
5 Steps To Prosperity and Supernatural Debt Cancellation

Taken from the book “Wealth & Prosperity 4 Life”,

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Step 1. Understand that poverty, lack and debt is part of the curse of the law.

By now, you should know that *it is* the will of God that we live in wealth and prosperity as the scriptures confirm. Now I want to give you five practical steps which, when you understand and put into practice, will insure your freedom from poverty, lack and especially financial debt.

In order to be free from poverty and lack and get out of debt, we have to first come to the realization that poverty, lack and debt is a part of the curse of the law that is operating in the earth today. You might think that because you were the one who got yourself into debt that God won't help you get out. You may think *“how in the world did I run up \$20,000 or more on a credit card! That was so stupid. God surely won't help me because this was my fault.”* Wrong!

God's mercy covers every mistake we make and everything we say and do. The fact is that 99.9 percent of the problems we face in this life are a direct result of the choices we make and the things we say and do. We are constantly being pressured by the enemy who wants to trip us up and trap us into the bondage of everything under the curse of the law. God knows this and, if you do a search of the scriptures, you will find verse after verse after verse about God's willingness and plans to get us out of trouble.

Over 7,000 promises to choose from

There are over 7,000 promises to us in the Word of God. This means that no matter what problem, situation or circumstance you are facing today, financial or otherwise, there is a promise of God covers it that you can stand on, believe and receive, that will get you out. In fact, the Word tells us that we have already been freed from every bad thing that exists. That is why it says in Galatians 3:13 that “Christ has redeemed us from everything under the curse of the law”.

That is the glorious mercy of God. We don't deserve it and we can't earn it. That is why it is called “grace and mercy”. God's mercy means that *IDON'T get the judgment and punishment I do deserve* and that *I should get*.

God's Mercy also means that *IDO get the blessings and good things I don't deserve* and that *I shouldn't get!* (Lamentations 3:21-25)

Think of it this way: Would God deny Jesus anything? No. “But” you might say, “that’s because Jesus never sinned.” Exactly! Grace and Mercy is God treating us like we never sinned! Remember, God loves us just as much as He loved Jesus. (John 17:23)

The bondage of debt

These verses in Deuteronomy 28 and Proverbs 22 describe the bondage of debt that is a part of the curse:

Deuteronomy 28:29, 33, 38, 44, 48 AMP “²⁹ And you shall grope at noonday as the blind grope in darkness. And you shall not prosper in your ways; and you shall be only oppressed and robbed continually, and there shall be no one to save you;

³³ A nation which you have not known shall eat up the fruit of your land and of all your labors, and you shall be only oppressed and crushed continually.

³⁸ You shall carry much seed out into the field (**sowing financially—see Haggai 1:6 below*) and shall gather little in, for the locust shall consume it.

⁴⁴ He shall lend to you, but you shall not lend to him; he shall be the head, and you shall be the tail.

⁴⁸ Therefore you shall serve (*see Proverbs 22:7 below*) your enemies (creditors) whom the Lord shall send against you, in hunger and thirst, in nakedness and in want of all things; and he (your enemies) will put a yoke of iron upon your neck until he has destroyed you. (**my addition*)

Proverbs 22:7 KJ “The rich ruleth over the poor, and the borrower is *servant to the lender.

What the bondage of lack and debt will do to you

Deuteronomy 28:66 AMP “Your life shall hang in doubt before you; day and night you shall be worried, and have no assurance of your life.”

Haggai 1:6 AMP “You have sown much, but you have reaped little; you eat, but you do not have enough; you drink, but you do not have your fill; you clothe yourselves, but no one is warm; and he who earns wages has earned them to put them in a bag with holes in it”

Proverbs 10:15 KJ “The rich man’s wealth is his strong city; the destruction of the poor is their poverty.”

Remember, since we know God is not “the destroyer”, this verse tells us that He is not the author of, creator of, responsible for, nor has anything to do with poverty!

If the curse of poverty, lack and debt is working in your life, you can relate to what these verses are saying. You find yourself constantly wringing your hands, living from one paycheck to the next, wondering how you are going to pay all the bills every month.

You are baffled by the fact that even though you are giving money to the church, you never seem to reap like you should. Before you even get your paycheck, it's already gone, mostly from paying your creditors. You feel depressed, oppressed and hopeless and can't see a way out. Sounds pretty bleak doesn't it?

Yet, there are a vast number of people including a lot of Christians living this way—but they don't have to! The good news is:

Step 2. Through Jesus Christ, we have already been redeemed and set free from the curse of poverty, lack and debt.

Galatians 3:13-14 KJ 13 *Christ hath redeemed us from the curse of the law (of debt lack and poverty*)*, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree: ¹⁴ That the blessing of Abraham *might come on the Gentiles through Jesus Christ* (2 Corinth 8:9); that we might receive the promise of the Spirit through faith." (*my addition)

2 Corinthians 8:9 KJ "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 be rich.*"

Remember what we discovered in chapter 4 about the word "rich" that is used here? It is talking about "wealth, literally money, etc." And since we are Abrahams seed, then we are also heirs to the same promise that God gave Abraham.

Galatians 3:29 KJ "And if ye be Christ's, then are ye Abraham's seed, and heirs according to the promise."

And what did God's promise to Abraham include?

Genesis 12:2-3 KJ "And I will make of thee a great nation, *and I will bless thee*, and make thy name great; *and thou shalt be a blessing*: And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed."

Genesis 13:2 KJ "And Abraham was *very rich* in *cattle*, in *silver*, and in *gold.*"

Genesis 28:14 KJ "And thy seed shall be as the dust of the earth, and thou shalt spread abroad to the west, and to the east, and to the north, and to the south: and in thee and in thy seed shall all the families of the earth be blessed."

God blessed Abraham and all his seed in every way—in health (he and Sarah had a child at 99 and 90), family, protection and long life. And in addition, God made Abraham *very rich*—materially. By today's standards Abraham was a multi billionaire. And we are heirs to everything that God promised Abraham. But to have it, we have to believe it and receive it, and take it—by faith.

Being free from the curse means we should never have to borrow money

A part of being “redeemed from the curse” is that we should be so blessed by God and walking in the manifestation of financial wealth and prosperity to the point that we should never have to borrow.

Deuteronomy 15:6 & 28:12 KJ For the LORD thy God blesseth thee (*THE BLESSING*), as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee.

So if you find that you are in debt right now, don't beat yourself up over it. Simply start today and make it your goal, your prayer and your confession to get completely out of debt.

Romans 13:7-8 AMP “⁷Render to all men their dues. Pay taxes to whom taxes are due, revenue to whom revenue is due, respect to whom respect is due, and honor to whom honor is due.”

“⁸Keep out of debt and owe no man anything, except to love one another; for he who loves his neighbor, who practices loving others has fulfilled the Law relating to one's fellowmen, meeting all its requirements.”

But Frank, I so deep in debt, I just don't see any way I could possible get out.” Exactly. That is why we are talking about it now. The whole point of this chapter is to give you hope through step-by-step instructions from the Word of God on how to make your way out of debt. All you have to do is first make the commitment to get out of debt, and then follow these steps by faith and let God and His Word do the “heavy lifting”. Trust me, if you do your part, He will do His part.

For context, you should read v1-17 of Deuteronomy 8 first. God is talking here about financial wealth.

Deuteronomy 8:18 KJ “But thou shalt remember the Lord thy God: for it is He that giveth thee power to get wealth... (2Corinth. 8:9),

Why would God give us *the “power to get wealth”*? What did we learn was the purpose of wealth?

“...that he (God) may establish his covenant which he sware unto thy fathers, as it is this day.”

What covenant is this talking about? The one God made with Abraham in Genesis 12:2-3, 13:2, 28:14, which we just read. We are the seed of Abraham through Jesus Christ and therefore we are heirs of that same promise and covenant! (Galatians 3:16, 28-29)

That means because you are an heir to the benefits of the Covenant God made with Abraham, you are BLESSED, not cursed. If you are born-again, Christ has already redeemed you from the curse therefore you are BLESSED, not cursed. (Galatians 3:13).

The first part of Deuteronomy 28 gives us a pretty good picture of what it means to be blessed and what Jesus bought for us by redeeming us from the curse. Let's take a look at Deuteronomy 28: 1-14.

Deuteronomy 28:1-14 AMP “If you will listen diligently to the voice of the Lord your God, being watchful to do all His commandments which I command you this day, the Lord your God will set you high above all the nations of the earth.

² And all these *blessings* shall come upon you and overtake you if you heed the voice of the Lord your God.

³ *Blessed* shall you be in the city and blessed shall you be in the field.

⁴ *Blessed* shall be the fruit of your body and the fruit of your ground and the fruit of your beasts, the increase of your cattle and the young of your flock.

⁵ *Blessed* shall be your basket and your kneading trough.

⁶ *Blessed* shall you be when you come in and blessed shall you be when you go out.

⁷ The Lord shall cause your enemies who rise up against you to be defeated before your face; they shall come out against you one way and flee before you seven ways.

⁸ The Lord shall *command the Blessings upon you in your storehouse and in all that you undertake*. And He will bless you in the land which the Lord your God gives you.

⁹ The Lord will establish you as a people holy to Himself, as He has sworn to you, if you keep the commandments of the Lord your God and walk in His ways.

¹⁰ And all people of the earth shall see that you are called by the name, and in the presence of, the Lord, and they shall be afraid of you.

¹¹ And the Lord shall make you have a *surplus of prosperity*, through the fruit of your body, of your livestock, and of your ground, in the land which the Lord swore to your fathers to give you.

¹² The Lord shall open to you His good treasury, the heavens, to give the rain of your land in its season and to bless all the work of your hands; and you shall lend to many nations, but you shall not borrow.

¹³ And the Lord shall make you the head, and not the tail; and you shall be above only, and you shall not be beneath, if you heed the commandments of the Lord your God which I command you this day and are watchful to do them.”

What does all that mean?

Because, as a born-again believer, Jesus Christ has already freed you from everything under the curse and you are (now, present tense) blessed. Hebrews 11:1 says “Now faith...” Faith always calls things as they are now, not as they will be. Therefore, if you are born-again, your confession is that ALL your bills *are*

paid, ALL you needs *are* met, so now God can flow financial blessing through you so you can “*be*” a blessing to others in helping to pay *their* bills, and meet *their* needs, regardless of how much it is.

Like Abraham, we are “*blessed to be a blessing*”. But you can’t “*be*” a blessing if you are *not* blessed. If you are broke and in bondage to debt, you cannot be a blessing to anyone else! By faith, you are coming out!

Step 3. Believe God for supernatural debt cancellation

The idea of God supernaturally wiping out your debt is an idea that most Christians would scoff at—and understandably so. Most in this generation were raised that debt is a normal part of life. To be free from debt is a very foreign concept in our society—and in most Christian circles today.

When I first heard of this concept, I felt the same way. Yet, not only have I experienced it, but I have known others who have experienced it as well. But it wasn’t until I got into the Word of God and found out that *it is* the will of God to free us from the bondage of debt, but I also found actual examples of *supernatural debt cancellation* in the Bible.

The Romans 10:17 tells us that faith in any area comes by first “hearing and hearing by the Word of God”, so faith in the area of *supernatural debt cancellation* has to come the same way. Therefore, I am going to give you three scriptural examples of *supernatural debt cancellation* and my observations on each story.

Example A of supernatural debt cancellation: The widow with the jar of oil.

2 Kings 4:1-7 AMP 1 “Now the wife of a son of the prophets cried to Elisha, Your servant my husband is dead, and *you know* that your servant feared the Lord. But the creditor has come to take my two sons to be his slaves.”

2 “Elisha said to her, *What shall I do for you?*”

Think about this for a minute. This woman’s husband was a “*son of the prophets*” and Elisha’s servant in ministry, not a stranger. Elisha probably knew this man and his family very well, as is verified in v1. Don’t you think he also knew what their financial situation was and what she wanted? Of course he did.

Then why was he asking her what she wanted of him? The same reason Jesus asked *blind* Bartimaeus what he wanted in Mark 10:51. Elisha had to get faith out of this widow. He not only needed to get faith out of her but he needed for her to be specific in order to do it. This is a key to faith for us as well. God wants us to be specific in what we are believing and asking for from Him as well.

James 4:2-4 tells us that we “*have not, because we ask not.*”

1 John 5:14-15 also tells us that if we ask “anything” according to His will (which is His Word), He hears us. And if He hears us we know that we have whatever we ask Him for.

Elisha continues in verse 2:

“...Tell me, what have you of sale value in the house? She said, Your handmaid has nothing in the house except a jar of oil.”

Apparently, she thought that little “*jar of oil*” was “*nothing*”. She considered it of no value and as far as she was concerned, it certainly could not help her in her situation.

What do you have in “your house”?

Don’t ever underestimate the super natural power of God to take what little you have and multiply it supernaturally. I read recently about a woman in Atlanta who God said this same thing to while she was reading this story of the widow with the jar of oil in 2 Kings. She was in desperate financial need and the Lord said to her “*what do you have in your house?*” So, she started looking all over her house for something she had of value. When she went up into her attic, she found a table she had bought years earlier for \$10 at a yard sale. The Lord impressed her to take it down, clean it up and have it appraised. It turned out it was a Duncan Phyfe antique table that she sold at auction for \$250,000!

The point is that God can take what you have and make it much greater. Let me give you just one scriptural example of this concept: the loaves and fishes. This story is recorded in all four Gospels

Note: Most people do not realize that Jesus performed this particular miracle two separate times—in the same chapter. We know it is not a repeat of the same story, as it is in all four Gospels, because these two are both recorded by Matthew in the same book at two different locations. One is listed in Matthew 14:13-21 and it says He fed 5,000 with 5 loaves and 2 fish; and the other is listed in Matthew 15:3-38 and it says He fed 4,000 with 7 loaves and “a few” fish.

Let’s look at the story as recorded in the book of John.

The Jews were celebrating Passover and there was a multitude of people gathered to hear Jesus speak. There were 5,000 men, plus women and children. So we can estimate that there was probably over 100,000 people there that day. In wanting to feed them, the disciples turned to Jesus. Look at verse 6 and 9.

John 6:6 AMP “Philip answered Him, Two hundred pennies’ worth of bread is not enough that everyone may receive even a little.”

John 6:8-9 “Another of His disciples, Andrew, Simon Peter’s brother, said to Him, There is a little boy here, who has with him five barley loaves, and two small fish; but what are they among so many people?”

Can you hear the unbelief in their responses? “*Two hundred pennies’ worth of bread is not enough*” and “*but what is this small amount of food among so many?*”

There are so many in the body of Christ today who look at their present circumstances and what they *don't have* as a limit to what God can do. You can see why Jesus got frustrated with them as they witnessed all the acts of the miraculous He performed by faith and yet they still did not believe.

Like the woman with the jar of oil, they were looking at what they had, not at what Jesus could do with it. They were walking by sight, not by faith—which 2 Corinthians 5:7 instructs us *not* to do; and 2 Corinthians 4:18 tells us why—what is seen is temporary and subject to change; what is not seen is eternal. And this is what the woman with the little jar of oil thought.

Let's continue with our story of supernatural debt cancellation in 2 Kings:

3 “Then he (*Elisha*) said, (*to the widow*) Go around and borrow vessels from all your neighbors, *empty vessels—and not a few.*”

Why did he add “*and not a few*”? He knew that if she didn't elevate her faith, she wasn't going to get the miracle she needed—and neither will you. You must operate in faith. You will receive according to what *you* believe for and what *you act on.* Keep reading.

4 “And when you come in, shut the door upon you and your sons. Then pour out the oil you have into all those vessels, setting aside each one when it is full.”

Your miracle—it's all about choices

The widow had a choice to make at this point. Her success or failure depended solely on what choice *she* made—not Elisha. She had to choose whether or not to believe the man of God and then act on it.

Don't you think she knew how much oil was in that little jar? Of course she did. According to the scriptures, did she question him or argue with him? No. What did she do?

She obeyed him and did exactly as he instructed, *even though it probably made no sense to her natural mind.* She trusted her man of God and did not lean to her own understanding. (Proverbs 3:5-6) This tells us that at this point, she was operating by faith, not by sight.

5 “*So she went* from him and shut the door upon herself and her sons, who brought to her the vessels as she poured the oil.”

Whatever the prophet would have told her to do, she would have done it. She prospered *because she believed and then obeyed the prophet* even though what she was doing probably made no sense to her natural mind. Why did she prosper? Because she put “*feet to her faith*”. She acted on what she believed. 2 Chronicles 20:20 confirms this principle.

2 Chronicles 20:20 KJ “Believe in the Lord your God, so shall ye be established; *believe his prophets, (*and the Word of God) so shall ye prosper.*” (*my addition)

Send Judah first

I won't list the whole 20th chapter of 2 Chronicles here, but in this story, King Jehoshaphat and the children of Israel were facing a great multitude consisting of three different armies, seemingly insurmountable, that were coming to destroy them. Israel was outnumbered 3-to-1. The very first thing they did was seek the Lord by fasting and praying—a wise move on their part—something we all should pay close attention to.

In answer to their “fasting and praying” the Lord said “*fear not for the battle is not yours but God's*”. Then the Lord spoke to them to do something that seemed on the surface to be completely idiotic—He told them to go out to the battle field to meet their enemies, but put the *singers and worshipers in front* singing praises to God as they went, putting the soldiers and weapons behind them—and they obeyed Him. (*This is where we get the worship song “Send Judah first”. “Judah” means “praise”.*)

Remember when we discussed the most important thing to do in order to get miracles? Whatever Jesus tells you to do—don't question it, don't try to reason it out—just do it!

Where is the first place we see this same principal of being “led by the Spirit” in the New Testament? John 2:5—Jesus' first miracle. At the wedding of Canaan, they ran out of wine. Jesus mother told them “whatever he (Jesus) tells you to do—do it.” The result was a “water-to-wine” miracle. A miracle took place because they did exactly what Jesus told them to do without questioning it even though it made no sense to the natural mind. And that is exactly what King Jehosephat and the children of Israel did and boy, did they get a miracle.

Because of their obedience to God and His direction, when they began to sing and worship on the way to the battlefield, God caused the enemy to turn on themselves and kill each other. By the time they got to the battle field every one of the armies were dead. (v22-24). When God says “the battle is mine”, He means it.

As a result, the armies of the enemy were all dead *before* Israel ever set one foot on the battle field. All they had to do was collect the spoils. The Bible said those armies had so much wealth, riches, gold and precious jewels on them that it took the children of Israel three days to collect it all—supernatural wealth transfer.

Can you see in this story the importance of seeking, listening and then obeying what God tells you to do—even if it makes no sense to your natural mind?

According to James 2:27 “Faith without *works* is dead”. I don't care how much knowledge of God's Word you have, if you don't act on what you know, it is useless. And if you “don't know anything”, then I suggest you find out. It's not just what you know that wins the victory. It is what you actually do and say based on what you know that wins the victory!

Dead faith is faith with no action. Living faith is faith with action. In the Amplified translation of John 6:27-29, the disciples asked Jesus “What is our “work”? Look at His reply.

John 6: 27-29 “Stop toiling *and* doing *and* producing for the food that perishes *and* decomposes in the using, but strive *and* work *and* produce rather for the lasting food which endures continually

unto life eternal; the Son of Man will give (furnish) you that, for God the Father has authorized *and* certified Him *and* put His seal of endorsement upon Him.

²⁸ They then said, What are we to do, that we may habitually be working the works of God? What are we to do to carry out what God requires?”

²⁹ Jesus replied, This is the *work* (service) that God asks of you: that you believe in the One Whom He has sent, that you cleave to, trust, rely on, and have faith in His Messenger.”

(You may think that I have digressed, but I'm still in context with the story of the widow with the jar of oil and her miracle of supernatural debt cancellation.)

Like the widow with the jar of oil, you “*believe the Lord*” by doing whatever he tells you to do whether you understand it or not. If you want to be successful in every endeavor, be led by the Spirit in ALL that you do. Don't be led by what you can “see or feel”. That's why the scriptures tell us that “*obedience is better than sacrifice*”. (1 Samuel 15:22, Proverbs 21:3)

This is exactly what she did. She obeyed what the prophet told her to do, even though it made no sense to her natural mind. She believed what the prophet told her and she did it.

Let's get back to the woman with the jar of oil. We left her pouring the oil in the vessels that she and her sons had gathered. Look at verse 6:

6 “When the vessels were all full, she said to her son, bring me another vessel. And he said to her, there is not a one left. Then the oil stopped multiplying.”

Let me ask you: when did the oil stop multiplying? When all the vessels were full. What if she had only gotten two vessels to begin with? The oil would have stopped after she filled the two vessels and she would not have had enough to sell in order to pay the debt.

What if she went beyond her village and had brought home twice as many vessels as she did? Then the oil would not have stopped multiplying until every vessel was full.

God performed a supernatural miracle—why?—in order to cancel and pay off a debt!

Here is the point:

Per the Prophet's instructions, the amount of oil she wound up with that she could sell was completely and solely dependent on how much faith she exercised when she was gathering the vessels in obedience to what he instructed her to do.

How much she received was measured by her level of faith being led by the Spirit through the Prophet. Her blessing was according to her faith, not Elisha's, or even God's! Look at the result of her faith in verse 7.

7 “Then she came and told the man of God. He said, *Go, sell the oil* and pay your debt and you and your sons live on the rest.”

Again, *she* had to go sell it. It was up to her. Regardless of how much oil was in those pots, if she had not gone out and sold the oil like Elisha told her to do, the oil would have stayed in those pots and eventually would have gone bad and would have done her no good, even after all she did to get it.

Before we go on, look again at the last phrase of verse 7.

7 “...and you and your sons *live on the rest.*”

All she wanted was to pay off her debt and keep her sons. Because she obeyed the prophet, what she got was *more than enough*. Because she believed and acted on what the prophet said, she made so much money from the sale of that oil that she not only paid off her debt, but had enough for her and her sons to live indefinitely on what was left over! And that was “superabundantly” above all that she could ask or think. (Ephesians 3:20 AMP)

We serve the God of “more than enough”

Superabundantly. More than enough. Overflow. That is the nature and character of our God. And He demonstrates it over and over throughout His Word and is an example for us. Because God is love, He always wants us to have much more than we are asking for. Think about it. Do you want one of your children living in poverty or lack? Of course not.

Regardless of why or how they got into that situation, if you have the resources to help them, you would, right? Then why do people think that God wouldn't?

If we operate in faith, believe we receive it and obey what God tells us to do, like the widow with the jar of oil, we will always have “*exceeding, abundantly above all we ask or think*” (Eph. 3:20 AMP.)

Example B of supernatural debt cancellation: The man with the borrowed ax

Let's take a look at another story of supernatural debt cancellation. This story also involves Elisha, the Prophet. It is found in 2 Kings, chapter 6.

2 Kings 6:1-7 AMP “¹The sons of the prophets said to Elisha, Look now, the place where we live before you is too small for us. ²Let us go to the Jordan, and each man get there a house beam; and let us make us a place there where we may dwell. And he answered, Go. ³One said, be pleased to go with your servants. He (*Elisha*) answered, I will go. ⁴“So he (*Elisha*) went with them. And when they came to the Jordan, they cut down trees.”

The sons of the prophets needed to build a house. So they went as a group down to the Jordan to cut down trees for the beams they needed. They asked Elisha to go with them, which he did. Look at verse 5.

5 “But as one was felling his beam, the axhead fell into the water; and he cried, Alas, my master, for it was borrowed!”

If “*it was borrowed*”, what would that make the ax? A debt, right?. Look at what happened next in verse 6.

6 “The man of God said, Where did it fall? When shown the place, Elisha cut off a stick and threw it in there, and the iron floated.”

The KJ translation says the axhead “*did swim*”. Young’s Literal translation says that when Elisha cast the stick in the water that it “*caused the axhead to swim.*” Now let me ask you something. What does verse 6 say this axhead is made of? It is made of iron.

Any way you slice it, an axhead made of iron that swims like a fish is a supernatural miracle! And what was the purpose of this miracle— to cancel a debt! Keep reading.

7 “He (*Elisha*) said, Pick it up. And he put out his hand and (*he, the man—not Elisha*) took it.”

To possess that axhead, he had to reach out and take it—not Elisha! That iron axhead could have floated there all day long and if he didn’t reach out and take it, it would still be floating there today or until it rusted. The man had to “*receive it*” by reaching out and “*taking it*”!

We previously spent a great deal of time talking about the word “receive” from the New Testament. The word “receive” is not a “*passive*” word. You will remember that in the New Testament the Greek word for “receive” is the word “*lambano*” and it means “*to take*”. The majority of the times “receive” is used in the Old Testament it is the Hebrew word “*laqach*” which means “*to seize or lay hold of, to take*”.

Walking and living by faith is not “passive”

If you have paid attention to what I have been sharing in this book up until now, you will understand that walking and living by faith is not “*passive*”. Whatever we are believing for based on the promise of God’s Word, we have to believe we receive the power of God for it and take what we need and desire in every area of our lives. It takes strength to stand on God’s Word and believe and receive—especially when everything in the natural in your life says the complete opposite. As I say in my seminar “faith is simple—not always easy”.

That is why we need these examples of what faith and action will do. It builds us up and lets us know that no matter what we are facing, no matter how impossible it looks, anything can be overcome through the love of God and walking and living by faith in the Word of God.

Now, let’s look at one more example of supernatural debt cancellation from God’s Word.

Example C of supernatural debt cancellation: Taxes for Jesus and Peter

This story takes place in the New Testament and deals with taxes that are owed by Jesus and Peter. Let's look at the text in Matthew.

Matthew 17:24-27 AMP ²⁴When they arrived in Capernaum, the collectors of the half shekel (*gold coin**), the temple tax, went up to Peter and said, Does your Teacher not pay the half shekel?

²⁵He answered, Yes. And when he came home, Jesus spoke to him about it first, saying, What do you think, Simon? From whom do earthly rulers collect duties or tribute (*taxes**)—from their own sons? or from others not of their own family?

²⁶And when Peter said, From other people not of their own family, Jesus said to him, Then the sons are exempt. (**my addition*)

Let me point out that some would stop with verse 26 and say “*well, if I am a Christian, Jesus said I don't have to pay my taxes, right?*—Wrong! Keep reading.

Jesus answers this in verse 27 of Matthew 17, but He also addressed paying taxes in Luke 20:22-25.

Luke 20:22-25 AMP ²²Is it lawful for us to give tribute to Caesar (*pay taxes**) or not? ²³But He recognized *and* understood their cunning *and* unscrupulousness and said to them, ²⁴Show Me a denarius (a coin)! Whose image and inscription does it have? They answered, Caesar's.

²⁵He said to them, *Then render to Caesar the things that are Caesar's, and to God the things that are God's*

In other words, pay your tithes and offerings AND pay your taxes. Also, remember what Paul wrote in **Romans 13:7-8 AMP** which we read earlier?

Romans 13:7-8 AMP “Render to all men their dues. (**pay your bills*) Pay taxes to whom taxes are due, revenue to whom revenue is due, respect to whom respect is due, and honor to whom honor is due.” (**my addition*)

Let's continue with our story in Matthew 17. This is where Jesus addresses that we should pay our taxes, which is a debt. So how does He handle this debt?

²⁷*However, in order not to give offense and cause them to stumble, that is, to cause them to judge unfavorably and unjustly (because we are not paying the taxes*), go down to the sea and throw in a hook. Take the first fish that comes up, and when you open its mouth you will find there a shekel (gold coin). Take it and give it to them to pay the temple tax for Me and for yourself.* (**my addition*)

Once again, this is a supernatural miracle—why?—to cancel a debt!

Just as in our two other examples, note that Peter had to go fishing. Peter had to open the fish's mouth and Peter had to take out the gold coin. Jesus didn't do any of that for him. Peter did.

Likewise, we have to receive our blessing by taking it. The point is that if you obey God—and honor Him by putting Him first with your tithes and offerings—He will help you pay your taxes, as well as get you out of debt!

This is another example of supernatural debt cancellation! If God can put a gold coin in a fish's mouth in order to pay a debt, I wonder what he can do with your debt? Jesus said “according to your faith, be it unto you.” Matt.9:29

Do you see a pattern in these three stories?

Just like the women and the jar of oil; and just like the man and the iron ax head; and just like Peter and the gold coin in the fish's mouth—in order to have supernatural debt cancellation, or any other provision of God, we have to believe it, receive it and then act on it! It's not going to fall out of heaven on top of you.

I touched on this in a previous chapter, but it bears repeating. What we receive from God depends more on what we do, than what God does. Why? Because He has already ready, He has already done the work and supplied the provision.

But *we* have to put “feet to our faith”, and *we* have to be obedient, obey the Lord, and *we* have to walk in the love commandment at all times. Then, whatever He tells you to do—do it—and you will have it. Is it really that simple? Yes. We are the ones who make it complicated.

We have to realize that it is us who have the major part to play in the manifestation of any and all the provisions of God, whether healing, prosperity, supernatural debt cancelation or anything else we need or desire in our own lives. But if we sit back and wait for God to do something because of wrong thinking and “wrong traditions” we are going to be waiting a long time.

If that is what we are doing, then what we desire from God will never come to pass because God has already done everything He is ever going to do—through Jesus Christ! And to make things worse, when people believe they are waiting on God to “do something” and then it doesn't happen, they blame God.

James 2:17 AMP “So also faith, if it does not have *works, deeds and actions of obedience to back it up*, by itself is *destitute of power, inoperative, dead.*”

If God can make oil miraculously flow from a tiny bottle filling multiple vessels in order to cancel a debt and supply a lifetime of finances for a widow and her children;

And if God can cause an iron ax head to swim and float to the surface of a river in order to cancel the debt of a borrowed tool from a neighbor;

And if God can put a gold coin in the mouth of a fish to pay taxes that are owed; Don't you think He could do something with your debts?

Of course He could—but just like the people in these three examples of supernatural debt cancellation, if you want this to happen to you, then it will be according to your actions based on your faith which must be based on the Word of God!

Another great example of obedience bringing supernatural results is in 1 Kings 17:9-24 AMP. This is the story of Elisha, the widow and her son, her cruse of oil and barrel of meal AND the healing of her son who had died.

I won't take the time to go through it here, but I will tell you that it contains the same principles of faith as outlined in the three previous scriptural examples of supernatural debt cancellation. Take the time to go read it for yourself. It will encourage and uplift you.

Step 4. If you want to be forgiven of your debts, then you have to be a forgiver of debts—monetary or otherwise.

Walking in forgiveness, regardless of what anyone says or does to you, is a result of walking in the love commandment of God. In the Word, Jesus has a lot to say to us about love, forgiveness and how it affects our faith.

In Matthew 18, Peter asked Jesus how many times we are to forgive someone. Jesus gives him (and us) some very specific instructions about forgiveness in verses 21-22. Then He goes on to share a remarkable parable on forgiveness in verses 23-35. Let's look at the Amplified translation of these verses.

Matthew 18: 21-22 AMP Then Peter came up to Him and said, Lord, how many times may my brother sin against me and I forgive him and let it go? As many as up to seven times?

22 Jesus answered him, I tell you, not up to seven times, but seventy times seven!

If you do the math, that comes out to forgiving a person 490 times a day, or 20.4 times an hour! Of course none of us are awake for 24 hours a day. So, if you only count an average of 16 waking hours, it comes out to forgiving that person 30.6 times an hour—or about once every 2 minutes!

Therefore if the same person did the same thing to you once every two minutes, Jesus is saying “forgive them” every two minutes—which, if you read between the lines, means you would be forgiving that person all day long.

Now, few of us will ever encounter that level of someone hurting us that much or that often. The principle and point on forgiveness that Jesus was making is that we are to walk and live in forgiveness all the time.

Forgiveness is not a single act. We should live every day with the “mindset” and “attitude” of forgiveness. For us it should be a way of life. If you make a quality decision every morning when your feet first hit the floor that, no matter what anybody says or does to me today, I already choose to walk in love and forgiveness before it even happens.

Then, as you day goes on, you don't have to worry about making a decision to forgive someone—because you already have. Is it simple? Yes. Is it easy? No. Like any other area of faith, you must “practice”. But if you will continue to “choose” to walk in love and forgiveness every day, the time will come when it will be as natural as breathing. But it doesn't just happen overnight. It takes discipline, faith, and walking and living in the commandment of love and the Word of God.

Continuing in Matthew 18, let's look at the parable Jesus used to illustrate the principle of forgiveness in verses 23 - 35.

23 “Therefore the kingdom of heaven is like a human king who wished to settle accounts with his attendants.

24 When he began the accounting, one was brought to him who owed him 10,000 talents, about \$10,000,000.00.

25 And because he could not pay, his master ordered him to be sold, with his wife and his children and everything that he possessed, and payment to be made.

26 So the attendant fell on his knees, begging him, Have patience with me and I will pay you everything.

27 And his master's heart was moved with compassion, and he released him and forgave him, cancelling the debt.

Notice that the king forgave this man of a \$10 million dollar debt! This would certainly be considered “supernatural debt cancellation”. This is wonderful, but read what happened next.

28 But that same attendant, as he went out, found one of his fellow attendants who owed him a hundred denarii, about twenty dollars, and he caught him by the throat and said, Pay what you owe!

29 So his fellow attendant fell down and begged him earnestly, Give me time, and I will pay you all!

30 But he was unwilling, and he went out and had him put in prison till he should pay the debt.

31 When his fellow attendants saw what had happened, they were greatly distressed, and they went and told everything that had taken place to their master.

32 Then his master called him and said to him, You contemptible and wicked attendant! I forgave and cancelled all that great debt of yours because you begged me to.

33 And should you not have had pity and mercy on your fellow attendant, as I had pity and mercy on you?

34 And in wrath his master turned him over to the torturers (the jailers), till he should pay all that he owed.

35 So also My heavenly Father will deal with every one of you if you do not freely forgive your brother from your heart his offenses.

This is pretty clear, but let me put it in modern vernacular: You can't be "dogging" somebody out about \$5 they borrowed for lunch 6 months ago and then turn around and expect God to get you out of the \$50,000 debt you have. It just won't work.

When Jesus says here that we are to "freely forgive" our brother of "his offenses", He means all of them. He is not just talking about someone who owes you money, He is talking about walking and living in constant love and forgiveness for any "offenses" that anyone has committed against you. If you want to be "forgiven" by God of *your* debts, mistakes and offenses that *you* caused or committed, then *you* have to be willing to do the same for others. Go read Mark 11:25-26.

Unforgiveness will absolutely stop faith from working in your life

There are two things that will absolutely stop faith or the Word of God from working in your life. They are *fear* and *unforgiveness*.

I know we are talking here about *unforgiveness* and how it affects your prosperity, however *fear* is just as powerful and can affect you just as much in the area of prosperity as *unforgiveness* can. Because of that, I want to digress here and take a moment to talk about fear.

Fear is not an emotion—it is a spiritual force

Fear can paralyze you. It is one of the devil's strongest weapons. If he can get you to receive fear, you won't be able to operate in faith. That is why he tries to "rattle your cage" with things in the natural. But you cannot walk in fear and faith at the same time. That's why any time an angel appeared to someone in the scriptures, the first thing they said was "fear not".

Fear is not an emotion. Fear is a spiritual force. But because it is a spiritual force, it doesn't come to you from your "head" or your mind, it comes to you through your spirit, or more precisely, the spiritual center of your being—the heart of your spirit-man. Every one of you reading this right now knows exactly how fear "feels" and "where" you feel it.

Have you ever been a situation such as riding in a car and almost had a wreck, or been in a airplane that suddenly dropped because of turbulence? How did you react? You didn't "gasp" and grab your head. You "gasp" and grabbed the area between your chest and stomach, right? Why? It is because you "felt" it in the "core" of your "spirit-man" or "center" of your "spirit-being".

Fear is a very powerful spiritual force. Since Satan is the author of fear, it is always from him. Fear is never, ever from God.

2nd Timothy 1:7 KJ “For God has not given us the spirit of fear; but of power, and of love, and of a sound mind.”

2nd Timothy 1:7 AMP “For God did not give us a spirit of timidity (of cowardice, of craven and cringing and fawning fear), but He has given us a spirit of power and of love and of calm and well-balanced mind and discipline and self-control.

Mark 5:36 KJ “Fear not, only believe!”

Because fear is a “spiritual force”, you must deal with it by “spiritual weapons”—i.e. the “Sword of the Spirit” which is the Word of God. (Ephesians 6:17) Anytime fear tries to come upon you, you must “resist” it—and you “resist” it by speaking out against it by using the Word of God, and then telling it “NO”. It is that simple.

James 4:7 KJ “Submit yourselves therefore to God. Resist the devil (*in this case, fear), and he will flee from you.” (*my addition)

When you sense fear, the first thing that has to come out of your mouth is “*I will not fear! Fear, you get out!*” When you resist fear, fear leaves. It has no choice. Fear is faith in what the devil says. Fear will absolutely connect you to the thing you are afraid of. That is why you cannot entertain fear in your life for even a moment.

Now, let’s talk about unforgiveness.

Galatians 5:6 AMP “For if we are in Christ Jesus, neither circumcision nor uncircumcision counts for anything, *but only faith activated and energized and expressed and working through love.*”

Faith only works through love. Just like you can’t walk in faith and fear at the same time, neither can you walk in love and unforgiveness at the same time. Jesus said in Mark 11:26 that if you don’t forgive others, then you can’t receive forgiveness.

Forgiveness is not a “feeling”, it is a choice. You forgive by “choosing” to forgive, and it has nothing to do with how you feel. You might say “how can I forgive that person. You don’t know what they did to me.” I said that to God once. Do you know what His response to me was? “I know exactly what they did to you. And I could say the same thing about you. You didn’t deserve to be forgiven, but out of My love for you, I sent my Son to die so I could forgive you. Because I have forgiven you, what right do you have not to walk in love and forgive anyone else of anything? And if you refuse to forgive, your faith will never work!”

This happened many years ago, but what God went on to teach me through that situation is that whether the person who hurt you is right or wrong is completely irrelevant. Your anger and refusal to forgive doesn't affect the other person one bit—it only affects you. People hold onto resentment, anger and unforgiveness like they think it somehow affects or “punishes” the other person. The only one it affects, or punishes, and puts in bondage is the person harboring feelings of unforgiveness. .

I read a statement about unforgiveness recently that I think hits the nail squarely on the head:

“Holding on to anger, resentment and unforgiveness towards another person is like you drinking poison and expecting it to kill the other person.”

That is so right, but let me put it another way:

Forgiveness is never for the person who wronged you—it is always for you

Unforgiveness is not only bad for your financial health, it is also bad for your physical health. Anger, resentment or unforgiveness leads to bitterness and hardness of heart, which the Word says leads to sickness and disease. There are many scriptures especially in Proverbs that talk about bitterness causing “rottenness in your flesh and bones” (Proverbs 14:30 AMP) which is physical disease.

Medical science has confirmed that many diseases are brought on by the stress from carrying the burden of anger, resentment and unforgiveness towards another person or situation.

If you are reading this and you are not sure how to constantly walk in the commandment of love and forgiveness, let me share with you how God “trained” me to do this. When I asked God how I was supposed to do this same thing, He took me to 1 Corinthians 13:4-8 in the Amplified translation. He instructed me to read it out loud, but in the “first person”, replacing the word “love” with “I”, or “me” wherever appropriate and to read it out loud every day. I did it for the better part of a year.

Reading 1 Corinthians 13:4-8 in the first person over and over, out loud every day taught me what it meant to walk in love. But more importantly, it taught me to recognize when I wasn't walking in love.

Reading these verses in the first person caused me to develop an awareness of what love meant and also gave me something to compare it to. So whenever I did or said anything that was not love, I immediately knew it, from this passage of scripture, and could stop and repent and make it right. The more I “practiced” love, the less and less I had to stop and repent of doing or saying something dumb that was not love.

Am I perfect at walking in love? No. But I certainly have learned to stop and think about what I am about to do or say and whether or not it lines up with my love walk. Even today, I have to periodically go back to those verses in 1 Corinthians 13 and go over them again. I have also learned that it is so much easier to stop before you do or say something than to say or do it and then have to repent and “fix” it afterwards.

Walking in love and forgiveness in every area of your life is a key component in receiving the wealth and prosperity that God has already provided for you. God wants you free from poverty, lack and debt which are major strongholds that are a part of the curse.

And Satan, the enemy of your soul wants to use them to keep you in bondage all the days of your life so you can't be a blessing to anyone. Don't allow him to do that to you for one more second.

Step 5. You have to be a giver

There is just no way around it. According to the Word of God, if you want to live in the wealth, prosperity and freedom from debt that God desires for you, you will have to be a giver. It's not going to come any other way.

We touched a little bit on what it means to be a giver in "Chapter 1: What is Prosperity". But let's take a closer look at this simple, yet powerful and dynamic principle.

Giving and receiving

"Giving and receiving", which the Word of God also refers to as "sowing and reaping" or "seedtime and harvest", is a spiritual law and principle that God set in motion from the foundation of the world. And it will stay in operation as long as the earth remains.

Genesis 8:22 AMP "While the earth remains, seedtime and harvest, cold and heat, summer and winter, and day and night shall not cease."

In Mark 4:3-12, Jesus shares the parable of the "seed and the sower". In verses 14-20, Jesus explains to His disciples exactly what this parable means. Before He does, He says to them in verse 13 (paraphrased) "*If you don't understand this parable about the seed and the sower, how can you possibly understand any other parable?*"

Why did He say that? Because "sowing and reaping" is the *master law* on which everything in the natural and spiritual realms operate—including your faith—and it doesn't just pertain to "money". No matter what it is we are talking about, it came into being through the law of "sowing and reaping". For instance, the paper this book was written on can be traced from tree to seed and tree to seed all the way back to Genesis when God said "let there be...".

This is God's MO

God's words were the "seeds" He planted when He created everything. When God said "*let there be light*" and "*there was light*", He was operating the law of "sowing and reaping". He "sowed" the seed of "light" by His faith-filled, power-containing words before He ever saw it, and he "reaped" the harvest of "light".

In Genesis 3:3-29 it says ten times that “*God said....and it was so*”. In everything God created, He was operating in the spiritual law of “sowing and reaping”, seed-time and harvest”. Romans 4:17 confirms that this is how God operates when it says that “*even God, calleth those things which be not as though they were*”. This is also confirmed in Hebrews 11:3.

Hebrews 11: 3 KJ “Through faith we understand that the worlds were framed by the word of God, so that things which are seen were not made of things which do appear.”

We were created by God to operate exactly the same way. We learn by copying Him and doing this the same way He did. Look at Ephesians 5:1:

Ephesians 5:1 AMP “Therefore be imitators of God. copy Him *and* follow His example, as well-beloved children imitate their father.”

If you can understand and learn to operate by this principle of “sowing and reaping”, you can obtain every provision that belongs to you as a benefit of your salvation. You can successfully reap a harvest in any area of your life, whether for healing, prosperity, deliverance, favor, direction, wisdom, and even salvation.

And if we didn’t have the ability to “imitate” and “follow His example” of operating successfully in the principle of “seedtime and harvest”, then He wouldn’t instruct us in His Word to do so. Anything we are instructed to do in the Word of God we have the ability to do. Even if it seems impossible, if it is in God’s Word, that means we can do it.

The cardinal law in receiving is giving

Remember when we talked about how ridiculous it is to expect a wood stove to give you heat before you put in any wood? And how ignorant it would be for a farmer to say he was going to wait for a harvest before he planted any seed? No matter what you are talking about, you can’t have “receiving” without first “giving”. You can’t have a “harvest” without first “planting some seed”.

That is why it is so important to God that we learn this principle. In fact, in verse 7 of 2 Corinthians 9, God is pretty emphatic about how important giving, and our being a “giver”, is to Him—and not just any kind of “giver”. We spent quite a bit of time going over 2 Corinthians 9:6-10, but let’s look at verse 7 again.

2 Corinthians 9:7 AMP “Let each one give as he has made up his own mind and purposed in his heart, not reluctantly or sorrowfully or under compulsion (**free will*), for God loves. He takes pleasure in, prizes above other things, and is unwilling to abandon or to do without a cheerful, joyous, “prompt to do it” giver whose heart is in his giving.” (**my addition*)

Read that underlined section again. This verse makes it pretty clear how important it is for us to be committed, faithful, cheerful, joyful, prompt givers with the *right attitude*—giving is an act of free will. And once you understand how the process of “sowing and reaping” works, you too will become the kind of giver God desires.”

There are two areas of giving—tithing and offerings

The scriptures make a very clear distinction of the difference between “tithing” and “giving”. Tithing is the first step.

There are only two reasons people don’t tithe. The first is because of their ignorance of what the Word tells us about tithing. They just don’t know any better.

The second is because of pride and selfishness. People who don’t tithe say *“I worked hard and made this money. Why should I give any of it to God.”* Why? Because He is the one Who gave you life and allows you to wake up in the morning and take your next breath. He is the one who gave you the strength to go to work and make that money in the first place. I know these are strong words, but we must understand that God wants to bless you and He can’t if you, by an act of your own free will, don’t open the door to Him with your tithe. But it is your choice whether you do or don’t

I would never ask or pressure anyone to tithe. Nor would I judge anyone because they don’t. And that is *not* what I am doing here. I’m just sharing the Word with you about how to live in the prosperity the God desires for you. You have to tithe because *you* believe it is the Will of God for you in order to bless you. But you won’t have the faith to make that decision if you don’t know what the Word says. Remember, “faith comes by hearing and hearing by the Word of God.” (Romans 10:17)

Tithing is an act of worship.

It should flow out of a love for God and obedience to His Word. As 2 Corinthians 9:7 says we should give “not reluctantly or sorrowfully or under compulsion”. The KJ says “not grudgingly, or of necessity.” If that is your attitude in tithing, you are not going to reap any of the benefits of tithing.

I am a tither. But I do it, not because God requires it of me, but as an act of love and worship to Him. Because I acknowledge that He is my one and only source of supply (El-Shaddai). I worship Him by giving back that 10% of my income that already belongs to Him.

What do you call it when you take and keep something that belongs to someone else? Stealing, right? Go read chapter 3 of Malachi. The children of Israel were suffering all kinds of problems because they had turned away from Him. God is trying to get them to return to Him so He could return to them. Look at verse 7-9 in the Amplified translation.

Malachi 3:7-9 AMP “Even from the days of your fathers you have turned aside from My ordinances and have not kept them. Return to me, and I will return to you, says the Lord of Hosts.”

Notice the principle of “sowing and reaping” here. They have to first *return to God* (sowing), in order to get God to *return to them* (reaping). Continuing with verse 7:

”But you say, How shall we return?” ⁸ “Will a man rob or defraud God? Yet you rob and defraud Me. But you say, *In what way do we rob or defraud You? You have withheld your tithes and offerings.*” ⁹ You are *cursed with the curse*, for you are robbing Me, even this whole nation.”

It is pretty serious business when you are “robbing and defrauding” God. Let me also point out here that it is not God “cursing” them. God is a God of “blessing”, not “cursing”. By refusing to tithe and give offerings, they had opened the door to the curse. They, by their own choice (free will) have stepped out from under the covering of blessing and protection that obedience to God brings. And it is the same way with us today.

As in 2 Corinthians 9:7, these verses in Malachi 3 show us that God apparently feels very strongly about our giving. But why does God feel so strongly about this particular subject? Because He set up the system this way as the channel through which He could bless us. If we refuse to follow the pattern He set up, then His cannot bless us the way He desires to.

God does not need your money!

He is not trying to “take money *from you*”—He is trying to bless you by “getting money *to you*”. But it is vitally important that we understand that the only way God can bless us is if we are a “*cheerful, joyous, prompt to do it giver whose heart is in his giving*”. That is what opens the door for the wealth of financial blessing, as well as all other blessings, to flow into our lives.

Giving and sowing, whether it is our money, our talents, our time, etc. is the channel through which God can pour out His blessing upon us—and this includes financial prosperity and material wealth.

The spiritual principle of “sowing and reaping” works in every area of life, not just in the financial realm. In Luke 8, Jesus tells the parable of the seed and the sower. He is teaching about what happens when you sow seed in different types of ground. The seed can be perfect (1 Peter 1:23 says that the Word of God is ‘incorruptible’ seed). But the type of ground it is sown in will determine the type of harvest you get. For this parable, in verse 11 Jesus reveals that the Word of God is “seed” and in verse 12-15 He tells us that the different types of “ground” are the types of hearts in which the seed of the Word is sown, and the results.

By the same token, our words are “seeds”. Our actions are “seeds”. Everything we say and do, whether good or bad, are “seeds”. If we want a “good” harvest, then we have to plant “good” seeds. For instance, if we need healing then we need to “plant” seeds of healing.

How do you do that? You do that by finding someone else who is sick and go minister healing to them through prayer and speaking the Word of God on healing to them. And it works the same way for anything we need.

If we need grace, we need to “sow” grace”. If we need forgiveness, we need to “sow” forgiveness. So too, if we need money, we need to “sow” money. Remember, everything in this life operates by the principle of “seedtime and harvest”, “sowing and reaping”—everything.

And don't be fooled.

You will never reap something different from the “seeds” you sow. You can't sow hate and get love. You can't sow judgment and get mercy. You can't sow unforgiveness and resentment and receive forgiveness and mercy. Neither can you sow stinginess and receive prosperity. The Word of God confirms this.

Galatians 6:7 KJ “Be not deceived; God is not mocked: for whatsoever a man sows, that shall he also reap.”

Look at this verse in the Amplified translation:

Galatians 6:7 AMP “Do not be deceived and deluded and misled; God will not allow Himself to be sneered at, scorned, disdained, or mocked by mere pretensions or professions, or by His precepts being set aside. He inevitably deludes himself who attempts to delude God. For whatever a man sows, that and that only is what he will reap.”

Like it or not, the law of “sowing and reaping” is in operation all the time and in every part of human existence, spiritually and physically. That would mean that it also applies to the financial realm and the manifestation of the wealth, prosperity and supernatural debt cancellation that God has already provided for His people. But you will never have it unless you are willing to act on it by faith.

If you have read this book from the beginning, you should already have a pretty good understanding that in order to receiving anything from God, you must first find out what His Word says concerning what it is you want to receive—including your wealth, prosperity and debt freedom.

You will also know that in order for you to live in the manifestation of that wealth, prosperity and debt freedom that God has already provided for you, your first priority is to become a “*cheerful, joyful, prompt-to-do-it giver whose heart is in his giving*” as outlined in 2 Corinthians 9:7 which we just read. If you want a financial harvest, you have to be a financial “sower”—a giver.

Tithing and giving are not the same thing

There is a difference between our “tithing” and “giving”. A lot of Christians mistakenly think that they are the same thing, but they are not. Not knowing the difference could greatly affect the “harvest” of financial blessing you receive.

According to the scriptures, giving “*generously*” is never referring to “*tithing*”. Let me say that again. Any scripture that talks about “*giving generously*” or “*liberally*” or “*bountifully*” is never talking about “*tithing*”. It is always referring to “*offerings*” or “*alms*”, which is you giving “*over and above*” your tithe.

How do I know this? There are two reasons. The first reason is that the scriptures clearly tell us that the “*tithe*” does not belong to us and you can’t *give* away something that does not belong to you. The “*tithe*” belongs to God.

Leviticus 27:30 AMP “And *ALL the tithe* of the land, whether of the seed of the land, or of the fruit of the tree, *is the Lord’s: it is holy unto the Lord.*”

Leviticus 27:32 AMP “And *all the tithe* of the herd or of the flock, whatever passes under the herdsman’s staff, by means of which each tenth animal as it passes through a small door is selected and marked, *the tenth shall be holy to the Lord.*”

Malachi 3:10 AMP “Bring *all the tithes*, the whole tenth of your income, into the storehouse, that there may be food in My house, and prove Me now by it, says the Lord of hosts, if I will not open the windows of heaven for you and pour you out a blessing, that there shall not be room enough to receive it.”

When you think of it in the natural, this should not be difficult to understand. For example, let’s say your neighbor lends you his lawn mower. Do you then turn around and give *his* lawn mower, the lawn mower that *belongs to him*, to someone else? No. What do you do? You give it back to him.

You can’t give away something *you don’t own because it is not yours to give*. If you did, it would be the same as stealing, right? They put people in jail for that! And according to Malachi 3:8, not paying your tithes is the same as robbing God!

What does “robbing” mean? Stealing. And when you steal from God, you make the choice to put yourself smack in the middle of the curse. (v9) God doesn’t put you there. You put yourself there by the actions of your own free will. And if you want to get out from under the curse, you will have to choose to do so the very same way—free will.

These are not my words. I didn’t write Malachi 3. Go and read verses 6-12 in the Amplified translation. God identifies the problem and then tells them how to fix it (v10-11). And should *they choose* not to obey Him, He also tells them what the consequences will be.

The second reason we know that scriptures referring to “*generous*” or “*liberal*” or “*bountiful giving*” are not talking about “*tithes*” is because the word “*tithe*” means “*a tenth*”.

The word “*tithe*” used in the Old Testament is from the Hebrew word “*maasrah*”. The word “*tithe*” used in the New Testament is from the Greek word “*dekatoos*”. Both the Hebrew and Greek translation of the word “*tithe*” literally mean “*ten percent*”—period. Therefore it is not possible to “*tithe*” generously, liberally or bountifully. Let me explain.

You might think “*Because God has been so good to me this week and blessed me with extra money, I’m really going to bless Him by giving a 20% tithe on my financial blessing*”. No. If you do that, what you have done is give a tithe of 10% on your blessing and an offering of 10%.

Anything over 10% is an “*offering*” or an “*alm*”. Jesus refers to “*alms*” several times in Matthew chapter 6 and Luke chapters 11 and 12. Paul also mentions “*alms*” in Acts chapters 3, 9, 10 and 24.

Because many Christians don’t understand the difference between tithing and offerings, they go to church and rejoice and dance and shout because they put their “*tithe*” check in the offering plate. They believe that having done that, they are being “generous givers”. But remember, you cannot give something away that doesn’t belong to you. You are not a “generous giver” until you are giving over and above your tithe.

Now, there are great benefits to tithing as is outlined in Malachi 3:10. But the truth is that if you want to get to the level of wealth and prosperity which God desires for you and that 2 Corinthians 9:8-10 describes in detail—which I have been talking about throughout this entire book—your level of giving will have to get above your tithe.

Benefits of tithing

Let’s take a look at what the benefits of tithing are. Most Christians can quote Malachi 3:10 and 11, and think they are quoting the two most popular verses in the Bible concerning tithing. But verse 10 and verse 11 are talking about two different things. To confirm this, let’s look again at verse 8 of Malachi 3 in the Amplified translation.

Malachi 3:8 AMP “Will a man rob or defraud God? Yet you rob and defraud Me. But you say, In what way do we rob or defraud You? You have withheld your *tithes* ***and*** offerings.”

Most Christians are very non-chalant about it. But not paying your tithes is serious business. Apparently, according to this verse so is withholding your offerings. Read it again. God considers withholding your tithe as “robbing” or “defrauding” Him! Remember the example I used before concerning the neighbor’s lawn mower? When you take or keep something that doesn’t belong to you, isn’t that stealing? Are there consequences to stealing? I should say so. I don’t know about you, but I don’t want to be guilty of robbing or defrauding the Almighty.

But notice, God is not talking to them about withholding just their tithe *only*. He is talking about withholding their “*tithes* ***and*** offerings”. Therefore God Himself is making a distinction here between the two which means they are two different things and both important to Him, and important to our financial well being.

Now look at Malachi 3:10 again:

Malachi 3:10 AMP “Bring *all* the *tithes* (the *whole tenth of your income*) into the storehouse, that there may be food in My house.”

Let’s stop and look at the first part of this verse. I want to address a question that I am often asked about “tithing”, which is: “*Where do I pay my tithes?*” When asked that question, most people immediately assume that it is the local church where they are a member. I did that for most of my adult Christian life—until God showed something different.

Tithe where you are being spiritually fed

One day, I was meditating on this verse in Malachi and the line “Bring all the tithes into the storehouse, that there may be food in My house” jumped out at me. The Lord showed me that in the Old Testament, they brought “tithes” into their local temple, but it was more than just money. The verse says God instructed them to bring “all” their tithes into the “storehouse that there may be food in My house”.

Their tithe wasn't just money. It included money, as well as a “tithe” of their produce, grain, and other material goods. Wherever they had “increase”, they were to bring the tithe to the priests.

The reason they did this was to make sure the priests and their families were well fed, clothed, nourished and taken care of. They did this so the priests—their spiritual leaders—could in turn feed, strengthen and take care of the spiritual needs of the congregation by the anointed teaching and preaching of the Word of God, as well as care for the physical needs of the poor and needy who were a part of the church, as well as the community. This included the care and upkeep of the physical structure of the synagogue in which they were meeting.

God has never changed that. Churches today should be no different and should operate the same. Church members bring their tithe in order to physically feed and take care of the pastors and ministers, and the pastors and ministers in turn are equipped by God to spiritually feed and take care of the members of the church by the anointed teaching and preaching of God's Word. This includes the maintenance and expenses of the operation of the Church building.

I realized then that the place I was to pay my tithes is where I am being spiritually “fed”. Ideally, it should be the local church you are a member of. But for me at the time, the church I was going to was “dead as a doornail”. I was being “fed” more tradition and lifeless rituals and practices than I was the Word of God. But in the midst of that, God led me to seek out a place where I could be taught faith in the Word of God, which I did.

There I heard the uncompromising principles of faith based on the Word of God being taught and preached. And because of that, I was growing spiritually. I then realized that since that was the place I was being spiritually “fed”, that was where I began to pay my tithe.

Let me just say—and I can't emphasize this strongly enough—that if you find yourself in a church where you are not growing in your faith by what you are hearing; or you are not being fed spiritually; or the only reason you are going there is because generations of your family went there all their lives, then I strongly encourage you to begin to pray and seek God to lead you to a church where you will be spiritually fed. Your faith will never grow if you are not hearing faith in the Word of God taught and preached on a regular basis and that is not going to happen if you are in a “dead”, lifeless church. (Romans 10:17)

Now look at the rest of verse 10:

Malachi 3:10 AMP “...and prove Me now by it (*“it” what? *Bringing your tithes into the storehouse*), says the Lord of hosts...” (*my addition)

Malachi 3:10 is the only place in the entire Bible where God instructs us to “prove Him” and “test Him”. If anyone anywhere else in scripture were to challenge God by saying “*I need proof before I will obey you*”, everyone would step away from them because they were at risk of becoming a greasy spot.

When you really think about it, what God is saying here is very powerful. You’re learning to tithe is so important to opening the door for God to bless you that in essence, what God Almighty Himself is saying here where tithing is concerned is “*Go ahead. Test Me. Prove Me. I dare you! Come on and do this. Step out in faith and see what I will do!*” Wow!

So, what can we expect when we obey Him and tithe as He instructs us here in this verse? Read the rest of verse 10 in the Amplified translation:

Malachi 3:10 KJ “Bring all the tithes (the whole tenth of your income) into the storehouse, that there may be food in My house, and prove Me now by it, says the Lord of hosts, *if I will not open the windows of heaven for you and pour you out a blessing, that there shall not be room enough to receive it.*”

There you have it. The reason God is telling us to “*prove Him*” in this area is that if we will trust Him by tithing, He has promised that He will “*open the windows of heaven for you and pour you out a blessing that there shall not be room enough to receive it*”.

God will use anything to speak to you—even a glass of ice tea

Let me give you a visual image, albeit on a much smaller scale. One day, while I was pondering the implications of Malachi 3:10, I was having lunch at a local restaurant. The waitress had taken my order and was pouring me a glass of ice tea. Because she got distracted by another customer whom she knew, she was talking and pouring at the same time. She filled the glass but didn’t stop pouring.

What happens when you pour more tea in a glass than there is “room enough to receive” it? It *overflows* on to the table, right? That is exactly what happened that day. As I was sitting there staring at the overflowing tea, the Lord spoke to me and said “*this is the image you should get of what will happen in your life when you obey me with your tithe*”. When you read Malachi 3:10, God tells you that when you tithe, He is going to pour out upon you more blessing than you can contain. *Abundance. Overflow. Too much!*

And instead of trying to use a thimble to receive it, like most Christians do, by faith you need to take the biggest 18 wheeler container unit for God to fill up. Because as a tither, no matter what size container you bring to God, He will always fill it to overflowing. Remember the widow with the cruz of oil? Regardless of the number of vessels she may have brought, God would have made that oil continue to “overflow” until all the vessels were full. So, the measure of blessing you take away depends on where your faith is concerning the size container that you bring. Think about that.

So you see there are most definitely benefits to tithing. By tithing you have entered into a covenant with God that “opens the heavens” for an overflow of financial blessing—and God promises to protect all your material possessions from the “destroyer”. It’s a kind of “Holy Ghost insurance”, if you will.

Look at the first part of Malachi 3:11.

v11 *“And I will rebuke the devourer for your sakes and he shall not destroy the fruits of your ground, neither shall your vine drop its fruit before the time in the field, says the Lord of hosts.”*

As a part of the blessings of tithing, God has also promised that He will “*rebuke the devourer*” for you sake”. Who is the “devourer”? It is the thief, the enemy of your soul, Satan, who Jesus tells us in John 10:10, comes only but for to “steal, kill and destroy.” But as a tither, our “Holy Ghost insurance” covers everything we have.

For instance, I have known people who had brand new cars, but who were not tithers, and it seems their car was always in the shop. Conversely, I have known tithers who had not-so-new cars that kept on running and running no matter how many miles they put on it. Even if something happens, God can replace anything with something better or newer. No matter where you are right now in what you have, when you are a faithful tither you will continue to increase and move up to better and better.

The word “rebuke” that is used here means “*to hold back, keep down*” or “*stop—no more!*” As born-again believers, we have a responsibility resist the enemy on every front (James 4:17). But here, God Himself is saying that it is He who will rebuke the “devourer” from destroying our “stuff”.

And when you have been rebuked by God, honey, you have been rebuked! Therefore one of the great benefits of tithing is that God Himself promises to “rebuke” the devourer—telling him to “stop, no more” in destroying the “*fruits of your ground*”.

In other words, as a tither, those financial seeds that you sow into good ground over and above your tithes, are going to come up and produce a harvest—“some 30, some 60 and some a hundred fold”. And there is not one thing the devil can do to stop it!

Do we have to tithe or give above our tithe?

No. Neither do we have to pray. Or read the Word. Or go to church. God won’t *make* us do anything. We have to choose because He has given us all “free will”—and He will never override our free will.

Jesus said in John 14 that “*if you love me, keep my commandments.*” God’s instructions are always for our benefit. If we choose not to “keep them”, then it will cost us. Remember, you always will reap what you sow. And you can’t reap if you don’t first sow.

God doesn’t just want you to honor Him. He wants you to *want* to honor Him. It is a matter of the heart. He wants you to be a “cheerful, joyous, prompt to do it” giver as it says in 2 Corinthians 9:7.

What happens when we give above our tithe?

Look at verse 11 of Malachi 3 again.

v11 “*And I will rebuke the devourer for your sakes and he shall not destroy the fruits of your ground, neither shall your vine drop its fruit before the time in the field, says the Lord of hosts.*”

What is the “fruits of your ground”?

The remainder of verse 11 is not talking about tithing, but your giving over and above your tithe. How do we know this?

Notice in latter part of verse 11 He is using farming terminology. “*Fruits of your ground*” is referring to your “financial harvest!” In the natural, how does a farmer get a harvest? He has to first *sow* seed and then, in due season, he reaps.

God is talking about “sowing and reaping” here. Remember, sowing liberally, or abundantly or generously is NOT tithing. As we discussed, tithing is different from giving, but tithing will definitely affect the harvest from your giving (sowing) above your tithe—therefore don’t think tithing is NOT important! However, in v11, He is not talking about tithing.

In the Old and New Testament, God, through the writers, as well as Jesus, used a lot of farming terminology in parables and explanations of spiritual principles. That is because it is a subject that most of the people of that day could easily understand and relate to. Most of us in this day and age are not farmers by trade, but we understand enough that we can use the farming analogies to apply to our own lives.

In verse 11, “*fruits of your ground*” is referring to the financial harvest you will reap from the money you “plant” and “sow” into churches, ministries and the lives of other people over and above your tithes. It is important that I again stress to you the importance of being “led by the Spirit of God” for direction on who or where and when to plant or sow your financial seed. Jesus referred to this as giving “*for the gospel’s sake*”.

Look at what Jesus said in Matthew 6:19-21.

Matthew 6:19-21 KJ “Lay not up for yourselves treasures upon the earth, “where moth and rust doth corrupt, and where thieves break through and steal. But lay up for yourselves treasures in heaven where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where you treasure is, there will your heart be also.”

Let’s take a closer look at these verses.

First of all, who is Jesus talking about here when He says “*Lay up treasures in heaven?*” “For yourselves”—which means “us”. Jesus is giving us instructions on where to store or “lay up” our

“treasures”. He explains that if we store them here on the earth, meaning the “world system” of finances, (banks, stock market, etc.) then they are subject to being stolen or being destroyed.

Right where He says “*But lay up for yourselves treasures in heaven*” many people take their “spiritual pencil” and write in: “*where we can’t touch it until we get to heaven*”. That is tradition talking. It does not say that! And it doesn’t say that because we, as believers and tithers can draw on that “heavenly” account here in this life now!

Let’s define what Jesus is talking about when He uses the word “treasure(s)”. Most people read that as meaning “*spiritual treasures*”. (Note: *this is where being a “scriptorian” comes in real handy.*)

Actually, the word “*treasure(s)*” used here is from the Greek word “*thesauruas*” and it literally means “*a deposit; i.e. wealth*”. Like the word “*rich*”, everywhere in the New Testament where Jesus used the word “*treasure(s)*”, it is this same Greek word and means exactly the same thing. Don’t take my word for it. Go and look it up for yourself.

So then, if we are to “*lay up treasures in heaven*”, how do we do that? How do you “*make deposits*” into a “*heavenly account*”? You do it by giving money *over and above* you *tithe* into the “*gospel*”.

What does “giving into the gospel” mean?

Anytime you financially support the kingdom of God by giving to churches, ministries and individuals that are “good ground”; or obeying the Spirit of God by giving wherever He directs you to give, you are making “deposits” into your “heavenly account”. Jesus explains this in Matthew 19 and Mark 10 in the story of the rich young ruler.

I’m not going to take the time to dissect the entire story here. But I suggest that you go read the story of the rich young ruler in Matthew 19:16-29 and Mark 10:12-30.

One thing I will say is most Christians believe this story is telling us to “give away all we have to the poor and go follow Jesus”. No. No. A thousand times NO! First of all, if you believe that, then you should go out tomorrow and empty all your accounts, liquidate all your assets including you house, your car, your clothes, everything material thing you have and “go follow Jesus”. If you were to do that, how in the world could you “follow Jesus” because it takes money to be in any kind of ministry.

Secondly, Jesus loved this man (Mark 10:21). He was offering him a place on His ministry staff. But Jesus knew that his trust was in his possessions. Plus, Jesus wasn’t asking him to get rid of all his money and be poor, He was telling him to “transfer it” into the Kingdom of God. If the rich young ruler had done that, He would have received a “100 fold return” on everything he put into the “gospel”.(Mark 10:30)

But instead, Mark 10:22 says that upon hearing what Jesus told him to do that he was “*sad at that saying and went away grieved because he had great possessions.*” Why? Because that fact was that *he didn’t*

have “great possessions”, the possessions *had him*. There are many scriptures where God admonishes us not to trust in, covet or put your faith in riches. That doesn’t mean we aren’t supposed to have them, just not trust in them.

Let’s continue on with this story. In talking about money and giving above your tithes, Jesus went on to say in Matthew 19:29 and Mark 10:29-30 respectively, that when you give into the gospel, or “*for the gospel’s sake*” that you would receive a 100 fold return *in this life now*—not when you get to heaven! If we have to wait to enjoy this “100 fold return” of these “treasures” when we get to heaven, Jesus had a perfect opportunity to say that here--but He didn’t

You can start small and reap great benefits

If you are *not* yet tithing, then I encourage you to take a step of faith and begin. You can’t start giving “*above your tithe*” if you are not first tithing. That would be like getting the “cart before the horse”. Your journey to financial prosperity must begin with your tithing—and tithing faithfully.

If you *are* currently tithing faithfully, then I encourage you to start giving above your tithe by giving just a little above the tithe. You don’t have to start with a huge amount. It can be as little as a quarter. It is not important how much you start out giving above your tithe, what is important is that *you start giving something*. Then as God blesses you, you can start increasing the amount you give.

Where giving above your tithe is concerned, it is also important to pray and be led of the Spirit about where to give your offerings. Remember, you want to plant “good seed” into “good ground”. Remember the parable of the “seed and the sower”? Good seed sown in bad ground won’t produce the kind of harvest you desire.

When I first got hold of this revelation, I began by giving a dollar above my tithe because that is all I had. That was many years ago. I eventually got to the point where I was giving the same in offerings as I was paying in tithes. Then, I reached the point where I was giving three to four times more in offerings than I pay in tithes. In the last two years, I have given 30% in offerings over and above my 10% tithe.

I’m not bragging. I’m just sharing with you the faithfulness of God and what can be possible if you will step out and act by faith in the Word of God. And as God blesses you, you can do the same.

As you continue to be faithful in your tithing, God continues to multiply the rest. That is when you begin to sow and give money over and above your tithe for the purpose of blessing other people—that’s when you are *blessed to be a blessing*. And I don’t mind telling you that my goal is to eventually give 90% of my income to God and live on the other 10%.

You might say “*how can you live on just 10% of your income?*” I’ll tell you how. As I continue giving more and more of my income to God, He will continue to bless me more and more. If I continue to give this way, eventually 10% of my income will be vastly more than what my 90% was when I started—because you cannot out give God!

For example, if God blesses me according to my giving and my income reaches \$2 million dollars a year, I think I could manage to live on 10% of that. Couldn't you? Does that sound far-fetched and ridiculous to you? Jesus said in Matthew 9:29 "According to your faith, be it unto you!" He also said in Mark 9:23 "All things are possible to him who believes."

Where is your faith today? I believe. Do you?

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