



Haven House

City of Refuge

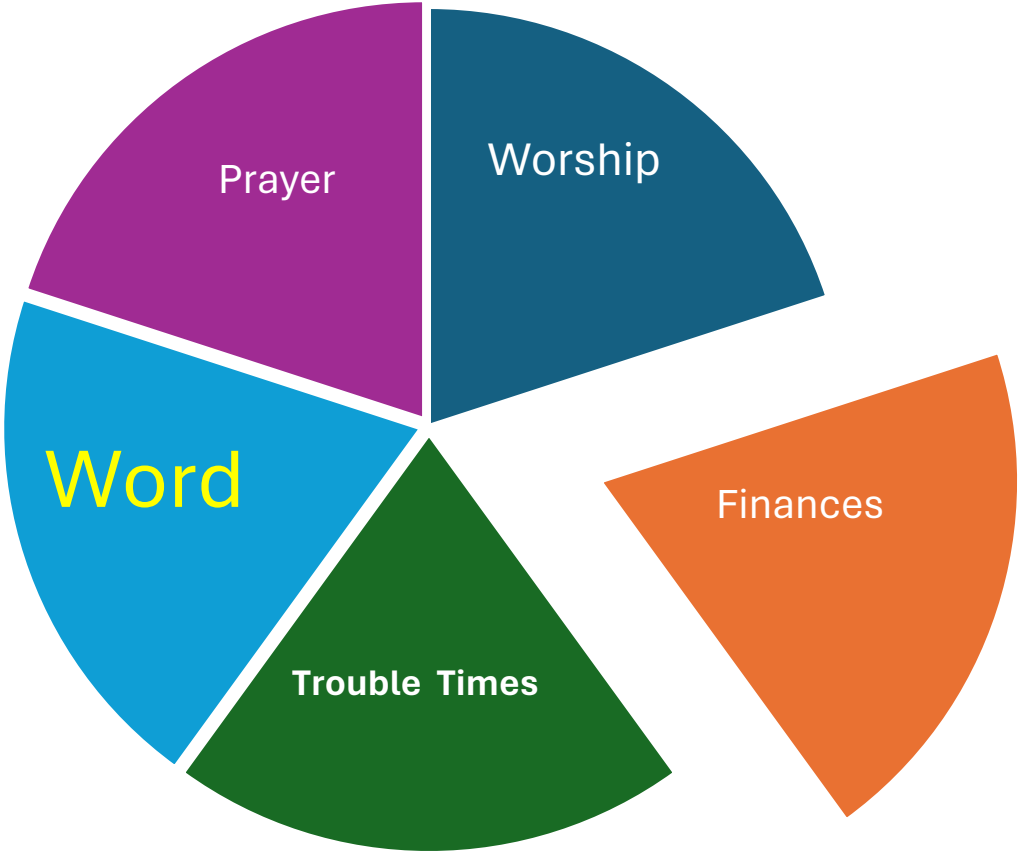
Victory in our Finances



Psa 35:27 Let them shout for joy, and be glad, that favour my righteous cause: yea, let them say continually, Let the LORD be magnified, which hath pleasure in the prosperity of his servant.

One of the goals for this series is for the saints to experience **WHOLENESS** in their victory in Jesus . Nothing broken, nothing missing, health in body, wealth, mind and spirit. For this to happen, there must be a lifestyle of being intentional in the Lord.

Victory Chart



■ Victory in Prayer ■ Victory in the Word ■ Victory in Worship ■ Victory in Finances ■ Victory in Trouble Times

3 Jn 1:2 Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.

This does not just happen , each one of us must a decision to be intentional in these areas.

Be intent in your health , be intent soul's prosperity.
Be intentional in your financial stewardship.

Lets look at some money matter data before we begin.

- 57% of all Americans do not have \$1,000 in their savings accounts.
- Average American debt is \$104,215 this includes mortgages, auto loans and credit cards.
- Average American is carrying \$5700 in credit card debt.
- 2021 the average mortgage for Americans was \$1600 per month, of this amount 7 million Americans pay more than \$3,000 per month for a mortgage.
- Average American salary is around 60K per year
- Americans spent in 2022 \$28.6 billion on alcoholic beverages.

- Americans owe 1.129 trillion dollars in credit card debt
- Average car note is around \$500 per month.
- Black Consumers paid \$50 billion last year for electronics
- Black Consumers spent \$54 million last year in hair care products.
- It has been reported that 5% of all church goers do not tithe
- It has been reported that Americans spent \$378 trillion last year on prescription drugs.


What does this tell us ?

- In some cases, spending is out of control.
- People in general are not saving for their future. People are living longer, depending on Social Security when they retire.
- People are not prepared for an emergency.



- These facts are not to intimidate anyone, they are designed to show that we need to work even the more to be good stewards over the finances that the Lord has given us.



A composite image representing financial analysis. It features a black calculator on the left, a silver compass on the right, a stack of US dollar bills in the top right, and a background of various financial charts including a bar chart with months (may, jun, jul, aug, sep, oct, nov, dec), a pie chart, and a line graph with data points. A black pen lies diagonally across the bottom left. A white text box with a red border is overlaid on the right side.

There are 4 areas we will investigate as it relates to our Victory in finance.

125,058
125,487
124,000
150,000
35,000
154,568
56,845
110,000
97,511
99,011
99,216
101,090
101,684
101,962
95,000
154,200
110,000
89,000
50,000
50,700



Those four (4) areas will be:

- *Income*
- *Budgeting*
- *Financial Planning*
- *Debt Cancellation
Natural and Supernatural*



**Pastor ,
why are
we going
through
this ?**



1. Financial issues can have a direct effect on our spiritual condition.

- > **Pro 22:7** The rich ruleth over the poor, and the borrower *is* servant to the lender.
- > **2Co 9:7** Every man according as he purposeth in his heart, so *let him give*; not grudgingly, or of necessity: for God loveth a **cheerful giver**.

2. **11 of the 39 parables are directed to finance!**
There are more than 2000 scriptures that address money .

3. **This society is based on finances.**
Therefore, the saints must be informed on how money works.

If we are going to experience Financial victory :

➤ We will have to follow's God's plan

Pro 3:5 Trust in the LORD with all thine heart; *and lean not unto thine own understanding.*

➤ Trust in God

Pro 3:9 Honour the LORD with thy substance, and with the firstfruits of all thine increase:

Pro 3:10 So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

> Money or the pursuit of Money can NEVER be our GOD!!!!

1. 1Ti 6:10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

2. Pro 11:28 He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.

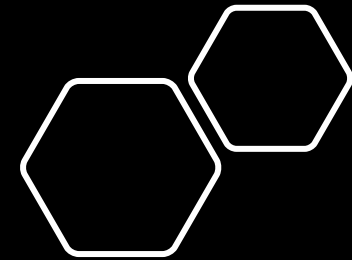
3. Mark 4:19 *And the cares of this world, and the deceitfulness of riches, and the lusts of other thing entering in, choke the word, and it becometh unfruitful.*

BE

HONEST

WITH

YOURSELF



For

NEXT WEEK



- Lets start now with taking a look at our Income .

- How much comes in ?
- When does in come in ?
- Where does it come from?

In a
notebook
write your
findings
and add up
your total.

Income – (Net)

1. Job – 4000
2. 2nd Job – 1000
3. Child support - 1500
4. Money Market – 250.00

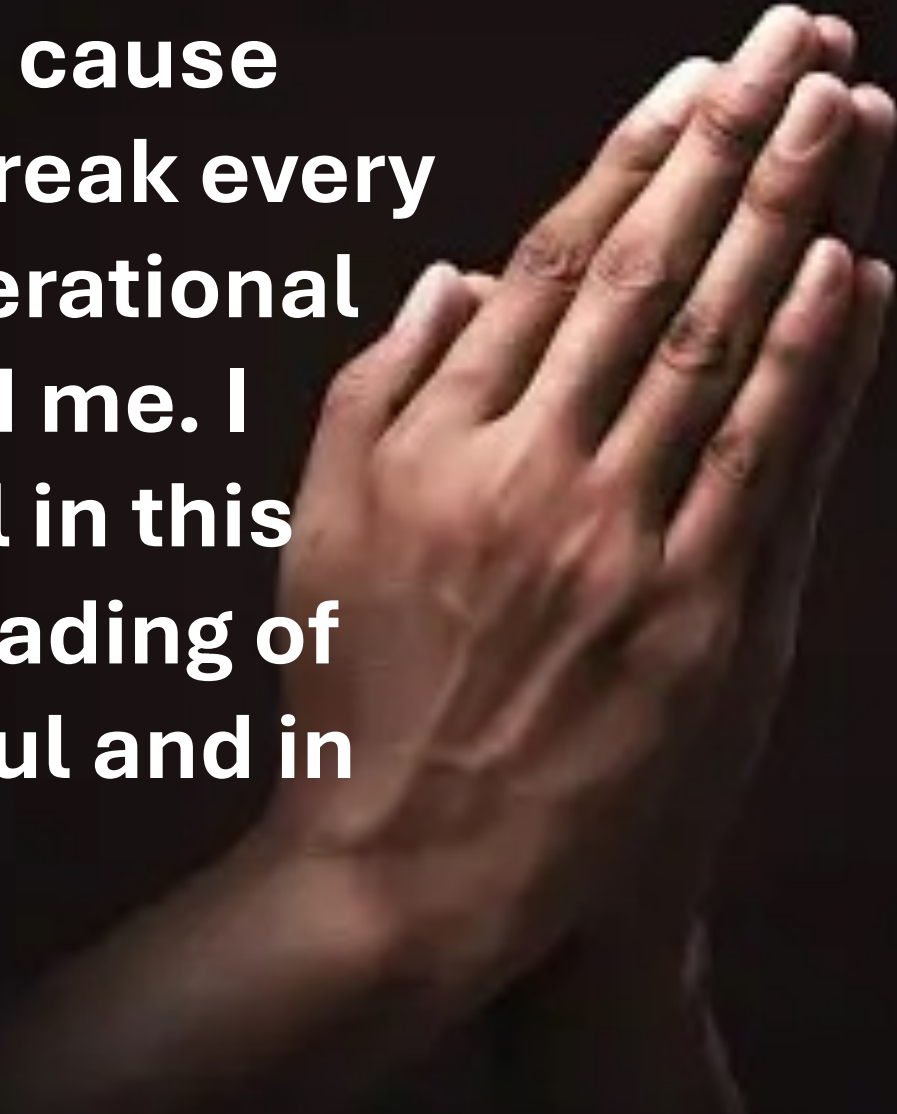
Total - \$\$6750

1. Job – 1000 p/w
2. 2nd job –
15th and the last day
of the month .
3. **Child Support**
1st day of the month
4. **Money Market**
1st day of the month

**“Whoever loves money never has enough;
whoever loves wealth is never satisfied with
their income. (Ecclesiastes 5:10a)**

**“But remember the LORD your God, for it is
he who gives you the ability to produce
wealth and so confirms his covenant, which
he swore to your ancestors, as it is today.” (**
Deut 8:18)

Lord , we come against every work of the enemy that has been assigned to destroy and cause chaos in my finances. Break every chain and financial generational curse that have affected me. I repent for being slothful in this area and I yield to the leading of the Holy Ghost in my soul and in my finances.





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