Prospering in an Uncertain Economy

Prosperity starts with who you have, not what you have. But how do you prosper in uncertain times? Building your financial house on timeless biblical truths and proven financial principles can help you succeed in the midst of financial storms.

I know there has been bad teaching in the church on finances in the past, but there’s also been bad teaching on heaven, and I still plan to go there. There’s been bad teaching on grace, but I still plan to receive grace every day.

Fear of error is not a reason to ignore the truth. If you ignore the truth, you are already in error. So let’s start off with a question: “If you had more money, could you make more impact?”

Of course you could. More money equals more impact.

You see, personal finance is different for kingdom-minded believers than for others. Biblical prosperity is not about toys and trinkets; it’s about influence and impact. It’s about making more money to do more good.

Before we get too far, here’s my definition of prosperity: You have no financial debt, and you have more than enough resources to fulfill every divine assignment God has for you and enough left to help others fulfill theirs.

Prosperity doesn’t mean that every Christian will become a zillionaire. It does mean that we should have finances proportionate to our assignments from the Lord and more than enough to be a blessing to others. It’s about the provision for your vision.

Anyone who has ever been broke will tell you in King James English—"It stinketh!"

Nowhere in the Bible is poverty said to be a blessing from the Lord. And let me add this: You can be broke and not be poor. Broke is a temporary financial condition. Poverty is a lens that only sees meager possibilities, which limits God's ability to be involved in your finances.

In our journey to prosper in uncertain times, I offer you three money moves, which act like the three legs of a tripod. Your financial house is only as strong as your weakest leg.

Money Move No. 1: Partner with God

The first money move you need to make is to partner with God. You can't build a skyscraper on an outhouse foundation. The depth and width of the foundation determine the height of the building. I want you to build a skyscraper for your finances! As a kingdom wealth builder, your foundation is partnering with God.

Jesus compared building your life on His words to building your house on a rock (Matt. 7:24-27); to build your life on anything else is like building your house on sinking sand. You can't go further in your finances than you go deep in trust with the Lord.

When you don't have much money, you need to draw close to God to find out what He wants you to do with what you have. When you have lots of money, you need to draw close to God to find out what He wants you to do with what you have.

Money is just another way to be intimate with Jesus. That's what makes the whole thing fun.

Some Christians worry about getting too much money. But how much money is too much? My answer: Whatever amount replaces trust in God.

Some people get a hundred dollars in their pocket and forget there is a God in heaven. For some other people, a hundred million dollars would not even move them because their heart is so anchored in the invisible realm. What if you decided to make trusting God the most enjoyable thing ever?

You may be thinking, *My finances are a bit of a mess right now … but I'm going on an adventure. I'm going to trust God as never before!*

Nobody knows the financial limits of what they can do with their one and only life when it is partnered with God. Faith is not a leap into the dark; it is a step into God's promises.

Money Move No. 2: Increase Cash Flow

Cash flow comes from earning more than you spend and saving the difference. If you spend everything you make, you will never build wealth. So this money move involves managing your expenses and increasing your income.

Most people focus on decreasing their expenses—but you can only decrease your expenses to zero. However, your income is unlimited. So why not focus on both at the same time?

When you increase your cash flow, you can give more, invest more, save more and spend more. In one word, it is about stewardship. A good steward is someone who manages the property that belongs to another.

Say this with me: "God is the owner; I am His money manager."

Stewardship, as explained in Jesus' Parables of the Talents, is not simply about maintaining what you've been given or worse yet, devouring it. Stewardship is about multiplying and increasing what you've been given for the master.

Everything in the kingdom that gets stewarded multiplies and increases—that's how you know you are stewarding it.

Here is a simple principle from the Bible: Multiplication starts from something, not from nothing. When Jesus multiplied the food for the 5,000 men and all their families, He didn't start with nothing. He took five loaves and two fishes and performed the miracle of feeding the thousands (Matt. 14:13-21).

When Elisha encountered a widow, she told him her husband had died, and his creditor was about to take her sons as his slaves to pay off her husband's debt. Elisha asked her what she had in the house, and the first word that came out of her mouth was "nothing." The enemy always causes people to focus on what they can't do and what they don't have.

Later, the widow said she had just one small jar of oil, and Elisha instructed her to use it. God caused it to multiply supernaturally and provide all she needed (2 Kings 4:1-7).

You see, God can't do anything with what you don't have. God can't help you with what you can't do. Quit telling God what you can't do and what you don't have. Instead, tell Him what you do have.

The Lord could bring a 1,000:1 natural or supernatural multiplication factor to your life tomorrow. Guess what? One thousand times zero is still zero. Stewardship is about giving God something to bless. God puts His supernatural blessing on stewardship just as much as He does on generosity.

We often hear in churches that if you will sow generously, you will reap generously, and that is absolutely true—it's in the Bible (2 Cor. 9:6). But often, we fail to see the other side of it: stewardship. If God is going to put His "super" on your "natural"—your "natural" needs to have its act together. If you want to steward a larger amount of resources for God and His kingdom, you need to be faithful with what's in your hand now.

Money Move No. 3: Invest to Multiply

Some people tell me, “Jim, I don’t need to be an investor …” Only a tiny percentage of people make enough income from their jobs to become financially wealthy, including highly paid athletes, actors, musicians and Fortune 500 CEOs.

The rest of us cannot earn and save our way to wealth. You’ll need to multiply your money through investing, where money is working for you.

When you go to a job, you work for money, but with investing, your money works for you and works without you. Your money makes money.

I love this quote from Warren Buffett, “If you don’t find a way to make money while you sleep, you will have to work until you die.” Investing done right is not a get-rich-quick scheme. And not investing is a get-poor-slow scheme. You need to be an investor.

In the Bible, the only people who heard, “Well done, good and faithful servant” before they died were stewards who invested their master’s money and multiplied it (Matt. 25:23). Jesus called the ones who didn’t invest “wicked and lazy” (Matt. 25:26).

Part of your stewardship is to become an investor who multiplies. In many of Jesus’ parables, faithfulness with money is not only about giving; it’s about multiplying money. The kingdom will involve both giving and investing.

Investing doesn’t need to be complicated. There are a few proven financial principles you need to know to be a successful investor. Investing is not rocket science or brain surgery. Successful investors know the proven financial principles that work.

Five Proven Financial Principles

1) Invest for cash flow. Get this phrase in your mind: “Cash

flow equals freedom.” If your expenses are $5,000 per month, and you own apartments producing $8,000 per month after expenses and taxes, you are financially independent. Your cash flow exceeds your expenses. I defined this in terms of cash flow, not asset value. Not net worth.

Imagine you own an apple orchard. You live off of the apples; you sell the apples. You don’t sell the trees. The land and trees are assets, apples are the cash flow. You still must manage the orchard and take care of the trees.

This is different from the conventional treasure chest planning where you cram gold into a box, hoping you don’t outlive the pile as you watch the level drop lower each month. Living off of assets creates a poverty mentality and that is the opposite of freedom. Spending assets is like an acid that destroys wealth. But—cash flow equals freedom.

2) There are only three wealth plans to choose from on this journey. They are: real estate that you own, businesses that you own, and paper assets (stocks, bonds, mutual funds, exchange traded funds). Statistically, most people who achieve wealth do it through either business or real estate. I’ll explain why in the next principle.

Some people are young and have a long time to build wealth, while others are older and have less time. Some people have significant savings or investments already, and others are just getting started. Some people have strong skills in entrepreneurship or real estate, others don’t have those skills.

But here’s some good news. All of this means that no matter where you are starting, there is a wealth path that matches your unique skills, resources and stage of life. It’s never too late! That’s good news regardless of your age, income or experience.

3) Leverage allows you to expand your resources beyond your

own limitations. Nobody builds wealth without leverage. You have limited time and money. If you spend time and money in one place, guess what? It can’t be used in another place.

At some point your financial growth hits a ceiling because you’re limited by your personal resources. You can only spend so much time. You can only spend so much money.

The good news is, the world has unlimited resources. You can partner with other people’s time and resources. Leverage takes your effort and multiplies your results because you get to partner with the resources of others.

4) Risk management allows you to make more by losing less on your investments. Imagine a basketball team with such a strong defense it never gives up any points to its opponents. This team would be tough to beat because its offense wouldn’t have to score many points to win. With investing, if leverage is the offensive half of the investing game, risk management is the defensive half. This is why Warren Buffett’s words ring so true when it comes to investing: “Rule No. 1: Don’t lose money. Rule No. 2: Don’t forget Rule No. 1.”

Solomon, the wealthiest person in history, had wise words about risk management: “A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences” (Prov. 22:3, NLT). Did you see it? “Foresees danger and takes precautions” is risk management in action.

5) Tax advantages help you to keep more of what you make. If you thought building wealth was about how much you make, you would be wrong. It’s about how much you keep.

The single biggest expense between your earnings and savings is taxes. That’s why legally controlling this expense is the fifth proven wealth-building principle. You must learn how to keep more of what you make.

If you put these three money moves together, you will have a wise financial operating system to build your tripod of wealth with three strong legs. Your tripod will only be as strong as its weakest leg.

Remember: God’s provision is for your vision. Is He calling you to partner with Him as you seek biblical prosperity for kingdom impact?

For a free online workshop to help you build your financial tripod, go to

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