

BESTSELLING AUTHOR
BRIAN KLUTH



**BIBLICAL
FINANCIAL
FREEDOM**

30 Podcasts & 300 Scriptures

ISAIAH 55:6-12

⁷Seek the LORD while he may be found;
call on him while he is near.

⁷Let the wicked forsake their ways
and the unrighteous their thoughts.

Let them turn to the LORD, and he will have mercy on them,
and to our God, for he will freely pardon.

⁸**“For my thoughts are not your thoughts,
neither are your ways my ways,”
declares the LORD.**

⁹**“As the heavens are higher than the earth,
so are my ways higher than your ways
and my thoughts than your thoughts.**

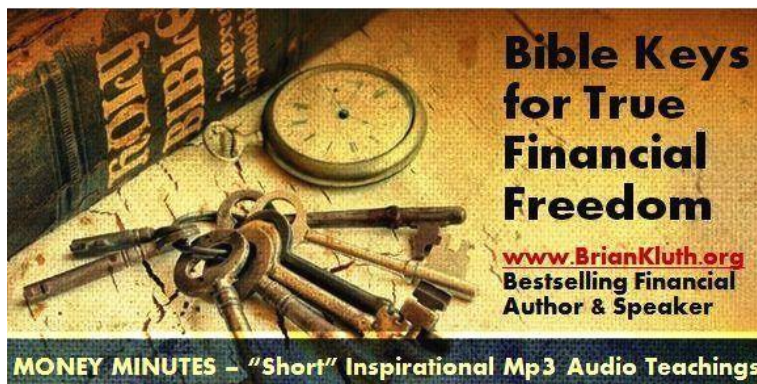
¹⁰As the rain and the snow come down from heaven,
and do not return to it without watering the earth
and making it bud and flourish,

so that it yields seed for the sower and bread for the eater,

¹¹so is my word that goes out from my mouth:

It will not return to me empty, but will accomplish what I desire
and achieve the purpose for which I sent it.

¹²You will go out in joy and be led forth in peace;
the mountains and hills will burst into song before you,
and all the trees of the field will clap their hands.



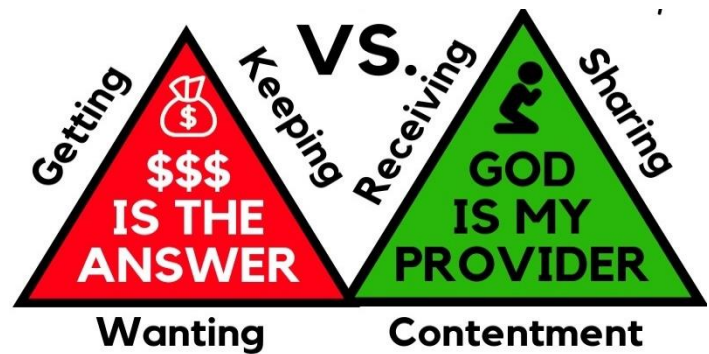
Click the links below or visit www.briankluth.org/podcasts for all of these audio teaching files and many more.

1. [Introduction David And Goliath and the 5 Stones.mp3](#)
2. [Principle of Hearer VS. the Doer of the Word.mp3](#)
3. [Principle of Learning to Become Open-Handed VS. Tight-Fisted World.mp3](#)
4. [Personal Testimony.mp3](#)
5. [Principle It is A Matter Of Trust.mp3](#)
6. [Principle of Seek First The Kingdom Of God.mp3](#)
7. [Principle of Provisions VS. Money.mp3](#)
8. [Principle of Living Within Your God Given Means To Experience God Given Provisions.mp3](#)
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18. [Principle of The Wealth Of The Sinner.mp3](#)
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20. [Principle of Setting Your Heart to Learn – Practice - Teach.mp3](#)
21. [Principle of Little Becomes Much When God Blesses It.mp3](#)
22. [Principle of Helping Those That Can't Pay You Back.mp3](#)
23. [Principle Called The Truth About Tithing 10% or More.mp3](#)
24. [Introduction and Comments - We Will Talk Together In Heaven.mp3](#)
25. [Principle of Counting Your Blessings.mp3](#)
26. [Principle of Head And Heart Giving.mp3](#)
27. [Principle of God Is The Owner Of Everything.mp3](#) (visit www.GivewithJoy.org for Day 1 reading)
28. [Principles of God Is The Provider Of Every Good Thing.mp3](#) (“ “)
29. [Principle Concerning Your Role As Trustee Manager and Steward.mp3](#) (“ “)
30. [Principle About the Lord Watches Your Giving.mp3](#) (“ “)

For more of audio teachings from the 40 Day devotional, go to GiveWithJoy.org or BrianKluth.org/podcasts

30 WORLDLY WAYS VS. GOD'S WAYS TO TRUE FINANCIAL FREEDOM

- 1 – **None of God's business** VS. Pivotal to my spiritual life
- 2 – **All I have is "Mine"** VS. All I have is God's
- 3 – **I need MORE money** VS. Manage Well Whatever I Have
- 4 – **Live for Pleasure** VS. Live Self-Controlled
- 5 – **Love Money** VS. Love God
- 6 – **SPEND it all** VS. Save for the FUTURE
- 7 – **FEAR of loss or hard times** VS. FAITH in God to provide
- 8 – **Envy OTHERS** VS. Be CONTENT
- 9 – **Keeping up with YOUR NEIGHBORS** VS. Experiencing God's CREATIVE Care
- 10 – **ARGUING about money** VS. AGREEING in prayer
- 11 – **GET RICH QUICK schemes & gambling** VS. Steady plodding and hard work
- 12 – **Accumulating More and More Things** VS. DeACCUMULATE
- 13 – **Better HOUSE** VS. Better HOME
- 14 – **Growing INDEBTEDNESS** VS. AVOID or ELIMINATE Indebtedness
- 15 – **Put your hope in MONEY** VS. Put your HOPE in GOD
- 16 – **Give to God LAST** VS. Give to God FIRST
- 17 – **GIVE sporadically** VS. Give FAITHFULLY
- 18 – **Give RELUCTANTLY** VS. GIVE cheerfully/hilariously
- 19 – **MAKE EXCUSES why you can't give** VS. Give to God first PROPORTIONATELY
- 20 – **Live for TODAY** VS. Give for ETERNITY
- 21 – **UNCERTAIN about my finances** VS. KNOW WELL my financial condition
- 22 – **God doesn't KNOW or CARE about my giving** VS. God SEES all my giving
- 23 – **GRASPING hands & GRUDGING heart** VS. GENEROUS hands & GRATEFUL heart
- 24 – **Ignore the reality of YOUR mortality** VS. Get your house in order
- 25 – **Co-Signing for Others** VS. Avoid Co-Signing
- 26 – **Lying, Cheating, Promise Breaking** VS. Honesty, Integrity, Promise Keeping
- 27 – **Bribery & Corruption** VS. Respect, Fear & Honor God
- 28 – **Lazy Sluggard** VS. Diligent Worker
- 29 – **Stealing** VS. Restitution
- 30 – **Constantly Working** VS. Rest, Renewal & Rhythm



SCRIPTURE REFERENCES TO 30 WORLDLY WAYS VS. GOD'S WAYS

Do you know how much God talks in the Bible about... **Baptism?** 40 verses **Prayer?** 275 verses **Faith?** 350 verses **Love?** 650 verses **Finances/Possessions/Giving?** 2,350 verses

What is your current definition of financial freedom: _____

New definition of financial freedom: *Building your life on God's financial principles so you can completely trust God to guide you and provide for you all the days of your life.*

Recommendation: *Prayerfully read, reflect and write your thoughts on the following 30 principles.*

| WORLDLY WAYS | GOD'S WAY |
|--|-------------------------------------|
| 1 – MY \$ IS NONE OF GOD'S BUSINESS | PIVOTAL TO MY SPIRITUAL LIFE |
| <p>Luke 16:11 <i>And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?</i> Luke 12:34 <i>Where your treasure is, there your heart will be also.</i> Rev 3:17-18 <i>"You say, 'I am rich, with everything I want; I don't need a thing!' And you don't realize that spiritually you are wretched and miserable and poor and blind and naked."</i></p> | |
| 2 - ALL I HAVE IS "MINE" | ALL I HAVE IS GOD'S |
| <p>Dt 8:17,18 <i>You may say to yourself, "My power and...strength... produced this wealth for me." But remember the Lord, for He gives you the ability to produce wealth.</i> Ps 62:10 <i>If your riches increase, don't be proud.</i> Ps 24:1 <i>The earth belongs to God! Everything in all the world is his!</i> Col 1:17 <i>"All things were created by Him and for Him...in Him all things hold together."</i> Also see: <input type="checkbox"/> 1 Chron 29:11 <input type="checkbox"/> Ps 50:12 <input type="checkbox"/> 1 Cor 10:26</p> | |
| 3 - I NEED MORE MONEY | MANAGE WELL WHATEVER I HAVE |
| <p>Ecc 5:11 <i>The more you have, the more you spend, right up to the limits of your income.</i> Lu 16:10 <i>Whoever can be trusted with little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.</i> Ps 37:16 <i>Better the little that the righteous have than the wealth of many wicked.</i></p> | |
| 4 - LIVE FOR PLEASURE | LIVE SELF-CONTROLLED |
| <p>Pr 21:17 <i>A man who loves pleasure becomes poor.</i> Pr 23:19 <i>Don't carouse with drunkards and gluttons...they are on their way to poverty.</i> Lu 15:13-14 <i>The younger son... squandered his wealth in wild living. After he had spent everything...he began to be in need.</i> Titus 2:11-12 <i>The grace of God...teaches us to say "No" to ungodliness and worldly passions, and to live self-controlled, upright and godly lives.</i></p> | |

WORLDLY WAYS

GOD'S WAYS

5 - LOVE MONEY

LOVE GOD

Lu 16:13 *You cannot serve two masters...you will be enthusiastic about one and despise the other. You cannot serve both God & Money.* **Ecc 5:10** *Whoever loves money...is never satisfied with his income.* **1 Tim 6:10** *The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.*

6 – SPEND IT ALL

SAVE FOR THE FUTURE

Prov 21:20 *The wise man saves for the future, but the foolish man spends whatever he gets.* **Prov 22:3** *A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.* **Ecc 5:11** *The more you have, the more you spend, right up to the limits of your income.*

7 - FEAR OF LOSS OR HARD TIMES

FAITH IN GOD TO PROVIDE

Ps 37:18-19 *The Lord cares (for the godly) even when times are hard; even in famine, they will have enough.* **Ps 33:18-19** *The eyes of the LORD are on those who fear him, on those whose hope is in his unfailing love, to...keep them alive in famine.* **Rom 8:35** *Who shall separate us from the love of Christ? Shall trouble or hardship or...famine...?* Also see: Gen 12:10 Abraham Gen 26:1 Issac Gen 41:29,30,50 Joseph Gen 42:5 Jacob Ruth 1:1-4 Ruth 2 Sam 21:1 David I Kgs 18:2 Elijah II Kgs 4:38 Elisha Neh 5:3 Nehemiah Jer 52:6 Jeremiah Acts 11:28

8 – ENVY OTHERS

BE CONTENT

Ps 73:2-28 *My feet were slipping...For I was envious of the prosperity of the proud & wicked...all the time their riches multiply* **Heb 13:5-6** *Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."* **1 Tim 6:6** *Godliness with contentment is great gain.* Also see: Phil 4:11,12 Prov 23:17 1 Pet 2:1-2

9 – KEEPING UP WITH YOUR NEIGHBORS

EXPERIENCING GOD'S CREATIVE CARE

Ex 20:17 *"Do not covet your neighbor's house...or anything else your neighbor owns."* **Ecc 2:26** *To the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God.* **Prov 13:22** *A sinner's wealth is stored up for the righteous.* **Ps 105:44** *(God's people) fell heir to what others had toiled for.* **Job 27:16-17** *The evil man may accumulate... closets jammed full of clothing...but the righteous shall wear that clothing.* Is 45:3 Pr 28:8 Ps 39:5 Isa 23:18 Dt 6:10-12 Jos 11:14,24:13 Ne 9:25

WORLDLY WAYS

GOD'S WAYS

10 - ARGUING ABOUT \$

AGREEING IN PRAYER

Pr 15:16-17 Better a little with the fear of the LORD than great wealth with turmoil. Better a meal of vegetables where there is love than a fattened calf with hatred. **1 Pet 3:7** Husbands... be considerate as you live with your wives, and treat them with respect...so that nothing will hinder your prayers. **Ps 34:17** The righteous cry out, and the LORD hears them; he delivers them from all their troubles. **Isa 59:2** The trouble is that your sins have cut you off from God. Because of sin he has turned his face away from you. **Rom 10:13** Everyone who calls on the name of the Lord will be saved.

11 – GET RICH QUICK SCHEMES & GAMBLING

STEADY PLODDING AND HARD WORK

Proverbs 22:26^{MSG} Don't gamble on the pot of gold at the end of the rainbow, hocking your house against a lucky chance. **Pr 13:11** Wealth from gambling quickly disappears; wealth from hard work grows. **Pr 28:19** He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. **Pr 28:20** The man who wants to get rich quick will quickly fail. **Pr 20:21** Quick wealth is not a blessing in the end. **Pr 28:22** Trying to get rich quick is evil and leads to poverty. **1 Tim 6:9** People who long to be rich soon begin to do all kinds of wrong things to get money, things that hurt them...

12 – STUFFITIS DISEASE

DEACCUMULATE

Luke 12:15^{LB} "Beware! Don't always be wishing for what you don't have. For real life and real living are not related to how rich we are." **Mt 6:19-21** "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal."

13 – BETTER HOUSE

BETTER HOME

Prov 14:11 The house of the wicked will be destroyed, but the tent of the upright will flourish. **Isa 32:18** My people will live in peaceful dwelling places, in secure homes, in undisturbed places of rest. **Ps 128:3** Your wife shall be contented in your home. And look at all those children! There they sit around the dinner table as vigorous and healthy as young olive trees.

14 – GROWING INDEBTEDNESS

AVOID OR ELIMINATE INDEBTEDNESS

Proverbs 17:18^{MSG} It's stupid to try to get something for nothing, or run up huge bills you can never pay. **Pr 22:7** The borrower is servant to the lender. See: II Kings 4:1, Dt 28:43-44 **Rom 13:8** Owe no one anything except to love one another. **Deut 28:12** God will open to you his wonderful treasury of rain in the heavens, to give you fine crops every season. He will bless everything you do; and you shall lend to many nations, but shall not borrow from them. **Ps 37:21** Evil men borrow and "cannot pay it back"! **Prov 22:26** Unless you have the extra cash on hand, don't countersign a note. Why risk everything you own? They'll even take your bed!

WORLDLY WAYS

GOD'S WAYS

15 – PUT YOUR HOPE IN MONEY

PUT YOUR HOPE IN GOD

1 Tim 6:17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God. **Rev 3:17-18** (Jesus said) "You say, 'I am rich, with everything I want; I don't need a thing!' And you don't realize that spiritually you are wretched and miserable and poor and blind and naked . . . Purchase from Me white garments, clean & pure, so you won't be naked and ashamed."

16 – RATIONALIZE WHY YOU CAN'T GIVE

GIVE TO GOD FIRST

1 Kg 17:13-16 Elijah said to (the starving widow), "Don't be afraid... first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the LORD says: 'The jar of flour will not be used up and the jug of oil will not run dry...'". She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. **Gen 28:20-22** Jacob made a vow, saying, "If God will be with me and will watch over me...then the LORD will be my God...and of all that You give me I will give you a tenth." **Deut 14:23** The purpose of tithing is to teach you always to put God first in your lives.

17 – GIVE SPORADICALLY

GIVE FAITHFULLY

Hag 1:5-12 "Give careful thought to your ways...You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?" declares the LORD Almighty. "Because of my house, which remains a ruin, while each of you is busy with his own house." **Mal 3:10** The Lord says: "Bring all the tithes into the storehouse...if you do, I will open up the windows of heaven for you and pour out a blessing... "Try it! Let me prove it to you!"

18 – GIVE RELUCTANTLY

GIVE CHEERFULLY/HILARIOUSLY

2 Cor 9:7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. **2 Cor 8:12** If you are really eager to give, then it isn't important how much you have to give. God wants you to give what you have, not what you haven't.

19 – GIVE LEFTOVERS

GIVE PROPORTIONATELY

2 Cor 8:7 See that you...excel in this grace of giving. **Deut 16:16-17** No man should appear before the LORD empty-handed: Each of you must bring a gift in proportion to the way the LORD your God has blessed you. **1 Cor 16:2** On the first day of the week let every one of you lay something aside, as God has prospered you.

WORLDLY WAYS

GOD'S WAYS

20 – LIVE FOR TODAY

GIVE FOR ETERNITY

Luke 12:16-21 *A rich man's...barns were full to overflowing... He thought about his problem, and finally exclaimed, 'I'll tear down my barns and build bigger ones! Then I'll have room enough'...But God said to him, 'Fool! Tonight you die. Then who will get it all?' "This is how it will be with anyone who stores up things for himself but is not rich toward God.*

21 – UNCERTAIN ABOUT MY FINANCES

KNOW WELL MY FINANCIAL CONDITION

Prov 27:23^{TLB} *Riches can disappear fast. And the king's crown doesn't stay in his family forever-so watch your business interests closely. Know the state of your flocks and your herds.* **Hag 1:5-7** *This is what the LORD Almighty says: "Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it." This is what the LORD Almighty says: "Give careful thought to your ways."*

22 – GOD DOESN'T KNOW OR CARE ABOUT MY GIVING

GOD SEES THE GIVING THAT I DO

Luke 21:1-4^{NLT} *While Jesus was in the Temple, he watched the rich people putting their gifts into the collection box. Then a poor widow came by and dropped in two pennies. "I assure you," he said, "this poor widow has given more than all the rest of them. For they have given a tiny part of their surplus, but she, poor as she is, has given everything she has."* **Ezra 2:68-69**^{NLT} *Some of the family leaders gave generously toward the rebuilding of God's Temple...and each leader gave as much as he could. The total of their gifts came to 61,000 gold coins, 6250 pounds of silver...* **2 Cor 9:3** *They gave as much as they were able, and even beyond their ability.*

23 - GRASPING HANDS AND A GRUDGING HEART

GENEROUS HANDS AND A GRATEFUL HEART

2 Cor 8:7 *See that you...excel in this grace of giving.* **Prov 11:24**^{TLB} *It is possible to give away and become richer! It is also possible to hold on too tightly and lose everything. Yes, the liberal man shall be rich! By watering others, he waters himself.* **Proverbs 31:20** *(The godly woman) opens her arms to the poor and extends her hands to the needy.* **Proverbs 28:27** *Whoever gives to the poor will lack nothing. But a curse will come upon those who close their eyes to poverty.* **Prov 19:17**^{TEV} *When you give to the poor, it is like lending to the Lord, and the Lord will pay you back* **Ex 35:4-5** *This is what the LORD has commanded: From what you have, take an offering for the LORD. Everyone who is willing is to bring to the LORD an offering of gold, silver and bronze.*

24 – IGNORE THE REALITY OF YOUR MORTALITY

GET YOUR HOUSE IN ORDER

2 Kings 20:1 *"This is what the LORD says: Put your house in order, because you are going to die."* **1 Tim 5:8** *If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.*

WORLDLY WAYS

GOD'S WAYS

25 – CO-SIGNING

ACTIVELY AVOID CO-SIGNING

Proverbs 17:18^{CEV} *It's stupid to guarantee someone else's loan. **Proverbs 11:15**^{NCV} Whoever guarantees to pay somebody else's loan will suffer. It is safer to avoid such promises. **Prov 22:26** Unless you have the extra cash on hand, don't countersign a note. Why risk everything you own? They'll even take your bed! **Prov 6:1-5** My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler*

26 – LYING, CHEATING, PROMISE BREAKING

HONESTY, INTEGRITY, PROMISE KEEPING

Prov 21:6 *Wealth created by lying is a vanishing mist and a deadly trap. **Prov 12:22** The LORD detests lying lips, but he delights in men who are truthful. **Prov 12:19-20** Truthful lips endure forever, but a lying tongue lasts only a moment. There is deceit in the hearts of those who plot evil, but joy for those who promote peace. **Prov 6:12-15** Let me describe for you a worthless and a wicked man; first, he is a constant liar; he signals his true intentions to his friends with eyes and feet and fingers. He is always thinking up new schemes to swindle people. He stirs up trouble everywhere. But he will be destroyed suddenly, broken beyond hope of healing.*
Ps 5:6 Pr 6:16-17 Rev 21:8

27 – BRIBERY & CORRUPTION

FEAR & HONOR GOD

Ex 18:21 *Select capable men from all the people--men who fear God, trustworthy men who hate dishonest gain. **1 Peter 2:17** Show proper respect to everyone: Love the brotherhood of believers, fear God, honor the king. **Deut 10:17-18** The LORD your God is God of gods and Lord of lords, the great God, mighty and awesome, who shows no partiality and accepts no bribes. **1 Sam 8:1-3** When Samuel grew old, he appointed his sons as judges...But his sons did not walk in his ways. They turned aside after dishonest gain and accepted bribes and perverted justice. **Job 15:34** Fire will consume the tents of those who love bribes. **Prov 15:27** Dishonest money brings grief to the whole family, but those who hate bribes will live. **Prov 29:4** A just king gives stability to his nation, but one who demands bribes destroys it. **Isa 1:23-24** Your leaders are rebels, the companions of thieves. All of them take bribes and refuse to defend the orphans and the widows. Therefore, the Lord, the LORD Almighty, the Mighty One of Israel, says, "I will pour out my fury on you, my enemies! **Ex 23:8** "Do not accept a bribe, for a bribe blinds those who see and twists the words of the righteous. **Deut 16:19** Do not pervert justice or show partiality. Do not accept a bribe, for a bribe blinds the eyes of the wise and twists the words of the righteous. **Prov 17:23** It is wrong to accept a bribe to twist justice. **Ezek 22:12-13** There are hired murderers, loan racketeers, and extortioners everywhere! They never even think of me and my commands, says the Sovereign LORD. "But now I clap my hands in indignation over your dishonest gain and bloodshed. **Dan 6:3-4** Daniel so distinguished himself among the administrators and the satraps by his exceptional qualities that the king planned to set him over the whole kingdom. 4 At this, the administrators and the satraps tried to find grounds for charges against Daniel in his conduct of government affairs, but they were unable to do so. They could find no corruption in him, because he was trustworthy and neither corrupt nor negligent.*

WORLDLY WAYS

GOD'S WAYS

28 – LAZY SLUGGARD

DILIGENT WORKER

Prov 10:4 *Lazy hands make a man poor, but diligent hands bring wealth. **Prov 10:5**^{MSG} Make hay while the sun shines—that's smart; go fishing during harvest—that's stupid. **Prov 26:13-16** The lazy man won't go out and work. "There might be a lion outside!" he says. He sticks to his bed like a door to its hinges! He is too tired even to lift his food from his dish to his mouth! Yet in his own opinion he is smarter than seven wise men.*

Prov 13:4 *Lazy people want much but get little, but those who work hard will prosper and be satisfied.*

2 Thess 3:10-13 *We gave you this rule: "If a man will not work, he shall not eat." We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat. And as for you, brothers, never tire of doing what is right.*

Prov 12:27 *Lazy people don't even cook the game they catch, but the diligent make use of everything they find.*

Ecc 10:16-19 *Happy the land whose king is a nobleman and whose leaders work hard before they feast and drink, and then only to strengthen themselves for the tasks ahead! Laziness lets the roof leak, and soon the rafters begin to rot. **Prov 12:24** Diligent hands will rule, but laziness ends in slave labor. **Prov 13:4** Lazy people want much but get little, but those who work hard will prosper and be satisfied. **Prov 21:5** Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. **Prov 6:6-11** Take a lesson from the ants, you lazy fellow. Learn from their ways and be wise! For though they have no king to make them work, yet they labor hard all summer, gathering food for the winter. But you—all you do is sleep. When will you wake up? "Let me sleep a little longer!" Sure, just a little more! And as you sleep, poverty creeps upon you like a robber and destroys you; want attacks you in full armor.*

29 – STEALING

RESTITUTION

Ex 20:15 *You shall not steal. **Lev 19:11** Do not steal. Do not lie. Do not deceive one another. **Deut 5:19** You shall not steal. **Prov 30:8-9** Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God **Rom 2:21,22,24** You, then, who teach others, do you not teach yourself? You who preach against stealing, do you steal? You who say that people should not commit adultery, do you commit adultery?...As it is written: "God's name is blasphemed among the Gentiles because of you." **Num 5:6-11** When a man or woman wrongs another in any way and so is unfaithful to the LORD, that person is guilty and must confess the sin he has committed. He must make full restitution for his wrong, add one fifth to it and give it all to the person he has wronged. **Ex 22:1** A fine must be paid by anyone who steals an ox or sheep and then kills or sells it. For oxen the fine is five oxen for each one stolen. For sheep the fine is four sheep for each one stole. **Prov 6:30-31** Excuses might be found for a thief who steals because he is starving. 31 But if he is caught, he will be fined seven times as much as he stole, even if it means selling everything in his house to pay it back. **Ex 22:9** In all cases of illegal possession of an ox, a donkey, a sheep, a garment, or any other lost property about which somebody says, 'This is mine,' both parties are to bring their cases before the judges. The one whom the judges declare guilty must pay back double to his neighbor. **Eph 4:28** He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need. For add'l verses on restitution, see: Ex 22:12-15, Lev 6:3-5*

WORLDLY WAYS

GOD'S WAYS

30 – WORKALISM

REST & RENEWAL

Psalm 127:2^{CEV} It is useless to get up early and stay up late in order to earn a living. God takes care of his own, even while they sleep. **Ex 20:11** *In six days the LORD made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the LORD blessed the Sabbath day and made it holy.*

Lev 23:3 *There are six days when you may work, but the seventh day is a Sabbath of rest, a day of sacred assembly. You are not to do any work; wherever you live, it is a Sabbath to the LORD. **Ex 16:23** "This is what the LORD commanded: `Tomorrow is to be a day of rest, a holy Sabbath to the LORD. **Ex 16:23-30** Tomorrow is to be a day of rest, a holy Sabbath to the LORD. So bake what you want to bake and boil what you want to boil. Save whatever is left and keep it until morning. So they saved it until morning, as Moses commanded, and it did not stink or get maggots in it. "Eat it today," Moses said, "because today is a Sabbath to the LORD. You will not find any of it on the ground today. Six days you are to gather it, but on the seventh day, the Sabbath, there will not be any." Nevertheless, some of the people went out on the seventh day to gather it, but they found none. Then the LORD said to Moses, "How long will you refuse to keep my commands and my instructions? Bear in mind that the LORD has given you the Sabbath; that is why on the sixth day he gives you bread for two days. Everyone is to stay where he is on the seventh day; no one is to go out." So the people rested on the seventh day. **Deut 5:12-15** "Observe the Sabbath day by keeping it holy, as the LORD your God has commanded you. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your manservant or maidservant, nor your ox, your donkey or any of your animals, nor the alien within your gates, so that your manservant and maidservant may rest, as you do.*

Heb 4:9-11 *There remains, then, a Sabbath-rest for the people of God; for anyone who enters God's rest also rests from his own work, just as God did from his. Let us, therefore, make every effort to enter that rest, so that no one will fall by following their example of disobedience. **Ex 23:10-11** For six years you are to sow your fields and harvest the crops, but during the seventh year let the land lie unplowed and unused. Then the poor among your people may get food from it, and the wild animals may eat what they leave. Do the same with your vineyard and your olive grove. **Lev 25:3-7** For six years sow your fields, and for six years prune your vineyards and gather their crops. But in the seventh year the land is to have a sabbath of rest, a sabbath to the LORD. Do not sow your fields or prune your vineyards. Do not reap what grows of itself or harvest the grapes of your untended vines. The land is to have a year of rest. Whatever the land yields during the sabbath year will be food for you--for yourself, your manservant and maidservant, and the hired worker and temporary resident who live among you, as well as for your livestock and the wild animals in your land. Whatever the land produces may be eaten. **Lev 25:18-22** Follow my decrees and be careful to obey my laws, and you will live safely in the land. Then the land will yield its fruit, and you will eat your fill and live there in safety. You may ask, "What will we eat in the seventh year if we do not plant or harvest our crops?" I will send you such a blessing in the sixth year that the land will yield enough for three years. While you plant during the eighth year, you will eat from the old crop and will continue to eat from it until the harvest of the ninth year comes in. **Neh 10:31** Every seventh year we will forgo working the land and will cancel all debts.*

1 Sam 17:40 The 5 "smooth stones" that I discovered in this stream of truth that will help me "slay my giants" are:

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____



Brian & Mary Ellen Kluth

***Encouraging, Empowering & Equipping
for Exponential Christian Living & Giving***

Guest Preaching with FREE Materials for Your Congregation

Brian's inspirational Bible messages and materials have helped hundreds of thousands of Christians to live more joyful and generous lives. Here are the messages/materials to choose from:

- q **5 Reasons WHY to Become Generous** [Video Outline](#)
FREE [40 Day Generosity Devotional App](#) for iPhone / Android / Windows
- q **How God Provides for Christians** [Video Outline](#)
FREE [Bible Financial Bookmark](#)
- q **7 Keys to Joyful Living & Giving** [Video Outline](#)
FREE [30 Day Joyful Giving Devotional App](#) for iPhone / Android / Windows
- q **Legacy Living & Giving: The BIG 4** [Video Outline](#)
FREE [Legacy Organizer PDF](#) [Bless Your Church Legacy Brochure](#)
- q **HOW to be a Joyful Giver to a Campaign** [Video Outline](#)
FREE [Bible Financial Bookmark](#)
- q **#40Days Loving Your Community** [Slide Info](#)
FREE [40 Day App and #PayItForward Cards](#)

Free Optional Add-On Events

- q **Board Members or Couples** Interactive 2-Hour leadership training and Q&A session with Brian Kluth on *Transformational Generosity: Best Practices to Unleash Your Church's Full Generosity Potential*
- q **Sunday Evening Legacy Seminar** *Get Things In Order for Yourself, Spouse, Loved Ones or Aging Parents* ([Legacy Organizer PDF](#))
- q **Men or Women Breakfast Event(s)** Brian can speak to men on *Legacy Living*. Mary Ellen can share with women on *My Story for God's Glory: 4 Keys for Triumphant Over Tears and Trials*
- q **Single & Single-Again Adults** Brian and Mary Ellen can share their personal story and teach on [Friends with Boundaries & Blessings \(not Benefits\)](#) and provide a [video curriculum](#) for personal or group use.

EXPONENTIAL GENEROSITY IMPACT

Churches have reported:

- Many people were **ENCOURAGED AND EXCITED** to live generously and give more!
- Some churches received **UNEXPECTED 5-FIGURE GIFTS** of cash and assets!
- When families were given Brian's 30 or 40 Day devotional to use at home, many churches experienced **DOUBLE-DIGIT GIVING INCREASES!**
- Churches that did the #40Days Loving Our Community with #PayItForward cards saw **1000's OF #LOVE-IN-ACTION** deeds done in their city.

ABOUT Pastor Brian Kluth is a bestselling author, speaker and nationally recognized Christian generosity expert. Brian leads the nationwide grant-funded [NAEfinancialhealth.org](#) and [BlessYourPastor.org](#) initiatives that serves denominations, churches and pastors. Mary Ellen was a Special Ed teacher for 35 years and now is on the staff at Colorado Christian University. They were both widowed in 2010 and married in 2013. They live in Golden, Colorado and minister across America and the world through their speaking, materials and [www.HealthyCharity.org](#) work in Africa.

FINANCES Churches can provide an honorarium or take up a love offering. Brian's travel costs will be submitted for reimbursement (but Mary Ellen can fly FREE on SW flights in 2020). Book table sales will go **100%** to support their [HealthyCharity.org](#) work in Africa ([WATCH 2-min video](#)).

QUESTIONS? INTERESTED IN SCHEDULING? Contact Brian Kluth bk@kluth.org Cell: 719.930.4000 Web: BrianKluth.org

Brian Kluth - Conference Speaker

Themes: Transformational Generosity & God Is Your Provider

Some have called Brian Kluth “one of the spiritual fathers of the modern generosity movement that is happening in America and around the world.” For more than 30 years, Kluth has been teaching, preaching and writing on *Transformational Generosity* and *God Is Your Provider*. He has spoken at hundreds of churches, conferences, colleges and camps. He directs the National Association of Evangelicals’ multi-million-dollar Lilly Endowment grant-funded projects (NAEfinancialhealth.org and the BlessYourPastor.org Movement) that serves many denominations, churches, pastors and leaders. His [radio and TV interviews](#) on living and giving generously have been heard by millions. His bestselling [30 and 40 Day Generosity Bible Devotionals](#) have over 600,000 copies in print, been used by more than 3000 churches and been translated into over 40 foreign languages. Kluth’s StateofthePlate.info research on Christian giving and the best church generosity practices have been featured on the front page of USA Today and the Washington Times. His work has been covered by NBC, CBN, CBS, CNN, TBN, CBN and hundreds of mainstream and Christian radio and TV stations.



Kluth has been a speaker for Evangelical Council for Financial Accountability, Rick Warren’s Saddleback Conferences, Biola, Willow Creek Association, Christian Leadership Alliance, Generous Giving, Church Stewardship Network, CCDA, Talbot, Moody, Bethel, Generous Giving, Crown, Compass, Converge, Evangelical Free, C&MA, Wesleyan, Assemblies of God, Nazarene, WEA, ECFA, Free Methodist, Salvation Army, IPHC, NBEA, Open Bible, Church of God, United Brethren and many other groups.

Endorsements

“In one 60-minute message, Brian Kluth gave me more instruction, inspiration, ideas, and useable resources on finances and generosity than I had received in going to seminary and 25 years of pastors’ conferences.” **Sr. Pastor**

“I endorse Brian Kluth very enthusiastically.” **Ron Bluc**, Bestselling Financial Author, Speaker and Advisor

"Brian Kluth has a passion for teaching pastors and church leaders how to lead their congregation to greater levels of generosity." **Howard Dayton**, Compass Financial Ministries

"Brian gave 90-minute keynote sessions at six of our regional gatherings for pastors and leaders. His message and materials received rave reviews at every event. Literally hundreds of people told us his teaching was exactly what they needed and they thanked us for inviting him. Brian's message needs to be heard and the NAE Financial Health and his generosity materials need to be shared with all pastors and leaders." **Larry Roberts**, Free Methodist Church-USA

“Our pastors and leaders were very encouraged by Brian’s two keynote messages on God’s provisions and church generosity. His personal stories greatly encouraged everyone’s faith. The Spirit has anointed and is using Brian in wonderful ways.” **Thomas George**, District Superintendent Great Lakes C&MA District

“Brian Kluth loves God and loves helping God’s people. As a former church pastor, “he gets it!” His message and materials are filled with encouragement, knowledge, inspiration, information, and vision.” **Randall A. Bach**, Pres. of Open Bible Churches

“Brian Kluth’s gift to the Church is his deep and wide understanding of stewardship and generosity. As a communicator, the principles that he shares are simple and clear. When Brian speaks, the audience - whether one or a crowd - is encouraged to trust God more.” **Todd Fetters**, Bishop of the United Brethren in Christ

FREE RESOURCES When Kluth is invited as a keynote speaker, everyone attending your event will receive FREE access to NAEfinancialhealth.org resources, online training courses, and discounted generosity materials.

HONORARIUM & TRAVEL: Kluth’s honorarium can be based on the normal amount you give your conference guest speakers. Travel costs will be invoiced for one domestic flight, ground transportation, mileage, food stipend and lodging (if not provided).

CONTACT To invite Brian Kluth as a speaker (for 45, 60, 75 or 90 minutes), email BKluth@nae.net or call/text 719.930.4000.

Sample Teaching Slides by Brian Kluth

Sample Teaching Videos [Video #1](#) - [Video #2](#) - [Video #3](#) - Guest speaking for churches (BrianKluth.org/churches.pdf)

Money Mindset VS. Kingdom Living

Christians cannot serve God **AND** Money, but they must be taught to serve God **WITH** money.

Psalm 23
Matthew 6:19-34
1 Timothy 6:6-11

GETTING \$\$\$ IS THE ANSWER Wanting

RECEIVING GOD IS MY PROVIDER Contentment

Financial Health Solutions for Pastors & Churches

| Poverty Theology | Transformational Generosity | Prosperity Gospel |
|------------------------|-----------------------------|------------------------|
| Scarcity | Supply | Surplus |
| Against \$ Preaching | Appropriate \$ Preaching | Always \$ Preaching |
| BUDGET Focus | BIBLE Focus | BIGGER Focus |
| Financial Transactions | Faith Transformation | Fundraising Tactic |
| GUILT-Based | GRACE-Based | GREED-Based |
| Legalism | Liberty | Law |
| Can't Afford to Give | Get to Give | Give to Get |
| Stingy Slave | Steward | Seed Thrower |
| Give to AVOID a Curse | Give to BE a Blessing | Give to GET a Blessing |
| FEAR Motivation | FAITH Motivation | FORTUNE Motivation |
| TIGHT-FISTED Hands | OPEN-Handed | GRASPING Hands |
| EMPTY Rewards | ETERNAL Rewards | EARTHLY Rewards |
| Miserly | Manage | More |
| Giving is DRUDGERY | Giving is a DELIGHT | Giving is a DUTY |
| God is BROKE | God is your PROVIDER | God is a MAGIC GENIE |

Transformational Generosity™ for Christians

7 Keys to Joyful Living & Giving

- 1 **SUBMIT** yourself to the Lord
- 2 **STUDY** the Scriptures on finances
- 3 **SEE** what God has provided
- 4 **SET ASIDE** resources to give
- 5 **SYSTEMATICALLY** give
- 6 **SPONTANEOUSLY** give
- 7 **SIMPLIFY** your life to give more

Financial Health Solutions for Pastors & Churches

Transformational Generosity for Churches

5 Ways to Grow Givers & Giving

- 1 **Instruct** with Scriptures
- 2 **Influence** with Resources
- 3 **Involve** with Systems
- 4 **Inspire** with Stories
- 5 **Ignite** with Vision

Financial Health Solutions for Pastors & Churches

Transformational Generosity to #BlessYourCommunity

#40DaysofGenerosity

- 1 **Word**
40 Day App, Email, Print
Psalm 119:105, Rom 12:1-2
- 2 **Wind & Whispers** of the Spirit
John 3:8, 1 Kgs 19:12, Isa 30:21
- 3 **Works** of God's People
Matt 5:16, Jere 29:7, 1 Pet 2:12
- 4 **Witness**
#PayItForward Cards & Video
1 Peter 3:15, Col 4:6

Financial Health Solutions for Pastors & Churches

10 Ways God Provides

- 1 **PRIMARY INCOME**
- 2 **EXTRA INCOME**
- 3 **EXTRA CASH**
- 4 **EVALUATE EXPENSES**
- 5 **PEOPLE'S HELP**
- 6 **NEEDED ITEMS**
- 7 **DECLUTTER**
- 8 **STORED UP RESOURCES**
- 9 **EXTERNAL RESOURCES**
- 10 **MIRACULOUS PROVISIONS**

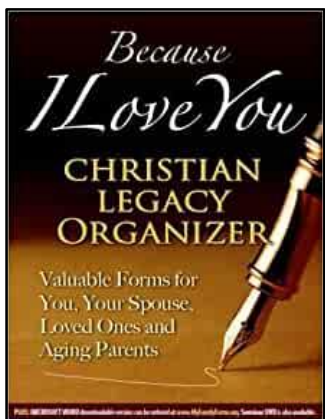
Financial Health Solutions for Pastors & Churches

FREE RESOURCES Everyone attending will receive **FREE** access to grant-funded NAEfinancialhealth.org resources and online training. They will also receive access to discounted print and digital resources at BrianKluth.org/catalog

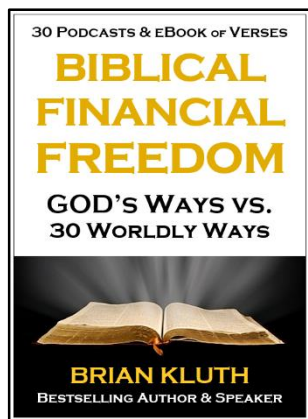


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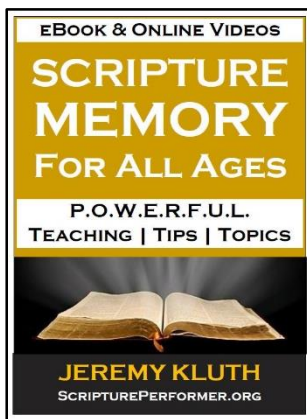
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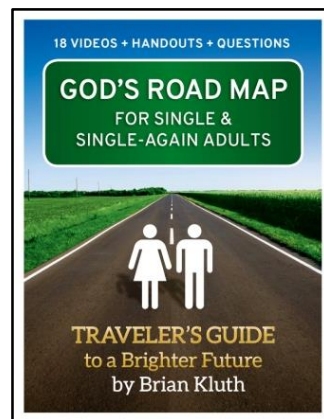
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Over 30 valuable forms and lists for you, your spouse, loved ones & aging parents.
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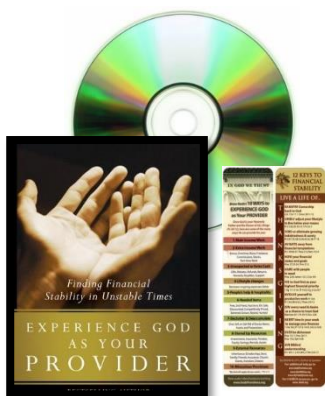
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Family Kit: ALL 3 Products
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Products= \$ _____ + HealthyCharity.org Donations + 10% \$ _____ S/H = TOTAL: \$ _____

Venmo (Brian.Kluth) Checks: Brian Kluth Email bk@kluth.org and he will send you a secure online payment link

PRINT CLEARLY Name(s): _____

Cell: _____ Email: _____

Credit/Debit #: _____ - _____ - _____ Expires: ____/____/____ 3Digits: _____ Zip: _____

Full Address: _____

Indicate any item(s) that need to be emailed or mailed to you: _____

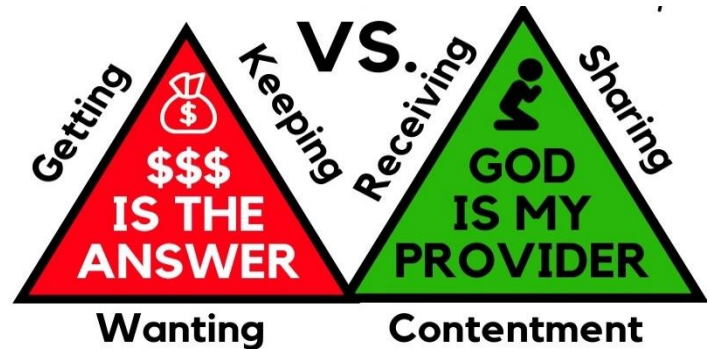
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PAYMENT: Cash, Check, Venmo (Brian Kluth) or Text "Charity" to 59769 & Donate Online
DOWNLOAD EBOOK with PODCASTS at www.kluth.org/truefinancialfreedom.pdf
QUESTIONS or BOOKING INQUIRIES? Contact Brian Kluth 719.930.4000/cell bk@kluth.org

30 PODCASTS & BIBLE PRINCIPLES

Worldly Ways vs. God's Ways to TRUE FINANCIAL FREEDOM

- 1 - None of God's business VS. Pivotal to my spiritual life
- 2 - All I have is "Mine" VS. All I have is God's
- 3 - I need MORE money VS. Manage Well Whatever I Have
- 4 - Live for Pleasure VS. Live Self-Controlled
- 5 - Love Money VS. Love God
- 6 - SPEND it all VS. Save for the FUTURE
- 7 - FEAR of loss or hard times VS. FAITH in God to provide
- 8 - Envy OTHERS VS. Be CONTENT
- 9 - Keeping up with YOUR NEIGHBORS VS. Experiencing God's CREATIVE Care
- 10 - ARGUING about money VS. AGREEING in prayer
- 11 - GET RICH QUICK schemes & gambling VS. Steady plodding and hard work
- 12 - Accumulating More and More Things VS. DeACCUMULATE
- 13 - Better HOUSE VS. Better HOME
- 14 - Growing INDEBTEDNESS VS. AVOID or ELIMINATE Indebtedness
- 15 - Put your hope in MONEY VS. Put your HOPE in GOD
- 16 - Give to God LAST VS. Give to God FIRST
- 17 - GIVE sporadically VS. Give FAITHFULLY
- 18 - Give RELUCTANTLY VS. GIVE cheerfully/hilariously
- 19 - MAKE EXCUSES why you can't give VS. Give to God first PROPORTIONATELY
- 20 - Live for TODAY VS. Give for ETERNITY
- 21 - UNCERTAIN about my finances VS. KNOW WELL my financial condition
- 22 - God doesn't KNOW or CARE about my giving VS. God SEES all my giving
- 23 - GRASPING hands & GRUDGING heart VS. GENEROUS hands & GRATEFUL heart
- 24 - Ignore the reality of YOUR mortality VS. Get your house in order
- 25 - Co-Signing for Others VS. Avoid Co-Signing
- 26 - Lying, Cheating, Promise Breaking VS. Honesty, Integrity, Promise Keeping
- 27 - Bribery & Corruption VS. Respect, Fear & Honor God
- 28 - Lazy Sluggard VS. Diligent Worker
- 29 - Stealing VS. Restitution
- 30 - Constantly Working VS. Rest, Renewal & Rhythms



BRIAN KLUTH is a bestselling author, inspirational speaker and founder of HealthyCharity.org. He or his work have been featured in leading magazines and on hundreds of TV and radio stations. For more of Brian books and materials or for booking details, visit: BrianKluth.org. To learn more about donating to his life-saving ministry work in Africa, visit HealthyCharity.org