

# THE SIX KEYS TO FINANCIAL SUCCESS!



BY  
SEAN HYMAN

# The Six Keys to Financial Success!

*by*  
Sean Hyman

Copyright 2011 Sean Hyman,  
All rights reserved.

Published in eBook format by eBookIt.com  
<http://www.eBookIt.com>

ISBN-13: 978-1-4566-0244-4

No part of this book may be reproduced in any form or by any electronic or mechanical means including information storage and retrieval systems, without permission in writing from the author. The only exception is by a reviewer, who may quote short excerpts in a review.

## **Dedication & Acknowledgements**

I'd like to dedicate this book to my dad, Randy Hyman. He always wanted me to write this book so that the world could benefit from these principles that he's seen change my financial life.

I finally got the book completed about a year after he passed on to heaven. But this book is to honor you, dad.

I also am writing this book for my kids. That way, one day when I join my dad in heaven, they can look back to the principles in this book and use it as a "financial guide" for their life. In that way, I can still be teaching them long after my days down here on Earth are finished.

While my kids have been growing up, they've seen the financial blessing come about in my life but up until now, they have been too young to comprehend how it all happened. Today they will have a record of it all.

I'd also like to recognize my wife Lisa. For without her support, I could have never gotten this book done.

And last but not least, I want to thank Andrew Packer who played a big role in helping me put all of this together for you.

## **Table of Contents**

Introduction

My Journey Began with Unanswered Questions

Principle #1: Pray for God's Favor and Blessing in Your Work.

Principle #2: Tithes & Offerings: 10% Plus Some, Not Just 10%

Principle #3: Save Money & Reduce Your Debts

Principle #4: Invest for Your Future

Principle #5: Philanthropy

Principle #6: Your Graduation Principle into the Fullest of God's Biblical Economy: Being the Lender & Not the Borrower

These Six Principles Lead You to God's Blessing.

Sean's Contact Information for Speaking Engagements:

## **Introduction**

Hi folks, this is Sean Hyman. I'm going to talk to you today about six keys that I found that have changed my life financially. They took me out of poverty and into an abundant life.

I found these truths in an ancient book called the Bible. However, this is not a sermon or a Christian thing. These really are principles that anybody can take old of and prosper from.

So somebody can be a Christian or not a Christian to implement these ideas. Just like how a farmer can plant a seed in the ground and a plant will spring up for him based on the principles of seedtime and harvest time.

Now with that said, I make no qualms about the fact that I am a Christian. I follow biblical values. But this isn't a church thing and I'm not your preacher. Rather, these are principles that I have dug up and found to be true in my quest for financial prosperity.

## My Journey Began with Unanswered Questions

My quest for financial prosperity really came about when I started to ask myself these questions: Have you ever wondered why you see Christians that are broke? It just seemed like it ought not to be, right?

Have you ever wondered why you see tithing and faithful church-attending Christians broke? That just seems like it ought not to be as well, correct?

It's really because they follow *some* of the counsel of God, but they haven't really learned to follow *all* of the financial counsel of God in His word.

I blame it on a few things (and I say *blame* loosely...because no individual person is to blame). But Christians don't know the Bible that well as a whole. And so they don't know all the things that are in there except what their pastor has taught them. Pastors sometimes only focus on a portion of it themselves.

Many pastors, as a matter of fact, sometimes are poor and not financially blessed because *they* don't enact all of these principles that you'll see that have been dug up from the word of God! This is not to belittle them. I used to be one of those broke preachers.

The key really is to follow *all* of the counsel of God on finances. And that's where my prosperity began. That's where my story really took a turn...when I uncovered and applied these six biblical principles to my personal finances.

Here's something to take into consideration: if you told your kid to take out the trash and go clean up his room and then help his mother with the laundry, and he just took out the trash, he wouldn't really be *fully* obedient, would he?

He wouldn't have the full blessing of the father as the child that did all three things that was asked of him. Basically, that's what happens with us as God's children.

It's not that people aren't doing some things right. A lot of people are getting some things right. Maybe they've given to a charity. Maybe they are helping somebody in need. Maybe they are helping their family. Maybe they are even giving a tithe, or an offering or—whatever! Maybe they're doing something right with money. I'm not saying they're not.

But they're not completely obedient, so there's partial disobedience there. We follow one or two biblical financial principles, but we're not really living "biblical economics" until we learn to implement them all.

So, I want to talk about the six financial principles of God in His word, about your money, and how to prosper financially. I'm not taking up an offering or anything of that sort, so you don't have anything to lose.

I'm just teaching you principles that have taught me. I just want to pass on the information. My calling, really, is that of a teacher. And when I get a revelation on something, the first thing I want to do is share that with other people.

Learn to pray over these principles. And learn to exercise your faith in these areas in these principles that I'm going to teach you.

If you feel that you have what the Bible calls "mustard seed" faith, that is, just the smallest inkling of faith, these principles will work for you.

That's really how I started off. I never considered myself a person of great faith, a mountain-moving faith type of guy. But I have seen those little mustard seeds and thought, "Well, I can have that much. It's just a little speck of faith." Well, that's all God ever really needs to work with.

The only thing he can't work with is total unbelief. Just that little speck of faith will do it. So keep that in mind when we go through these principles.

## **Principle #1: Pray for God's Favor and Blessing in Your Work.**

Principle number one is really a work principle, and that's where I want to start. It really goes so much further than just having a job or clocking-in and clocking-out.

The first thing is to pray for God's favor and blessing on your business or your position with your employer.

This is one thing that really helped me a lot in my early days. I work in the financial markets, and I would pray for favor with my CEO, CFO, direct manager, with my peers that I worked with on my teams, et cetera.

I would develop that into a routine on my way into work or as I laid down to bed or as I got up and started getting ready in the morning. In those quiet times I would ask God to grant me favor with my superiors.

This has worked really well for me over the years because I implored and requested God's blessing and favor upon my life. He's put His hand upon my life and, just in the last four years, quadrupled my income.

This is stuff that really does work. These principles are time-tested, tried-and-true, and they've really proven themselves out. They're not just a theory that I think makes for good stories. They're literally things that have taken me out of poverty in my late teens and 20's when I first went into adulthood and into a lot of blessing into my 40's.

So pray for God's favor and blessing.

You know, one thing that always stood out to me about the story of Joseph in the book of Genesis, is that he had the hand and favor of God on his life. Even unbelievers could see the hand and favor of blessing in Joseph's life, and they would start putting him in charge of things.

In other words, they were unbelievers, but they weren't stupid. They had eyeballs. And they could tell when one man seemed to be prospering with his duties over others. They were just good business people, just not necessarily believers. And they knew if they stuck Joseph in charge of things they wanted to get done that he would make it happen.

Joseph was the same in the best of times and in the worst of times. He consistently worked hard when he was a slave in a man's household and he did the same when he was falsely accused and placed in prison. He worked diligently there too and he basically became the head over the prison later on. How many of us would have stopped working diligently because of where we were (prison) or because we got little or no pay?



Later on he became second in command of Egypt and successfully led Egypt through a famine because of a dream that God had given him. God showed him how to make it through the famine even before the famine came about.

So Joseph is my hero. Everybody's got heroes in life, and some people choose Hollywood stars or rock stars. I don't do that. I'm not against any of those people. But to me, find the noblest person you can find, and make that person your blueprint and role model; someone you want to emulate yourself after.

Some people might say, "Well, of course that should be Jesus." Ultimately that's true. But when you find someone that had never been in heaven or had never been deity or never been at the right hand of God or God's son, just a regular guy who was born and died just like you and I did, like Joseph, that to me is inspiring.

So whoever inspires you doesn't have to be someone biblical. It can be some Godly mentors or someone like that that you know. But if someone is basically doing what you want to do and you're not there yet, if they seem ahead of you and further down the road than you are, then make those people the people you look up to in life and emulate.

The Bible says that if you hang around the wise, you'll become wise. If you hang around fools, you'll be destroyed. So get around wise people!

If you can't get around some wise people, if they seem out of reach, do what I did: There are some literal role models that I've had in my life who are big and famous. I wouldn't have been able to get into their presence.

So what did I do? I read their books, listened to their CDs and tapes, that sort of thing. I found that they rubbed off on me as I took upon their thinking.

God can bless you and the work of your hands. Here's proof. I like what Genesis 26:12 (NIV version) says:

*Isaac planted crops in that land and the same year reaped a hundredfold, because the LORD blessed him.*

The thing I like about the Bible is that a thing that God will do for one, he'll do for all. Somebody's just got to have that faith to step out there and do something.

Like my pastor Keith Craft of [Elevatelife.com](http://Elevatelife.com) says, "It's our job is to believe and it's God's job is to do the impossible. Between our believing and God doing the impossible, we've got to take some action.

What did Isaac do? He went out there in faith and he planted crops. And those crops reaped a hundredfold. So Isaac had a role to do; he had to plant crops. God wasn't going

to go out there and plant crops for him. God had a role to do after Isaac planted crops; God blessed the crops.

Notice that man had to act *first*, then God went into action.

So the guy who sits back on his couch and says, “Well, God bless me,” isn’t going by a biblical model.

The guy who says, “I’m just praying that you’ll send a check in the mail, God,” isn’t a biblical model either.

That’s not the way that biblical economics works. Biblical economics is simply appropriating money God’s way and working God’s way.

### **Become a Student of God’s Economics**

Maybe you’ve taken an economics class in college, and maybe you’ve learned how the U.S. economy works, how macroeconomics and local economics works.

I’ve done that myself through my jobs in the currency market, so that I can be in touch and in tune with what’s going on all over the globe and how it’s moving currencies all over the world...with what’s going on in politics and macroeconomics and that sort of thing.

But over and above that, I’ve learned that all those things are nice, but, there is a *higher* economic plane that you can work off of. And if you tap into it, it’ll bless you because it’s biblical economics. It doesn’t have anything to do with America, being an American, or any nationality. It has to do with being biblical.

If you’ll apply these principles, they’ll work in your life.

Genesis 39: <sup>1</sup> *Now Joseph had been taken down to Egypt. Potiphar, an Egyptian who was one of Pharaoh’s officials, the captain of the guard, bought him from the Ishmaelites who had taken him there.* <sup>2</sup> *The LORD was with Joseph so that he prospered...*

The Lord was with Joseph, see, and he prospered. You get God doing things in your life, you’re going to prosper.

Genesis 39 continued: *...and he lived in the house of his Egyptian master.* <sup>3</sup> *When his master saw that the LORD was with him and that the LORD gave him success in everything he did,* <sup>4</sup>

Do you know God wants to give you success in everything you do? If you'll implement these principles like Joseph did, you're going to have success in everything you do. Some of you might say, "Aw, that's farfetched, Sean, that can never happen for me."

It happened for Joseph, and what was the key there? Joseph was diligent and also learned how to get the Lord on his side. The Lord being *with him* blessed everything that he did.

Genesis 39 continued: *Joseph found favor in his eyes and became his attendant.*

Remember when I said to pray for favor? It's scriptural. There it is right there. Joseph found favor. So you need the favor of your employers. If you're a business owner you need the favor of your vendors, your customers, your potential client base, whatever it may be.

Pray for those people. Call in the future business. But exercise our faith by getting into this routine.

Then it says: *Potiphar put him in charge of his household, and he entrusted to his care everything he owned.*

How many of you would take a stranger that you don't know and you would have enough confidence in that stranger, that you just met, and entrust them with everything that you own? Your checkbook, your credit cards, your home, your car keys, your cars... how many of you would do that? Probably not many.

But, Joseph made such a profound impact upon Potiphar that it's literally what Potiphar did. Because the favor and the blessing of God was that evident upon Joseph's life.

So these are not just Bible stories—they're *blueprints* for us to follow. And if you'll see them like that and emulate and imitate what Joseph did, you'll start to see Joseph-like attributes in your own business and your own financial world.

Then we have verse 20. Potiphar's wife wanted to sleep with Joseph and he wouldn't, and he ran off and even had to come out of his coat that she had latched onto to get away from her.

Then she lied on him and said that that Joseph tried to rape her. And Potiphar, being an unwise man at that moment, of course believed his wife—you always want to believe your wife—anybody would, so he put him in prison.

So it sounds like Joseph just lost some ground, didn't he?

*Joseph's master took him and put him in prison, the place where the king's prisoners were confined. But while Joseph was there in the prison, <sup>21</sup> the LORD was with him...*

Isn't that amazing? You might be thinking, "How, if you have the Lord with you, do you get put in prison?" Whatever life tries to do to you, whatever circumstance you're put

into in that moment, just realize that the Lord can help you in the midst of that circumstance.

*...he showed him kindness and granted him favor in the eyes of the prison warden. <sup>22</sup>*

There it is again! He got favor from Potiphar, then later on got favor from the prison warden. If you've got God's favor, you can get the favor of anybody you need to. If it's the guy who heads the prison, the household, the wealthy man, the CEO of your company, whatever it may be.

*So the warden put Joseph in charge of all those held in the prison, and he was made responsible for all that was done there. <sup>23</sup>*

Again, he became the head over the prison. Now this is the second person—two different guys have the same outcome when they met Joseph and saw that the Lord was with him and blessed him and had favor. They literally entrusted everything to him. It's amazing.

*The warden paid no attention to anything under Joseph's care...*

How many would do that? You know you can trust this guy so much that you don't even have to pay attention to what's under his care. Do you work that diligently in your job? If your boss left for one month, three months, six months, or five years, would you work that diligently for your boss?

Would your workers work that diligently for you if you as a business owner? Do you care about your workers and pray for your workers so much that they see the genuine care so that they would want to work on your behalf that much? Think about these things.

It continues: *...because the LORD was with Joseph and gave him success in whatever he did.*

Do you want to learn how to prosper in any economic environment? Then you want to learn how to get the favor and blessing of God in your life. How do you do that? By being diligent in your work, and by implementing these principles that I'm talking to you about today.

### **The Golden Rule for Dealing with Those who Wrong You in Business**

I'm not going to get into this one too much, but if you've ever been wronged by someone in business...if you've ever had someone pull a switcheroo on you, or you do the right thing and they do you wrong in return... then read the story of Jacob and Laban in Genesis 30. Start at verse 25 and read to the end of that chapter.

Just read this from a business and financial point of view and think about it. For any of you who have been done in that way, you'll start to realize when you read this story that it does not matter what man does to you, it matters what you do in response.

In other words, if you will do your work unto God, man can do whatever he wants to you, but he can't keep you down. Ultimately God will bless you in that situation, and will bless you despite man, despite the switcheroos, despite the wrongdoing.

So read Jacob and Laban's story there in Genesis 30; it'll blow you away.

### **Put the Talents God Gave You to Use: Why You Should Love Your Work**

So the first part of principle number one is to pray for favor and blessing in your work. Next, find what you are passionate about.

A lot of people constantly have a resume out there because they hate their job. [Monster.com](http://Monster.com) once reported that around 40% of people always have a resume out there.

Why? It's because they hate what they do!

Why do they hate what they do? It's not necessarily because of a boss that they have, it's because they haven't found their passion. They're trying to put a round peg into a square hole.

You will thrive best when you do what you're passionate about. Here are some ways to find out what you're passionate about:

Look at life this way: if everyone made \$20 an hour... everyone: doctors, lawyers, trash men, plumbers, doesn't matter what the profession, something that you seem high on the scale or low on the scale, what would you be?

The reason why I put it that way is because it takes money out of a situation. Some people say, "Well, my son's going to be a doctor or a lawyer or a pharmacist." Why?

Not because they see those as gifts within their children, but because they are highly paid professions, and parents think they're doing a favor by trying to brainwash their children into being in one of those professions.

But what you should do is find what you're passionate about, and the money will flow after that, because you won't be a clock-watcher.

You won't just be punching in and doing your time—you'll be doing something with a skill that you have, something that you love to do, and you'll be one of the best at it. And, as you continue to hone that skill, you'll become much better at it than most of your peers.

Here's another way to find out what you're good at.

If you had unlimited time, money, and emotional support from your family, what would you do? That takes all the boundaries off of you, when you can think that way, doesn't it?

Stop right here and take the time to think this through.

If everybody made \$20 an hour, what would you be? If you had that unlimited time, money, and emotional support from your family, no financial limitations or anything at all, what would you be? What would you do?

There's another way to find out what you may be good at. You can take what's called a Life Languages survey. I took mine at a place called [www.elevatelife.com/](http://www.elevatelife.com/). It's through my church, but, again, I don't get any money from this. The cost is around \$40—but it's one of the best \$40 I've ever spent. You've probably spent more than that in the past year on other things that still didn't tell you anything about what you want to be.

If you take this survey it will tell you more about your personality and the way that you think and view things. But at the end of it, it also lists groups of professions that you may be good at.

When I took mine, it shared a lot of professions that I have been in and am currently in, and affirmed to me why I had such contentment in my work and why I love it so much.

But most people aren't in that situation. So I would say, spend the money and go see what your Life Languages are, so you can learn how you speak, and also what professions that would fit into.

I think you'll find that that's more than worth doing. Do it as a gift to yourself.

### **Higher Pay is a Result of How Many People are Blessed by Your Work.**

Here are some things that really determine your pay:

The more people you can effect with your job, the more you'll get paid. It's kind of a ripple effect. People who write books, newsletters, and have the big reach of the Internet, or manage a bunch of people or are over a bunch of people make more. The bigger and wider your scope, the more you're going to make.

So, in addition to honing your technical skills, which is your trade or service you provide, the job that you do...also get good with your "people skills". It's your people skills that are going to advance you up the ladder, whether it's just a senior employee position, or whether it takes you to management or upper management. The way you predominately advance to the highest levels of a company is through your people skills.

Learning how to treat others as you'd want to be treated, loving them unconditionally, and remembering what it was like when people were in your shoes...that's the key.

I'll give you a quick story:

When I went to work for Charles Schwab, I had never been a broker before. I was one of the few people they had ever hired without a bachelor's degree at that point in time—and yet it was a requirement. But an HR person took a chance and made an exception for me and hired me.

I got in by the skin of my teeth—and, I believe, by the favor of God.

So I started in the customer service department, and not too long after that became a broker. When I was a customer service person and I had to pass some calls to brokers because I wasn't licensed at the time. Sometimes they'd be very rude to me, and almost belittling.

I remember saying, "When I'm a stockbroker, I'm going to remember that. When customer service people pass me calls, I'm going to treat them great."

So that's exactly what I did when I became a stockbroker.

Later on, I had some good managers and some bad managers—predominately good. And I remember saying, "One day, when I become a manager over brokers, I'm going to be one of those good managers that remembered what it was like to be a stockbroker, and I'm going to treat them with respect, I'll help them further their careers, and do whatever I can do for them."

I became a manager. Oddly enough, I asked somebody one time, "How long does it take to get into management here?" And a lot of folks said, "Eight years, if you're really fast and really good and really sharp."

It happened for me in three years.

Why did that happen so fast?

A lot of it was due to the favor of God...a lot of that was also due to me honing my skills more diligently than my peers. (Sounds like I was implementing the "Joseph" business model huh? I was!)

But remember: God can be with you and God can give you success. There are many people that work hard and don't get those kind of breaks. The difference is "favor".

It's not the average thing for a man to rise from slavery and prison all the way into the second-in-command of the known world and be right under the Pharaoh and have his signet ring on your finger where anything you stamp becomes law.

You don't normally go from the bare-bones bottom, not having any rights, starting off as a slave and then ending up second-in-command.

What got Joseph there? Divine favor...and he didn't have to go the regular track with it taking forever either. God can fast-track you, if you have the character that can handle the pull along the way.

Your character always has to outgrow your money and your financial status. It always has to outgrow your position. If it does not, then the money or the position will get the best of you, you'll get the big head. You'll be cocky and arrogant, and it'll be your downfall.

That's why you've always got to be growing your heart, your mind, your character and maturing yourself, so that you always keep your perspective and you *never* lose sight of who gave you what you have in the first place, which is God.

### **A Strong Work Ethic and Regularly Developing Your Skill Set are the Keys to Getting Higher Pay**

Above, I talked to you about how many people you affect helps to determine your pay. Now here's another key.

The bigger the problem you solve for people determines your level of pay. A doctor solves one level of problem, and a trash man solves another level of problem. We need both in society, but virtually anybody can go and pick up trash.

It's not a skill you have to hone. It doesn't take a college degree. If you've got a couple of good arms and you can flip cans into a truck—or even these days, there are machines that can do that for you, you just have to know what button to push to do that. So if you can do that...anyone can be a trash man.

But you've got to hone skills, go through internships, and go through a lot of schooling to become a doctor. And that's partly why it pays so much. One, you solve a crucial problem that not everybody can't solve for themselves. Two, what it took to get that expertise is worth paying a lot for as well. Everyone wasn't willing to pay that kind of price and put in that kind of time for that level of education and expertise.

Don't look at a problem with thoughts like, "Oh my gosh, I can't believe this thing has come up," or, "I hate this stuff." Look at a problem as an opportunity, and when you solve it, think of it as a situation where there's a pot of gold at the end of the rainbow.



When you are a person that learns to solve problems for your manager, guess what? It's not going to be long before you're a manager yourself. If you're the kind of person who learns to solve problems for others, it's going to work you up the chain of command.

So learn to take on problems. Learn to see them as a game. Learn to see them as a challenge, a puzzle, a riddle to be solved. And if you can crack that code and solve it, you get a payday at the end of it.

And that may not always happen the first problem or two you solve. But if you make it a lifestyle, I assure you, it'll take you up the financial ladder in the corporate world.

### **Beyond Employment: Other Levels of Prosperity to Aspire and Work Toward**

Here's another way to think about "work".

Being an employee is one level of prosperity. That's where you work for someone, and you work in their system.

Being a sole proprietor is another level of prosperity. You work for yourself or you could say that you are the system. But in "being the system", if something happens to you, your system stops. If a dentist messes up his hands, his practice comes to a screeching halt!

Being a business owner is an even better level of prosperity. This is where others work for you, to provide part of your prosperity, and they implement your system.

Being an investor in a business is another great level of prosperity because you invest in another person's system, and benefit from your money working for you. They put in the hard work of coming up with the business plan and the unique products or services that make them good at what they do. They pound the pavement. They knock on the doors. They make the sales. As an investor, you're just benefiting from all of that hard work because of your financial backing.

So if you can get the money, invest in somebody's business. You're going to reap while they're doing the hard work, because you provided part of the money behind it. That's when it starts to get really awesome: as business owners and as investors.

Learn to think that way. Risk is a matter of mental attitude. For instance, some people say, "If you're in business, that's a risky venture."

Or if you're an investor you can lose your money. That's risky.

That's all true. And a lot of people will say, "If I just go and work for someone, that's not risky."

Well, it's a matter of perspective. We just went through a global credit crisis in 2008 and 2009 and people were being laid off by the thousands, and later on hundreds of thousands. That's a risky venture...being an employee. Your neck can get cut so fast and without much warning.

In fact, an employer can tell you that you have two weeks or one month or ask you to turn your keys in today.

That, to me, is one of the riskiest ventures, because you have no control over your tomorrow. Granted, your tomorrow seems safe because you're drawing a steady paycheck.

But it's not safe because your entire future there resides with what your manager thinks of you, with what your CEO thinks of you, the future plans of that business (if there's a merger or acquisition suddenly you might not be needed anymore, and you could go away like yesterday's trash).

It's a fine place to be to start out. But start thinking about working into becoming a business owner or an investor. Even if you're an employee, you can still have a side business. You can still invest in other people's businesses. You don't have to totally make that leap all at once.

But build up what I call a "Plan B." I have several streams of income, and I do that because of the times in which we live. If I have one or two of them were to disappear, the remaining sources of income is enough for me to keep afloat and keep my head above water. Learn to think in those terms.

### **There are No Shortcuts—How You Use Your Time is Essential to Your Success**

There are some more work-related scriptures, Proverbs 6:10-11 says, "A little sleep, a little slumber, a little folding of the hands to rest- and poverty will come on you like a thief and scarcity like an armed man.

So don't be afraid to work harder or longer hours than the typical American. Americans say work 8 hours a day. But 8 hours a day is enough to keep you a good, faithful employee. You're the hamster in the wheel.

Those that reach their full potential, usually at some phase in their life work longer hours than most Americans.

Don't be the average American that works 8 hours a day and watches 4 hours of TV a day. Take some of that TV time—the dead, brainless time that doesn't amount to anything—pour more into your work or to strategize about your financial future.

When I started to do this, and do different than the average American, I began to prosper. However, I was raised to be the average American and put in my 8 hours, put in my time, and then go do something “fun”.

But don't be like the average American. I'm not telling you to be a workaholic, believe me. Even though I work some long hours sometimes now, I always schedule weekly date nights with my wife, I always talk to her every evening. We go to church 2-3 times a week and are heavily involved serving into our church, and we have lots of weekend time with our kids.

And I guarantee you—I probably have as much quality time with my wife and kids as a lot of people do, even though I put in a few more hours. That's because I'm strategic about it, and I make sure that those times don't just pass.

Life isn't all about work. You've got to make sure to keep those priorities with God, church, your spouse and kids in there or else the work will all be in vain.

### **Be the Best in Your Niche**

Become one of the best at what you do. If you hone your skills, you'll stand before great men and command an unusually high salary.

What's the scripture for that? Proverbs 22:29:

*Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men.*

This is one of my favorite financial and business scriptures. This is what the average person—Christian or not—does not do. They don't take their skill and hone it. You need to hone it, sharpen it, read up, and do a lot more than what your employer requires of you.

Learn not only what's required for your job, learn what's required for the job above where you're at. Learn how to find out from your manager, coworkers, and other people in the industry that are better or further along than you what they're reading and listening to. Find their mentors. Study and you will never regret it.

I have no college education. I went to Louisiana Tech for about a year and a trimester and made poor grades. You could say, if that counts, then I have some college experience. But I have no Bachelor's degree. I have no Associate's degree. I have a two-year Bible School degree.

But that's it. How does somebody go from poverty to making hundreds of thousands of dollars per year? How does that happen when you don't have a degree?

Do you see a man skilled in his work? I taught myself. I spent many hours reading books, honing my skills, finding mentors and asking them a lot of questions.

Do you know why kids learn so fast and adults don't? Kids are constantly asking why. Why's this? Why's that? Why's this this way? Why's that that way?

They are constantly gathering information. Why? What? Why? Where? How? Who?

We stop doing that when we get older. And we need to go back to that. That's why the Bible says to become like a child. Go back to that simplicity. Go back to asking more questions. There are no stupid questions. Asking questions gives you answers and when you have answers, you are more enlightened than you were before and there is nothing stupid about that.

Don't be scared to ask people above you at work how to get stuff done, or ask them their opinions on things. Most people love to give their opinions. And most people would love to have people ask them what they think about stuff. So it really doesn't take a lot to get a lot of free information out of people.

You can either take the advice or leave it, but a lot of times it's good, and it's helped get a person to where they're at.

*Do you see a man skilled at his work? He will serve before kings.*

I have gotten to meet a lot of really neat people. People from Parliament in the U.K., people like Steve Forbes, Wayne Allen Root, vice-presidential candidate of the libertarian party (I'm not a libertarian, but it's still a high-ranking politician), and Dick Morris, a big political commentator.

There are many different people that I've gotten to meet in life that normally somebody of my education level wouldn't be able to get around to meet.

Why am I able to get near people like that and rub elbows and be amongst people like that?

*Do you see a man skilled at his work? He will serve before kings.*

Kings can be these type of people that I've mentioned. Kings can be CEO's, CFO's. Kings can be your managers; anybody that's above you and over you in life. Those are the kings in America.

Put these business principles to work first in your life...in business and employment and you'll have God bless the work of your hands. It will literally take you to the top. It's happening for me, and I know it'll happen for you as well.

Deuteronomy 28:12: *The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands.*

Ask God to bless the work on your hands. That's scriptural. And be sure your hands are working. Remember He only blesses what you're doing. If you're sitting back and not working, He's not blessing idleness.

You can be a Christian. You can be a tither. You can be a church goer. You can be serving in your church. You can be doing whatever you think...but without the blessing of God, it's not going to happen. Let there be work in your hands and ask God to bless that...and He will.

I love this scripture (Deut 28:12 continued): *You will lend to many nations but will borrow from none.*

That's the ultimate goal. When you have done all of these principles, that's where you're going to be. This is something that's coming true in my own life. It's something that (at one time) I never thought I would have had happen to me.

It's where you are free of all your debts, and where you can turn around and help other people. You're going to be the bank. That's big thinking. That's spiritual thinking; that's Biblical economics. You start implementing these principles and, eventually, over time (it's not something that's going to start happening tomorrow), you become the bank.

Deut 28:13: *The LORD will make you the head, not the tail. If you pay attention to the commands of the LORD your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom.*

Isn't that were you'd like to be in your business and your finances? Always at the top, and never at the bottom?

Deut 28:14: *Do not turn aside from any of the commands I give you today, to the right or to the left, following other gods and serving them.*

Don't get distracted. Don't lose your focus. Don't get caught up in the mentality of, "Oh, I've got to have this," or, "I've got to have that." False gods can be anything, material or otherwise.

Keep focused on God and his commands. Because if you won't turn aside from *any* of them, that is to say, keep *all* of them, He's going to take you to the top. And you'll always be at the top, and never on the bottom.

Man, is that encouraging or what?

**God's Economics Apply to All; Use all the Talents God Gave You**

Now, a lot of times people will ask if this applies to women as well. If you read Proverbs 31:15- end, you'll see the model for a woman. She's a virtuous woman. It's probably the best scriptural example of a Godly woman. She's helping the needy, and she works hard and long.

She is a businessperson that "bought a field." So she's involved in real estate... she can wheel and deal! She can be involved in other business transactions.

She makes sure her trading is profitable. She knows how to balance the books, how to turn a profit, she knows how to make the money. She knows how to cut expenses and elongate earnings and profits. Her hands aren't idle. This is not a lazy person.

So women can work. Women can be diligent. A lot of times you will find that women can be better at their work than men. Why? Because they're so detail-oriented. They can take in so many facets at once, whereas men tend to hone in on one or two things and tend to not be so multi-faceted.

I used to do this with my youth group when I was a youth pastor: I'd take all the guys and girls into a room. I'd bring the guys in first, give them four or five seconds to look at the room and then leave. I'd do the same with the girls.

I'd put them in separate rooms. Then I'd ask the guys what they saw in the room. "Oh, the ceiling. Walls. Carpet. Chairs", etc.

I'd go to the other room and ask the girls what they saw in the room. "Oh, the wallpaper was this..." and they'd describe it in intricate detail. Same with the chairs, knowing the coloring and style and so on. They'd be able to describe the pattern and details on the carpet.

The girls developed a very detailed picture. And all they had was the same four or five seconds that the guys had!

The point is, as a woman, you can take that advantage and hone that skill and really rise to the top of your profession, because of that gift that God has given you.

*Deuteronomy 8:18: The confirmation of your covenant with God is shown through wealth.*

He gives us the power to get wealth to establish His covenant. So why does he give us the wealth? To establish his covenant.

I'm a big giver at my church, far more than my tithes and offerings. I make no qualms about that. Why do I do that? The giver of my wealth, the one that gave it to me is God.

Sure, I spend some of my money on myself. I have toys and nice things. I have my muscle cars, I've got toys and I love it. But who gave me that wealth? Who entrusted me to steward that wealth? And who do I need to give back to for giving that wealth? I need to give back to God because he gave it to me.

So get these work principles engrained in you. Write them down.

It's not just looking around locally and seeing who's hiring.

Think about what you're good at. Think about what you're passionate about. Think about how to hone those skills and implement these attributes from the Biblical examples, like Joseph.

## **Principle #2: Tithes & Offerings: 10% Plus Some, Not Just 10%**

I'm not going to spend much time on this, because if you've been to church, you've heard about tithes and offerings. This is where you give 10% of your income to a church, and then offerings over and above that.

Why does God have us do that? The Bible says God owns the cattle on a thousand hills. He owns it *all*. The Bible also says the Earth is the Lord's and the fullness thereof. The gold, the silver, everything in it is His.

So why does He have us give tithes and offerings then? Well, it shows priority in our life. Do you esteem God? Do you esteem Godly values? Do you esteem the things that He implements in His word? Does that have a place in your life and in your heart?

If it does, it shows up in your money. You could look at my checkbook or on my bank statement and you could find out what I value. You know how to do that? Look at what I spend money on. Look at how much money I spend on certain things. You'll find out what I value the most really quickly.

The nice thing is, God could have said, "Give me half of everything you make," or, "Give me 90% of everything you make." But he doesn't.

It says give me 10% of what you make, plus an offering.

I tell you, if God empowers me and blesses me and blesses the work I do with his favor to make \$10, how hard is it to give him a buck back in a tithe of \$1 and an offering? It really isn't at all.

Some people say, "Well, if I made a lot of money, I would give God 10% or whatever." But that's not true at all.

If you don't give when it feels like it hurts, if you don't give the little amounts, you won't give when it's big. It's just who we are. It's just human nature.

Before I got married to my wife, Lisa, one of the most important things on my heart was when I said to her, "Before we get married, I have to get the answer to one question: It is in my heart to be a big giver to the Kingdom of God. I believe God is going to bless me to where one day I will be able to give enough to churches as some people make in a year."

That was what was in my heart. I was dirt broke, poor, probably making \$15,000-\$16,000 per year at the time. I had no idea how it would happen.

About 8 or 9 years later, that happened for the first time, where my annual giving was well over what the average person makes in a year.



That was a dream that was in my heart that was fulfilled. But I had to make sure that my spouse was on board with me doing that beforehand.

How did I get to making hundreds of thousands of dollars a year? I was a big giver. God blesses big givers.

You hear, “You reap what you sow,” and, “The hole that you give through is the hole that you get back through.” All that stuff really is true. It’s not the greed of a preacher.

That’s something that you need to do. Mal. 3:8-12 and Leviticus 27:30-32 are scriptural examples of the tithing principle for those of you who’ve never seen them. Give God the first dollar out of every ten dollars, plus an offering and see if your financial situation doesn’t start to change over time. But remember...implement all of these principles. Not solely just this one.

### **Principle #3: Save Money & Reduce Your Debts**

I know this sounds funny, but this is something that Christians don't do—and Americans don't do. We're spendaholics. We've got to have the latest flashy version of everything.

Save in the boom times, save in the good times, for the recessions to come.

In the business cycle and economic cycle, there's always boom times and always bust times. There are always good times of fruitful high employment and high salaries, and there are *always* recessions.

You may say, "That is negative, Sean," or in certain circles, "That's a negative confession."

Call it what you want. But from the beginning of time there have always been boom times and bust times.

Bust times have always taken a lot of the excesses of the boom times out. It's just part of the economic/business cycle.

Joseph is a great example. God told Joseph that there would be 7 years of good times followed by 7 years of famine.

How do you solve this? God gave the dream and the answer to solve this: Store up 20% of the grain in the 7 good years, and it'll last through the 7 years of famine.

Can you imagine a 7-year recession? We're crying the blues if a recession lasts a year or two in America. What if it lasted 7 years? Could you make it?

Let me tell you this: You could make it, if you learned to save 20% of your income (and maybe you can't make that happen at first). But learn to save something out of every dollar that comes in. Put it on auto-pilot. Have it electronically transferred from your checking to savings account when you get paid, or on a certain date or time of the month.

Sell-off things. Pay down debt, etc. to where you can eventually save back 20% of your income. It was God's answer to Egypt in how to avoid a 7 year famine. It's God's answer today in how to make it through every recession.

If you will do that, that dream will come true for you as well. Again, this was a literal thing that happened in Egypt. This can be something that takes you through a famine in your own finances.

This is a scriptural principle that is one of these blueprints that, if you implement, you will have no lack.

I got my finances built up to where if every tire blew out on every car I have (and I've got three), if my hot water heater and refrigerator also broke on the same day, I can pay for them all and get back up and running in no time. It wouldn't affect my day-to-day living.

That's a great, stress-free way to live. Do you want to tone down the fights in your marriage? Remove the "money stress". It's one of the best things you can ever do for your marriage.

A spouse doesn't need every shiny thing out there, what they need is security. And if you can provide that financial security, you'll find that you don't fight about money. If you can take out of the "money fights", you can take out a lot of money stress and relationship stress out of your life. Now is that worth it? If you question it...just ask your spouse. Ha-ha!

My wife and I don't fight about money, and that's because I've purposefully instituted things that have brought us prosperity— namely these principles that I'm teaching you today.

Genesis 41:33 through the end of that chapter covers the story of Joseph getting through the famine through the dream that God gave him.

### **Build a Storehouse: Why Saving Is the Important First Step**

Start saving up money. It will get you through the droughts, the recessions in life. You won't have recessions anymore.

Proverbs 6:6-8:

*Look to the ant... who has no commander (boss to make him do right), yet he stores up in the summer (good months) for the winter to come (lean months).*

Again, God gives us the model for prospering steadily: Save and store up. This is why Christians always need financial miracles.

It isn't God's best for you to need a financial miracle. He'll sometimes grant them; I'm not saying that he won't. But God's best for you is that you steward things so well that you get to the point where you won't need a financial miracle.

How do you do that? Save money. You might say, "I don't make enough to save money!"

Cut out some excess spending. I don't care if you have to cut your cable or Starbucks. I don't care if you have to start a paper route or deliver pizzas. Get to the point where you either take an extra job or cut expenses to save money. Sometimes it comes down to a matter of how badly you want to implement Biblical principles. At first, it will inconvenience you...but in the end, it will bless you.

If you have excuses, your heart isn't there to receive the seed of this principle. It's hard, fallow ground. Excuses are for the immature and lazy. Don't be that.

But if you're willing to do anything and everything that it takes to implement all six of these principles, you're going to find that your financial future changes.

Look to the ant! God has us look at this little, itty-bitty thing. How hard is it to get rid of ants?

I live in Texas and I can't get rid of 'em. You can work to move them out of your yard, to wherever else they want to go, but you can't destroy them or get rid of them permanently.

You might be able to kill a few of them here and there, but they just keep going. Why is it that they have this diligence and stick-to-it-ive-ness?

They don't have a commander; they don't have a boss telling them to do right. But they store up in the summer for the winter. It doesn't matter how harsh that winter gets; they will come back up out of the ground after winter and they're just fine.

It doesn't matter if it's the worst, hardest, coldest winter out there. It didn't hurt the ant. You know why? They prepared in the summer, all summer, storing up and storing up.

When you're making those big fat checks, those big fat commissions, those big fat bonuses, don't think about everything that you can buy to consume the money. When you get that unexpected check or you've got a certain amount of pay, don't spend 100% of it: Store up.

I don't care if it starts with \$1 or \$5: Store up. You'll find that when you start implementing these principles, no matter what the monetary value at first, God will start working on your behalf because you're implementing the full financial counsel of His word.

God gives us the model: Save and store up.

*Proverbs 22:7 The rich rule over the poor and the borrower is slave to the lender.*

Now, which do you want to be? Because you really do get to choose! Do you want to be the poor person, which gets ruled over and is the slave? Or do you want to be the rich person that rules over the poor and is over them as the lender?

Everybody gets to be one of those in life. And there are a lot more slaves and poor, and very few rich, lenders.

You get to pick now by how you steward your paycheck every time you get one. And every time you get a commission check, and every time you get a bonus check or unexpected check.

You decide each one of those times whether you're going to be the slave, or the ruler. You determine it by the way in which you use your resources.

So, think about these things, and think about them in these terms, and it'll start to change how you do financially.

### **Co-Signing is the American Way, not God's way in His Economy**

Just a quick side note here: there's a biblical principle, outlined in Proverbs 22:26-27. Don't co-sign for people. I don't care who it is, don't co-sign for them. Teach them to learn to save up and learn how to get their own things in life and how to save for it.

With our own kids, we had them save their money from their minimum-wage jobs to buy cars that way. We didn't co-sign for them, or get on the hook for them.

It's an American thing to do—co-sign for someone to help them establish their credit. But what I'm teaching you is to detach from your American ways, and think about Biblical ways. Our culture doesn't know the "best" way...God does.

God's ways and America's ways, believe it or not, are not always the same thing. I know we like to think so because sometimes we think that America is a Christian nation. But even when America was considered even more of a Christian nation, it didn't think this way.

Take out our Americanized thinking, and put in Biblical thinking: don't co-sign.

### **How to Reduce the Number of Bosses in Your Life...**

Here's a way of thinking that most people don't think about: you have many bosses.

Now most people will disagree and say, "I've only got one employer; I work for one person."

That's not really what I'm talking about. It's true, one person is your boss, but everyone that you owe something to is your boss. Your mortgage lenders, your car loan company, your credit card companies, and so on, are your bosses.

Again, some may disagree: "Aw, they're not really my boss."

Stop making those payments, and your bosses will start calling you up: "You're not making your payment. We're going to repossess what you've got."

"Oh, this is my stuff."

"Nope, it's ours."

"This is my car."

"No it isn't. Have you made the final payment on it? You bought it with our money; it was loaned to you. It's our car." And with that they'll back up a wrecker and haul it off.

So, one, you don't even own anything until it's completely paid for, and two, you have all these bosses. You just may not have known it.

Quit paying your credit card. Quit paying your car loan. Quit paying your mortgage and you'll meet those bosses. I say that facetiously, because I really don't want you putting off payments.

So your job, really, is to reduce the number of bosses you have in your life. Pay off those credit cards and tell Visa and Mastercard that they can exit your life.

Pay off those cars. Believe it or not, it can happen. I remember a day when I thought I'd never be able to pay off a car, and that I'd always have a car note. And you know what? As long as I had that thinking, I *always* had a car note.

Then I got that mustard-grain seed of faith where I felt that I could muster enough to pay off one car, but have payments on the others. And when I had that feeling, guess what I accomplished? That's what I had too! Eventually I got to where I could believe to have them all paid for...and you know what? That day came too. However, it was all limited by what I "thought" was possible...not by what actually was possible.

### **God is Limited by Our Thinking. So Start Thinking Bigger!**

Your mind is your own governor. School buses are capable of travelling over 65-70 miles per hour. They've got big engines in them. But why can't they do 80 or 90? Well, they have governors on them. The governors regulate the engine so it can't reach its full potential but can only go to a certain speed.

Of course, in those cases, it's done so that some bus driver doesn't drive 80-90 miles per hour with a bunch of kids on board. But, guess what? Our brains are that big engine. They're capable of so much more than we allow them to do. But you know what governs our brain? Our thoughts!

What we think we can do, that's what we can do. If we think we can succeed and do great and mighty things, you'll find that you can end up doing those things.

If you think that you can only do one thing, or aren't good enough or educated enough, if you're the excuse-maker trying to excuse your way out of everything, you'll be that too. You won't have anything.

When I got to where I felt I could pay off two cars, I paid off two cars. When I got to where I could pay off a third car, I paid off a third car. Now I have three cars, with no payments. Believe me, it's possible to do.

You can pay off your house. You can pay off your cars. You can pay off your credit cards. Don't get the mentality that Americans fall into where they're comfortable with debt: "Well, you're always going to have a little on the credit card, most people do."

That's true. Most people do. Most people have a credit card balance of \$8,000- \$9,000! That's the average credit card debt per family in America. But God never called you to be average. He called you to be successful, and you can do it without large debt loads.

Cut your bosses loose! Cut Visa and Mastercard loose by paying them off, and don't go back to them. When you learn to save and store up, you won't need the credit card anymore.

I don't care about what my credit card limits are or my dependency on them, because I have savings accounts that are essentially my credit card. When the rainy day comes, I've got the rainy day fund.

A lot of people live life like nothing's ever going to tear up or break. But, if you'll look back on your life, in just about every year, something came up unexpectedly that cost you financially, outside of what you had budgeted.

If you drive a car all the time, eventually something on it is going to break, even a flat tire. Are you prepared to change that flat and get a new tire? You get into a car wreck and you have to pay for your deductible. Do you have the money set aside for that deductible? Can you afford it?

You know how the rich get richer? They get the same stuff that you and I get for cheaper.

For instance, if I'm willing to pay a \$1,000 deductible, I get to pay less each month for insurance. If I pay a \$250 deductible, I pay far more on a monthly basis—guaranteed money that I'd have to pay out for the same insurance that someone else did.

The cash-strapped person has to go for the \$250 deductible, so they have to pay more each and every month, guaranteed.

The rich learn to raise their deductibles, but they don't do that until they have the excess reserves stored up.

Have you ever seen different fee schedules for the same product? Where if you pay monthly, it's one fee, for six months it's another and if you pay for the whole year ahead of time it's much lower? I do that routinely. I pay for a year's worth of things in advance.

Why do I do that? Because the payment becomes that much cheaper. The overall payment for the same product or service became cheaper than the next guy, who has to pay every 30 days.

Learn to think these ways, and you can get to a point where, by your stored-up reserves, can actually profit you more than the paltry interest gained in the account. It can save you in insurance payments. It can save you when you go to pay for routine things.

Ask people, when you have monthly payments, if you can pay for six months or a year out and get a reduced bill. You'll be surprised how many companies, looking to get money in ahead of time, will do that for you. In the end, over the course of a year, you end up paying far less for that product or service just because of that.

Proverbs 3:9-10: *You'd better get some barns so that God can fill them to overflowing.*

Your barns are your savings accounts. Barns are where they stored all the excess grain. God talks about, in that the Proverbs, having barns so that he can fill them to overflowing.

Traditionally, we don't have barns today. But our barns are where we put the excess money that we will need later. For us, that's a savings account or money market account. So if you don't have one yet, get started, I don't care if you can only start with \$5.

There are a lot of banks where if you put \$100 to \$200 in, the bank will give you \$50 just as an incentive for you to open a savings account with them. Take that free money when it's offered!

Establish a savings account so you have a starting point for something that God can bless. He can't fill something that doesn't exist!



Proverbs 3:13-18 discusses praying for wisdom. In Wisdom's hands are "riches and honor and long life."

If you want to have those three, pray for wisdom!

## Principle #4: Invest for Your Future

Matthew 25:14-29 is the Parable of the Talents. Many people assume talent in today's context, which we think of as a musical talent, like playing the guitar or singing. In our Americanized thinking that's true, but talents *then* were literally money.

So when you read the story, it actually talks about money. It was actual money that was invested.

God first gives you money according to your ability. The Bible says that the man in the story gave to each one of these people *according to their ability*.

So what's something that you need to do? You need to increase your ability! Increase your knowledge. Increase and hone your skill. Enlarge your territory.

God will give to you according to your ability to handle and steward it. As we can read in the above scripture, 5 talents went to one, 2 to another, and 1 to yet another. From an American standpoint, that doesn't seem "fair." We have this fairness attitude that some equal amount should have gone to all, perhaps 2 or 3. He shouldn't have given more to one over another.

But you've got to remember: There's nothing about the Biblical system that is fair. Yet, it doesn't mean that you have to be at a disadvantage either. Because if you will hone your skills and ability, you can be the person that gets 5 talents, or a lot of money, for you to steward, rather than the one talent that one person had. Remember, each person got it according to *their* ability.

It's actually very empowering when you think about it since it brings out the point that you're the one that is in control in the end. But you've got to remember: God isn't American. He doesn't do things the American way; He does them the Biblical way, which is His way. It's His Biblical Economy.

Learn to think this way, and take your Americanized thinking that you were taught (and I'm a red-white-and-blue, loyal American) and set it aside for Biblical thinking.

So the one that received the 5 talents turned it into 10 talents. He doubled his money. Again, he had a lot of skill and ability, and God blessed him because he had honed that skill, in this case the skill to invest.

The one with 2 talents doubled his investment and turned it into 4 talents.

The final servant didn't steward his money at all. Does that sound like a lot of people you know? He dug a hole and put it in the ground and later returned only what he had been given.

Has God given you something, and all you've done is returned it to him? Or have you honed that skill, have you invested that skill, have you multiplied it and given it back?

The last servant was called a "wicked" servant because he didn't steward and invest it well. Are we guilty of being called wicked stewards as people, as Christians, as Americans since we don't invest some of our money that God gives us to steward? That's a pretty big principle right there.

### **Arrange Your Finances so that You can Save and Invest**

This should be a big wake up call to most people, especially ones complaining that they don't have money to invest. You haven't arranged your finances right. Maybe you bought two high-end of a car, and could have had dependable transportation and yet not have one quite so expensive. Maybe you should have bought a \$10,000 car instead of a \$30,000 car.

Here's a big one where people get into trouble and get in way over their heads: Mortgages. You can buy a house three times your salary, and maybe if you're eating Ramen noodles, it's possible. But in real life, if you're going to live by these principles, you can't live that way.

You really should get your income where you can buy a house that's one to one and a half times or two times your income. Then you'll find that you're in a position to implement these principles.

So don't go overboard on houses, cars, credit card bills, and anything else that you want to have but don't really have the money to pay for. Be diligent with your finances.

Don't be payment focused. When I was growing up, car commercials would advertise: "So-and-so car, \$9,995 dollars. Get this one for \$12,195 dollars. Get this one for \$8,000." They'd tell you the total price of the car.

Nowadays, you see a car commercial and they don't talk about the total price, they talk about "payments". That payment might be 5-7 years in length. It might even be a lease, where you pay a whole pile of money and then don't even own the car at the end! And if you go over on miles, you may have to dump in even more cash, *just to hand the car back*.

Find out what the whole-lump costs, and be willing to pay that whole lump. Don't think in terms of monthly payments. If you have a 5-7 year loan, you're going to get upside-down (owe more than what the car is worth) quickly. Secondly, your car is probably going to wear out before those 5-7 years are up.

Live simpler if you have to. I lived very simply for a long time. I drove cars that, up until 4-5 years ago, were valued at \$3,000-\$8,000. Every one of them was dependable,

they were clean, they were mechanically sound. I wasn't impressing anyone with them, though. Nobody would have turned their head and my car wouldn't have caught their eye.

But I was building up a store of value in my savings accounts and my investments and getting to where one day I could be in a sound position. Now I have muscle cars worth \$20,000- \$30,000 a piece, and have them all paid for, and still debt-free.

You can have your cake and eat it too, but you can't start eating your cake right off the bat. You have to be reasonable, and be willing to do what most others aren't willing to do. And if you're willing to pay a price in the early years up front, you'll be able to live like other can't later on.

A pastor friend of mine says, "If you will live like other people won't, later on in life you'll be able to live like they won't be able to either."

So, if you'll live a different way, where once you get out of mom and dad's house, you won't have to finance everything, if you'll buy with cash and be patient and be blessed with what God gives you, you'll find that you can climb the ladder quicker than if you try to finance and get everything up front.

Don't be the "wicked" servant. Learn to save. Learn to invest. Pay down those debts. You'll need excess padding in your budget to be able to do that. Make it happen!

In other words, your pay is going to have to far exceed your debts to implement these principles. I know that a lot of people aren't in that position.

That means you have to make some hard choices. That means there is going to be a period of time where you have to cut out excesses. There were years back in the early days when I didn't have cable TV. I had rabbit ears, and picked up a handful of channels.

I took the money that would have gone to a cable bill and instead paid off debt. I paid off credit cards and other things with it. I wasn't so wise in those early years when I racked up the credit card debt so later on there was a price to be paid. I had to be willing to pay that price or I wouldn't be where I am today.

But, looking back on it, I don't regret it and I wouldn't change a thing (as far as paying a greater price. I wouldn't get into the credit card debt again today).

I'm sitting in a better position today financially because I paid that price early on. A lot of my peers my age that I grew up with aren't in that same condition because they simply weren't willing to make those adjustments.

Back to the Talent story, it's summed up all in one final verse. He says he took the one talent from the one with the one talent and gave it to the servant that literally had the most (10 talents at this time because he had 5 and he made 5). That doesn't seem fair, does it? In our American thinking that doesn't seem fair.

Then he reinforces the Biblical Economics: For everyone who has, will be given more, and he will be given abundance. But he who does not have, even what he has will be taken away from him. That's literally a biblical scripture. So you can like that or not. But either way it's a law of God and the way things work. I can like gravity or not... either way, when I jump, I'm still coming back down because of a "law" that's in place. Learn the laws and then learn how to benefit from them and put any pre-conceived ideas aside.

The world really does work this way. There's a big chasm, a big gap between the haves and the have-nots. And there's a reason for that. It's because the rich have learned to live a certain way. They didn't start off rich, but they learned to have rich-type thinking by these principles that made them that way.

The people who chose to ignore God's word on saving and investing and paying off debts and working diligently and honing skills have stayed poor. They were the people that had the one talent, which got taken away from them, and given to the person that had the 10 talents.

Isn't that amazing how that happens? The rich get richer and the poor get poorer, and it's even a Biblical principle!

Now, you may say, "Eh, that's just not right." Well it is right. Believe me...it's not our thinking that is right, just because we think it's right. It's God's thinking that is right.

Should the guy who works 12 hours a day make more money than the guy who spends 8 hours a day working and then another 4 hours on the couch watching TV? Should former guy make more? Yeah, he should.

What about the guy who worked for 8 hours then went home and studied for 1-2 hours each day versus giving up 2 hours of TV? Should that guy make more money than the guy who didn't study to improve his skills? Yeah, he should.

You'll find that God rewards diligence. These things won't change in an instant, but you'll find that when you start to make these changes to your lifestyle in your habits and implement these principles, that this will start to change the tide for you financially.

Our job is to *have* something invested. To he who has, even more will be given to him. To he who has not, even what he has will be taken away from him. So get to where you "have something". Get to where you *have* a savings account. Get to where you *have* some investments.

I don't care if there's \$50 or \$10 or \$5 in that savings account. Get to where you have one and you put in \$1 or \$5 a week. Start with what you can and you'll find that with just the implementation of that principle, God will find a way to give more to you as you're faithful over time.

You'll find that you'll get creative in your thinking in order to find other ways to get more in your savings account as well.

So, if we don't steward what we have, or if we fail to have anything to begin with, even what little we have will be taken away from us and will be given to the one who stewards and invests the best. The world recognizes this, but doesn't recognize that it's a Biblical principle. They just say "the rich get richer and the poor get poorer."

### **Why Invest (Besides it being a Biblical Command)?**

Inflation grows at 3-4% a year. And that's just the reported inflation. A lot of economists that don't go off of the government statistics say that it's actually closer to about 6% a year in reality.

So every year that goes by, the cost of goods jack up 6% on average. And a lot of times you don't pay attention to it too much because you don't pay attention to it creeping up a little here and there.

If it was 50% or something like that, you'd notice it in a heartbeat. But at 3-6% per year, you don't.

So your money is eroding before your very eyes if you just do nothing. Prices are going up and your purchasing power is going down. So your goal is to invest in something that outpaces inflation.

Put your money in something that outruns that 3-6%. So your savings is for emergencies, where you can eventually save up six months of your annual income over time. This can be in a savings account, money market account, and so on. But even these accounts or traditional CDs won't be enough to outpace inflation. You'll find that they earn you anywhere from a fraction of one percent to maybe one or two percent. That's usually about it most times.

That's sufficient for your storehouse, your barns, to implement the principle and save for a rainy day, for things that break down, need to be replaced, that sort of thing. But it's not sufficient to outpace inflation.

So you're going to have to get some money into something that can outpace that 3-6% guideline so that your money doesn't erode away as costs go up. That way you don't lose the battle against inflation.

Here are some suggestions of things you can look at that outpace inflation typically over time:

- Good blue-chip dividend stocks. There are stocks out there that pay out 2-4% in dividend alone, aside from what the stock will appreciate over 5-10 year periods.
- Foreign currency CD's. You can get these from several American banks like [Everbank.com](http://Everbank.com). The Australian dollar typically has an interest rate higher than inflation, as does New Zealand normally. Brazilian real CD's can do the same thing. I'm not pushing a specific recommendation here, but I want you to get an idea of things to check out. What you invest in is up to you and your financial advisors.
- Stock ETFs or mutual funds. These tend to outpace inflation over time. Remember, in any 1-3 year period, these can tank and actually lose money. But you've got to be long-term oriented. Think of an investment time frame of 5 years or more, 5-10 years being ideal. Over those periods, investing in choice ETFs and mutual funds that will perform well.
- Corporate bonds and preferred stocks. Over time, these will tend to outpace inflation as well and provide some current income. But traditional CDs, savings, and money market accounts won't.

### **Invest for Retirement, Even if You Don't Plan on Retiring**

Besides inflation, invest for retirement. If you don't want to retire, invest so you can be a "good man." What do I mean by that?

The Bible says a good man leaves an inheritance to his children's children (his grandchildren). So he's left enough for his kids and his grandkids.

What if every person did that? What if every Christian did that? How well off would families and churches be if we did this?

Imagine that, every generation leaves some money for the next two generations. Do you see how that would stockpile and snowball over time? It didn't even say that a great man does this. Just a "good man" provides for his children's children.

So do it for your retirement, but if you don't want to retire, leave it for your kids and grandkids to do something with. That's a Biblical principle.

Invest regularly. Use Electronic Fund Transfers (EFTs) or some other automated way to invest if you can. Don't count on your own self-discipline when you can enact

something to go on auto-pilot. You'll be putting a Biblical principle for yourself and your life on auto-pilot.

The same thing applies to your 401(k) contributions. If you're not at a point where you can invest in your 401(k), or to where you can't increase the percentages, think of it this way: Hone your skill, be good at your job. If you do a good job, you're going to get a raise at some point in time.

When you get that raise, whatever that percentage raise is, do not spend that money. Do not increase your standard of living. You've been living off of what you had before just fine. Take that same percentage and up your 401(k) contribution by that same percentage. If you get a 3% raise, increase the amount that gets automatically withdrawn from your paycheck into your 401(k) by 3%. Your Human Resources department can usually tell you how to do this.

If your company matches a certain percentage of your 401(k) contributions, that's like your company paying you a bigger salary. That's like them paying you to come to work. And if you don't contribute in order to get their matching contribution then you're missing out on free money that your company is willing to give you extra for coming in and doing the same job as the guy sitting next to you who is doing the same thing and earning that extra money because he's contributing to his 401(k).

If there's matching or not, invest in your 401(k). Invest in your IRAs. Get those tax deferrals working for you and your retirement.

You'll find that as you do these things, God will get more money to you. Remember: Those who steward the best...its taken from the ones who didn't steward well and given to the ones who did steward well. Those that had gotten to where they had more, got even more...and those that "had not" had what little they had taken from them.

These are principles that you can look at all around you in society and see. You don't have to be a Christian; you don't have to be a churchgoer to see these in action.



## **Principle #5: Philanthropy**

*Take care of the widows and orphans, the homeless, the needy, and the Levites/priests.*  
Proverbs 22:9.

James 1:27 also discusses looking after the orphans and widows.

Many different scriptures are there about helping needy people and your pastors, etc. Now, some people may say, "I give my tithes and offerings, and our pastor gets a salary."

I'm not going to argue with that. But here's what I do know: The people that I've seen that give to their pastors individually to bless them and help them, to get them a nice meal or a birthday present... those people tend to do better in life than those who don't. This is a principle that I've put into action with my own pastor.

I'm not saying you have to do that. This is just something I've found to be true from my own implementation of this, and from seeing others do it.

There are scriptural examples of things like this. There was a woman who gave the last little bit of meal and oil that she had, and the prophet had her go gather all the jars and she could find, and the Bible says that she filled every one of them, and her oil never ran out.

So there was a widow who gave to a prophet and was blessed by it.

But the world doesn't think to that way: they think the world should just give to the widow (and there's a place for that for sure). But she gave to the prophet, and look what she got.

There was a woman that built a room on her house, so that a prophet on his way through would have a place to stay. And one day, her son died. God worked through that prophet to raise him from the dead.

It's amazing. There's no scripture out there that says to go build your preacher a room. That is above and beyond. There's no requirement out there to go and do that. But that widow was willing to go to that extent for a man of God that one day, and when she was in need, God smiled on her and worked through that prophet to raise her son back up, and give her son back to her.

Now, the cost of the room wasn't cheap, but what was the cost of the life of her son? Invaluable.

## **Principle #6: Your Graduation Principle into the Fullest of God's Biblical Economy: Being the Lender & Not the Borrower**

By the time that you implement these first five principles, you're going to start to be in a place where you're not the person in debt, and you can help those in need. When your church needs funding for a project or other needs, you're going to be the one who steps up to help.

When you find someone who's hungry and needs food, you'll find that your food bill is already covered for your family so you have extra money left over for you to help someone else feed themselves.

It has tickled me pink to be able to help a poor Bible school student make it through his schooling recently. And I couldn't have done it if my finances were down to the wire. I could have wanted to, but I wouldn't have been able to if I hadn't positioned myself years earlier to where I would be able to do it.

There was a day when I was one of those poor Bible school students, and I couldn't hardly help my own self. I remember being in school in Tulsa, Oklahoma, and I couldn't get the gas money to go home 6 ½ hours away. I remember going to see my mom in Dallas one time and literally didn't account for one toll booth—and didn't have the money to pay the toll fee.

I was that broke and that poor. Believe me, I've been at the bottom of the barrel. I started out poor in my own adult life. I grew up poor in our family. I remember falling down one time, scraping my knee and accidentally ripping my jeans open at the knee and we couldn't even afford to go to Wal-Mart to buy me another pair of jeans.

These principles are the stuff that can take you to from poverty up to the higher heights, where God says he will make you the head and not the tail. This stuff works. I've lived it out. It's not just a theory or nice "bible stories". They are God's blueprints for living. God has "cracked the financial code" for us by making us aware of these six biblical principles about how to handle work and money.

God desires for His people to have an abundance. There's nothing spiritual about being a bad financial steward and being destitute. God doesn't get any glory out of that.

Deuteronomy 15:6 and Deuteronomy 28:12 are passages that reinforce this notion.

Proverbs 13:22 says: *The sinner's wealth is laid up for the just.*

Wealth transfers from those that squander wealth into the hands of those that do well with it. So those that always go spend their money on excessive drinking or prostitutes for instance, are going to find that money's always going to leave their hands. Money is going to make it into the hands of those that are going to steward it, and do well with it.

Many examples of wealth transfers occur in the Bible:

**Joseph in Egypt (Gen. 47)**, the whole world started bringing their things to Joseph in exchange for food. Joseph had enough grain stored up for Egypt and these people that came. He got their possessions because he had the food and the wisdom to store it up ahead of time. That was a huge wealth transfer.

**Israel's exodus from Egypt (Exodus 7-12)**, God gave them a ton of things from the Egyptians to take with them.

**4 Lepers & the Army of Syria (2 Kings 7)**, four lepers were able to walk in and clean up.

**Judah & the Spoils of Armies from 3 Nations (2 Chronicles 20)**, It took three days to gather up and take away the spoils. Imagine so much wealth that you couldn't even load it all up in a day! It took three days—and not just one person, a whole group helped you gather it over those three days. Can you imagine that kind of a payday where you couldn't even gather it all in one day? That's amazing.

**King Solomon's Accumulation of Gold/Silver (1 Kings 10, 2 Chron. 9).**

How does wealth transfer happen today? It happens in a couple of ways:

**1: Following God's Commands when the World Disregards them.** The world will squander their wealth, but if you steward it, it's going to come into your hands. Let others squander their money on cigarettes, liquor, drugs, illicit sex, gambling, partying, and giving into every whim and desire that they have.

**2: Investing in Things that the World Needs and is in Limited Supply.** By buying hard assets or things in limited supply like oil and gold. These assets in the earth are finite. So people can buy these things when prices dip and get depressed.

Invest in things that go up in value over the years and not sinking so much money into depreciating assets like cars, etc.

When you've got to have the latest electronic gadget or clothes, you're putting your money into a depreciating asset. When you've got to have the latest car that you're paying \$30,000-\$40,000 today that will only be worth \$5,000-\$7,000 in five years, think about every time you do that. That's a huge financial loss! You work very hard for your money to see it fly out the window. People do it all the time though.

There are several things that go up over time, and there aren't that many of them in life. It's basically down to: stocks, real estate (which doesn't go up every year, but over long

periods of time), some foreign currencies, some bonds, businesses, antique cars, furnishings, stamps.

Some of these are very specialized things and take much more knowledge to understand. I happen to have a hobby with muscle cars, so I know what year models are in demand and what a good value is for them. So for me, they're fun, but they're also assets. I can spend \$30,000 on a muscle car, or the same on a regular car. One will be worth \$5,000 in 5 years, and the other will have either held its value or have gone up.

Starting off, stocks, real estate, foreign currencies, bonds, and businesses are some of the more mainstream ways to do that.

Place your biggest money into things that go up in value over time. Place only your smaller money into things that depreciate. I'm an electronics nut. I've got several laptops, an iPad, an iPhone, and so on. But it's a small portion of my overall income and overall assets.

There was a time when my pay was a lot smaller and I didn't accumulate a lot of those types of things.

A great example of this is Warren Buffett. He's one of the richest people in America, and he may buy a car that's \$15,000-\$20,000. If you're a billionaire, why would you buy a car that's at that price? He's just such an investment-minded person, he can see how expensive a car really is and how its value will drop like a rock. He's thinking—why pay a ton of money for a car that's going to drop so much? The more I pay, the more it's going to drop.

So it's his thinking that made him rich. Rich thinking precedes the actual monetary riches.

Learn to think like rich people think, and you'll find that you start to have rich attributes, and it'll start to affect your finances.

## **These Six Principles Lead You to God's Blessing.**

These are the 6 principles that I've found in the Bible. A lot of people look at cracking codes in ancient books and scrolls and those kinds of things, and you can find all those dynamics looking back at the Bible.

But you'll find that there are a lot of good people that are broke, there are a lot of well-intentioned people that are broke, there are a lot of Christians that are broke, a lot of tithing Christians that are broke, a lot of faithful church attendees that are broke, a lot of servant-minded people that are broke. It ought not be...

But why does that happen? Is God doing that to them? Why doesn't he bless them and put resources into their hands? Those questions led me to go and dig through the Bible for financial commands and passages on financial prosperity, because I knew that there had to be a disconnect somewhere. They were only getting partial information and limited to no results at all.

It's like I said earlier: If you tell your son to take out the trash, clean your room, and help your mom with the dishes, and he does one of those things, it's partial obedience and partial disobedience. If he does two of those things, it's still partial obedience and partial disobedience.

What if you had two sons and told both of them to do the same things. One of them did one of the three, and the other did all three. Which one is going to have your earthly favor and blessing more?

I've got 4 kids, and I've helped some more than others at times, and it's not because of any favoritism, as far as loving them (I love them all equally). But the better they help themselves, the better they follow my counsel, the better they follow instructions, the more I help them.

That's just being an earthly father. Imagine how much more God does this.

When we develop ourselves and we position our finances to where these six principles are our financial pillars that we use to guide our financial life, that's when you'll find that, really, God smiles upon you. His hand is upon you. His favor is upon you. Job offers start popping up, promotions start popping up, investment opportunities, you name it, it'll happen for you.

It may seem like a stroke of luck, or that your ship came in, or a whole bunch of those things. But it's not any of those things. What it is, is that you've finally implemented these principles, you're practicing them, you're the beneficiary of them, and you've now learned to have His hand and favor on you to where the Lord is with you in everything you do.

And like Joseph, you'll have great success.

Thanks for reading this book. I believe that as you implement these principles, you're exercising your faith and God will meet you...place His hand upon you and give you the favor you need to be successful at everything you do.

## **Sean's Contact Information for Speaking Engagements:**

If you'd like to have Sean Hyman come and speak to your group, church, business, network marketing group, etc. you can reach him at [shmcc2000@hotmail.com](mailto:shmcc2000@hotmail.com).

Please send him testimonies too as God starts to move in your finances and change your "financial life".

Also, remember to Google "Sean Hyman" to read lots of free articles that he's written. God bless you!