people have.

Not only is this a symptom of such a spirit, but it strengthens the grip of this mindset so things tend to progress in the wrong direction: i.e. it gets worse.

This is the very opposite of the man who rejoices in seeing others blessed, for he is aligning himself with God's joy.

Scripture Study: A quick trip through Psalm 73 will reveal the dangers of focusing upon the riches of others from a negative point of view! (15 minutes)

Read Psalm 73:2-5. What is happening to this man? _____

Read Psalm 73:13-14. What is this man thinking that destroys his faith, his blessings, and his opportunity to glorify God? _____

How can you deal with these thoughts when they come? _____

Look at Psalm 73:15. If you allow the wrong thoughts to take root in your soul, what will be the effects upon others close to you? _____

The habit of talking about the financial blessings of others reveals something in the heart, which is envy. If allowed to remain, it will develop into a root of bitterness. This is the opposite of faith in the goodness of God!

Read Psalm 73:21-22. What does the Psalmist suddenly realize about his soul? _____

Read Psalm 73:16-17. What brought this man to his senses so that he returned to a place where God could bless him? _____

Read Psalm 73:1, 28. Why do you think the Psalmist began and ended his record with this truth? _____

Prayer Time: (15 – 30 minutes)

If you recognize yourself in this Psalm, do change your mind and ask God's forgiveness. See God as your only source of good.

Give Him thanks for all the goodness He has brought to your life!

Determine to view all life through the lens of faith in the goodness of God.

Ask the Holy Spirit to lead you and teach you to speak faith in God in regard to everything you face in the area of your finances.

Invite the Holy Spirit to fellowship with you.

Sit with God and enjoy Him.

Take His peace and grace with you into your day.

Lesson 19

Blaming others for your financial failures reflects a spirit of poverty. Perhaps it's your parents: "They gave my sister a college education." Perhaps it's the government: "They only help the rich." Perhaps it's your boss: "He has it in for me." Perhaps it's the rich: "They get all the breaks." There is always someone else at fault.

When you blame others for your failures, you lock yourself into this downward spiral, and you throw away the key!

Those who see God as their source interpret their failures differently. They break through the spirit of poverty because, seeing the inequities of life, they are grateful for all they do have, and they accept responsibility for their own failures. Thus they are able to experience the grace of God to change, to grow, and to receive His further blessings.

Scripture Study: When Adam and Eve failed, they immediately looked for someone to blame. Read Genesis 3:7-13. (*5 minutes*)

Who did Adam blame? _____

What effects do you think this had upon Adam's ability to get the help he needed?

Scripture Reflection: The King James Version of Jonah 2:8 is: "They that observe lying vanities forsake their own mercy." (*5 minutes*)

In thinking about the spirit of poverty, how might you use this verse in counseling a person who continually blames others for his repeated financial failures?

Journaling: If you have blamed others for your failures, bring these into the light so that you can receive God's blessings. (*5 minutes*)

Prayer Time: (*15 – 30 minutes*)

Bring your journaling to the Lord in prayer and work it through with Him.

Read Romans 8:28 to your Father and rejoice over your circumstances with God who loves you and is working out your life purposes!

Pray for others you know who have the spirit of poverty.

Ask the Holy Spirit to retool your way of interpreting difficulties.

Come to your Father and ask Him for His financial blessings according to His goodness.
Trust Him to lead you into green pastures where there is plenty.

Lesson 20

There is a mindset that views resources as limited, thus seeing others as competition. In America it may be this subtle pattern of thought: “Your blessing makes mine less likely.”

People who think this way tend to hoard. Generosity is hard for them.

Others view God as the creator of wealth who knows no limitations. They easily rejoice over another’s blessing, and it stimulates them to trust God for His ideas and His leadings so that they, too, may come into more of His resources.

They spark faith in others, and they love to give so as to participate in blessing others.

Scripture Study: Read God’s wisdom found in Proverbs 11:24-26. (*5 minutes*)

If you do not see God as your infinite source of resources, why would it be difficult to be “one who scatters and yet increases all the more”? _____

What mindset would make it tempting to withhold what someone thinks is due them?

And what is the effect of such a mindset? _____

Scripture Study: Matthew 25:14-30. Read this sad, disturbing tale told by Jesus to change the way we view God and thus resources. (*10 minutes*)

Examine Matthew 25:24. What made the master angry? _____

Examine Matthew 25:25. Why do you think this attitude would develop into a spirit of poverty? _____

Read Matthew 25:28-29. What is it that Jesus wants you to learn? _____

Prayer Time: (*15 – 30 minutes*)

Come to your heavenly Father this morning and ask Him if you are seeing Him as a hard and demanding God.

If you are competing with others for finances and blessing, ask God to forgive you.

Join your Father in His generosity so that you may go on adventures with Him.

Worship Him as the Faithful One over every place you are being tested!

Lesson 21

Do you view others as “lucky” but not yourself?

Let’s call this what it is: jealousy. As if that were not bad enough, it is a confession that you see yourself as: “the one not blessed.” You are inadvertently “speaking” a curse over your own life; and at the very root of this negative confession is an accusation against God. What you really mean is, “It isn’t fair!”

Those who see others as “lucky” prophesy the self-fulfilling future of “loser” over themselves.

This is the spirit of poverty at work.

Scripture Study: People are not “lucky” or “unlucky”; they are either blessed or not blessed. Jesus opened His teachings on His Kingdom by describing eight attitudes that God blesses. Read Matthew 5:3-11. *(10 minutes)*

List the eight attitudes that bring the blessings of God. _____

Now list the opposite of these eight attitudes. _____

Comment upon the connection you see between the eight opposite attitudes and the sense of being “unlucky” in life. _____

Scripture Study: God offers you all blessing in His Son, Jesus Christ. You are overwhelmingly blessed and made rich in Him. Read Ephesians 1:3. *(5 minutes)*

What attitude might make it hard to experience all of His blessings? _____

What is the Holy Spirit teaching you as you study this topic? _____

Prayer Time: *(15 – 30 minutes)*

Renounce the eight negative attitudes that you listed as the opposite of what God blesses. Come to Jesus as your only source of righteousness, and receive Him as the One who gives you the eight attitudes that bring the blessings.

Renounce any sense of being “unlucky.”

Declare yourself “Blessed” because of Christ!

Declare His goodness over every challenge you face today!

Lesson 22

Unfairness, injustice, and disappointment march in ranks against every soul. For some, every challenge is fashioned into a “reason” to explain their financial difficulties. This is courtship for the spirit of poverty.

Others experience the same adversities but court the spirit of prosperity instead by expecting the Lord of All Provision to richly supply regardless of famine, flood, opposition, etc. These ones look for “reasons” to count God faithful, and they are not disappointed.

A Scripture Model: David, in the worst of circumstances, faced his enemies with the great truths about God! Study Psalm 34:1-11. *(10 minutes)*

What do you think it took for David to take this stance when he had so many “reasons” to just give up? _____

What verses seem to have your “name” on them this morning? _____

Scripture Study: Read Proverbs 22:13 and Proverbs 26:13. *(5 minutes)*

What other types of “reasons” do you hear that people give to justify their own failure to rise above the challenges of life? _____

Do you “hear” yourself give “reasons” for your failures? _____

If so, how might you change this pattern so that you might have the spirit of prosperity?

Prayer Time: *(15 – 30 minutes)*

Renounce “reasons” for failure and instead determine that with God’s grace you will cultivate “reasons” to trust God to fulfill His promises.

Renounce unbelief and choose the lifestyle of faith in Jesus as your Shepherd King!

Worship God this morning in the face of life’s challenges.

Take a verse from Psalm 34 and respond to God as David did.

Declare that you will not serve the spirit of poverty since you are blessed with every blessing in Christ, which includes finances.

Lesson 23

The first and most crucial way to break a spirit of poverty is to pay the first 10% of your income (before taxes since taxes benefit you). This act, when done in a desire to honor God as God, breaks the wrong view of wealth. It puts God first in the area of our finances.

Those who say they cannot afford to tithe are almost always those who try to pay the tithe after paying their bills instead of trusting God enough to tithe first.

Faith is worship. Tithing is worship, for it says of God: “He deserves the first place, and I will trust Him to meet my needs.”

Scripture Study: Read Matthew 23:23. Jesus reinforced the tithe when He corrected the Pharisees for their meticulous attention to the smallest details of tithing while neglecting God’s concern for other things such as justice, mercy, and faithfulness. *(5 minutes)*
Use your own words to express the point Jesus is making with these religious leaders.

Scripture Study: Read Malachi 3:8-12. *(10 minutes)*

Why would this Scripture prove to be the starting place in breaking a spirit of poverty?

Why would tithing be so important to God? _____

There are two very different ways to “test the Lord.” The positive way is seen in Malachi 3:10 and the negative way in Malachi 3:15. Explain the difference.

Prayer Time: *(15 – 30 minutes)*

Declare the Lord worthy of your first 10 %!

By faith in God’s promises, tell the Lord that you are humbly testing Him and expecting Him to open for you the windows of heaven, etc.

Declare His promise to rebuke the devourer of your finances.

Shout His faithfulness over every challenge you are facing.

Lesson 24

Teach your children to pay the first 10% of any finances they receive. Establish them on the path of prosperity. Teach them how to tithe in faith toward the Lord. Teach them that it is a high form of worship, and they will grow up seeing God as their source.

Teach your children about blessings and curses, and by all means convey to them that they are blessed by God and by you!

In order to teach others effectively, you will have to lead the way.

Scripture Study: Reread Malachi 3:8-12 slowly, letting it sink down into your soul.

(5 minutes)

Faith will rise up in some specific ways as you linger over these words of God.

What seems to be feeding your faith this morning as you search these verses?

Scripture Study: Scan Deuteronomy 28 and notice what the blessings and curses involve.

(10 minutes)

What are some of the blessings that mean something to you? _____

What are some of the curses you wish to avoid? _____

Prayer Time: *(15 – 30 minutes)*

Come to Jesus Christ and see that He was made a curse on your behalf so that you might inherit all the blessings in Him.

Ask the Holy Spirit to open your eyes to the blessings that God is providing you in Christ.

Ask God to bless you with finances this morning.

Declare the blessings of God over your children and your children's children.

Lesson 25

Incredible is the opportunity to actually invest in God's Kingdom and reap His harvest! Here the principle of sowing and reaping transforms the financial arena radically; for every dollar is a seed, and seeds multiply exponentially!

You have to go beyond the tithe in order to sow into God's Kingdom financially.

Those who understand how God works can begin to participate in the process of creating wealth through sowing financially with God. He can open doors such as (1) a new job, (2) a new idea, (3) a raise, (4) unexpected returns from an investment, (5) an inheritance, and (6) unusual favor that would open up new opportunities. Partnering with God will bring you into the adventure of a lifetime!

Scripture Study: First, let's examine the principle of sowing and reaping which is clearly placed in a financial setting. Read Galatians 6:6-10. *(10 minutes)*

Why would it be appropriate to say that sowing and reaping here is applied to finances?

What would prompt Paul to write Galatians 6:7? _____

What would sowing to the flesh as opposed to sowing to the spirit look like in regard to finances? _____

It is possible to sow and not see anything happen for some time. A person might make some wrong conclusions. Paul addresses this situation by saying:

In Galatians 6:10, notice that Paul calls your sowing financially into the Kingdom an opportunity. Why would he say that? _____

Scripture Study: Paul had no hesitation to speak of the great opportunity the Corinthians were being given to sow financially into God's Kingdom. It is amazing how powerfully this breaks the spirit of poverty and releases people into the spirit of prosperity!

Read 2 Corinthians 9:6-8. *(5 minutes)*

Is Paul including finances in his use of the word, "grace"? _____

Why would this be appropriate? _____

Prayer Time: *(15 – 30 minutes)*

Join God's adventure by praying His resources into places that will advance His Kingdom. By faith, receive God's generous supply for yourself.

Declare His faithfulness in all the places where you are being tested.
Hold 2 Corinthians 9:8 before the Lord in prayer and learn to receive from His mighty hand.

Lesson 26

Every act, every word, every attitude, every decision, every dollar is a seed just as much as a kernel of corn. And every seed has within it the ability to reproduce many more seeds of the same kind. This is simply a law of creation, and it is never violated.

This is a simple but profound law that enables those who apply it to prosper, whereas those with a spirit of poverty sow the wrong seeds, and still they hope to reap a good harvest. Disappointment then drives them deeper into the attitudes that cause poverty.

Interestingly, no one seems to dispute this law. Why, then, do not more people apply it in their everyday decisions? In the long run, prosperity is a choice.

Scripture Study: Examine this creation principle in Genesis 1:11-12. *(5 minutes)*

Finish this sentence: A seed reproduces after _____.

An example of foolishness would be to plant one type of seed and hope for _____.

If this is a law of creation, how might it apply to the creation of wealth?

Scripture Study: Jesus taught the principles of how the earth creates of itself in ways that defy understanding. Read with new interest Mark 4:24-29. *(10 minutes)*

Why would Jesus warn to “take care what you listen to”? _____

What is the profound meaning of His next warning in Mark 4:24-25? _____

The Kingdom of God is a supernatural realm; but it operates just as much by God’s laws as the laws that govern what we eat. In Mark 4:26-29, what is Jesus’ point?

Now, applying His teaching to the realm of Kingdom finances, we can say that when a seed is planted, it multiplies “by itself” whereas the farmer does not really know how it works. But it does work.

Prayer Time: *(15 – 30 minutes)*

Listen to the inner “voice” of the Spirit so that you can realize what seeds you are sowing.

Ask God for opportunities to invest with Him!

Raise your hands toward Him and adore Him!

Receive an infilling of the Spirit to equip you to plant the right seeds today.

Lesson 27

How many promises has God given you?

And what are you doing with them? The answer to this question can be seen in your life.

Difficulties are normal; but God promises to provide peace, joy, finances, favor, divine opportunities, and blessings of all kinds in the midst of demanding situations.

Promises need to be activated by hosting them in your heart and speaking them out loud with your mouth.

Scripture Study: 2 Corinthians 1:20 is an excellent verse to memorize, for it provides the basis for building your life upon the promises of God. *(5 minutes)*

Where does God validate His promises to you? _____

What is your part in activating His promises? _____

Scripture Study: Romans 10:6-10 outlines how to use God's promises in the way He intends. *(10 minutes)*

According to Romans 10:6-8, when you are operating by faith in Christ's righteousness, you speak in a certain way. What do you think characterizes how you speak when you are living by faith? _____

What role does your heart play in activating God's promises? _____

And what can you do to help this happen in your life? _____

What role does your tongue play in activating God's promises? _____

What changes would help you reap more of God's promises? _____

Prayer Time: *(15 – 30 minutes)*

Try praying 2 Corinthians 1:20 to the Lord.

Worship Him by adoring and drawing close.

Listen to Him.

Let the Holy Spirit quicken a promise to your heart.

Now confess His promise to you out loud.

Ask God to form new habits in you in regard to using His promises.

Lesson 28

James refers to your tongue as the rudder that sets the direction of your life. In order to break a spirit of poverty and come into the blessings of God, your tongue must be used to “steer” away from the ruin of poverty and into the blessings of prosperity.

Many of the symptoms of a spirit of poverty involve what you say, for out of the abundance of the heart, the mouth speaks.

Circumstances will often intimidate you and make you feel cornered. What you say at that moment will direct your life either into unbelief or into faith. This is why it can be said that you will choose life or death with your tongue.

Scripture Meditation and Memory: Read 2 Corinthians 1:20 slowly, over and over. Let this word find room to live inside your soul. *(5 minutes)*

Scripture Study: Read James 3:2-12. *(10 minutes)*

What is James’ evaluation of the potential of your tongue? _____

How can this understanding help you? _____

Since you know that God creates by using words, how does this affect your responsibility to properly use the gift of words? _____

In James 3:10, it says that your mouth may speak both blessing and cursing. What do you think happens when your mouth speaks what James calls, “cursing”?

Prayer Time: *(15 – 30 minutes)*

Pray through 1 John 1:7 with reference to your tongue.

Surrender your heart and your tongue to the Lord afresh.

Ask the Spirit of God to fill you this morning and to bring honor to God through what you speak today.

Take one of God’s promises and confess what God has promised.

Pray His provision into your day.

Lesson 29

You have probably had many dreams that did not originate from the Lord, and these have had to die. Surrendering them is an important step.

He wants to birth His dream in you. Perhaps you already have it or perhaps you will need to wait upon Him for it.

God's dream will activate faith toward Him, for you cannot bring it to pass by yourself. Your part is to believe and follow.

He has the provision stored up for you that is necessary to fulfill the dream from Him. You will need to cultivate the spirit of prosperity in order to go with Him into His future use of your life. (You should have your dream confirmed by your church family.)

Scripture Study: Contemplate Genesis 37:5-11 as to how God uses a dream. (15 minutes)
What role do you think this dream played in directing Joseph's life?

From your own experience, what are some possible dangers of mishandling a dream?

A dream needs to be submitted to somebody who is truly capable of judging the dream and who bears a measure of spiritual authority. Joseph did not have this opportunity. To whom can you submit your dream? _____

How long might it take to see the fulfillment of a dream from the Lord?

What might it take to fulfill a dream that God places in your heart? _____

Do you believe that God has stored up for you all that you will need in order to fulfill His dream? _____ Then what is your part in all this? _____

Prayer Time: (15 – 30 minutes)

Place your dreams at Jesus' feet.

By faith take Him up on His command/offer: "Follow Me, and I will make you fishers of men."

Worship God as the sole supplier of all that you need.

Thank God for breaking a spirit of poverty in your life.

Take your place in Christ and by faith receive His blessings.

Lesson 30

Christians do not pursue riches. They pursue God, His glory, and the fulfillment of His will upon the earth.

But God releases resources into the hands of those who are passionate for His Kingdom. He loves to bless. It is His nature. He loves to use people far more than they can imagine.

You are His steward. He places faith in your heart, and calls it, “your faith.” He places finances in your hand, and then He calls them, “your finances.”

Your dream is to be a blessing to others, and to do that you must see yourself as the Father’s steward.

Scripture Study: Read Luke 16:1-13. *(10 minutes)*

Why do you think Jesus told this parable? _____

Examine Luke 16:10. What does it mean for you to be faithful in a little thing? _____

Looking at Luke 16:11, what do you think Jesus meant by His desire to give you “the true riches”? _____

In Luke 16:13, what seems to be the danger of money? _____

What is wrong with loving money or loving what it will buy? _____

If you are God’s steward, how might it glorify Him for you to channel money into the furtherance of His Kingdom? _____

Scripture Study: God gave Abraham His dream in Genesis 12:1-4. *(5 minutes)*

What was Abram’s part in fulfilling this dream? _____

How do you think Abram needed to see himself in order to bring this dream to pass? _____

Why do you think God wanted to bless Abram and make his name great? _____

How would a spirit of poverty have prevented the fulfillment of this dream? _____

Prayer Time: *(15 – 30 minutes)*

Give God the worship of surrender this morning.

Lift your hands to Him and bless Him with your adoration!

Honor the Lord by waiting upon Him.

Pray for His Kingdom to come powerfully in your midst!

Ask Him to give revelation to your brothers and sisters so that together you might assist each other in fulfilling God's dreams.

Believe God's promises of financial blessing upon His children.