

All we need is God's Word and the discipline to obey the lessons. Most of the lessons that can free us from financial bondage are common sense, but we struggle to find a way to apply them. We all need help in finding ways to apply wisdom. I have been fortunate enough to have an earthly father who helped me understand the lessons from my Heavenly Father. These lessons helped me become financially free, and now I am sharing them with you. I hope you will apply them so you, too, can be free.

Lessons From My Father

I have read several books about how to get rich, but there was something missing. I started thinking about all of those rich people (celebrities and professional athletes) who were in more bondage than I was. Money alone did not free these people. They had money, but they did not experience abundance. What is the point of being rich when you are still in bondage?

Many of you reading this may be thinking, "How can a rich person be in bondage?" Many of them, even with their large salaries, paint themselves into a corner by consuming so much that they have to continue doing work that may actually be unfulfilling. Some rich people spend their money as if it will continue to flow forever. When they cannot continue to produce at that level, they find themselves in financial hardship. Many are not generous with their blessings and do not find fulfillment in their many toys. They ultimately find themselves on the same treadmill that many of you are on. The reality is some rich people just have bigger prison cells.

I decided that what was missing in the "get rich" books was godly wisdom. The purpose of this book is to show you where the key to your prison cell is and to teach you how to free yourself from bondage. I do not guarantee that you will get rich from applying the lessons in this book. You will most certainly become financially

secure by applying these lessons. I do guarantee that applying the lessons in this book will bring you a life of abundance.

In 1998, I found myself in financial bondage. I was between jobs. My credit card debt was huge due to years of spending beyond my means. I lived in a condo that I had just purchased a few months earlier, and I was fearful of not being able to make the payments. To make matters worse, I had no savings. In order to make ends meet until I found another job, I was taking credit card advances to pay my bills. For the first time in my adult life, I was afraid. My choices were to accept any job that was offered to me or risk putting myself in an incredible hole by holding out for a better job.

I was in bondage. I put myself in that position because I had not used my money and resources wisely. My choices were limited. I might have had to take a job I would have been miserable doing just so I could pay my bills. I had painted myself into a corner because of a consistent pattern of poor decisions.

I was scared, but I knew I had to do something. I needed to be resourceful, so I gathered all of my bills and did the math. I determined what I would have to make in my next job in order to maintain a comfortable lifestyle. I started to figure out where I had wasted money, and how much I would need to save so I wouldn't be in this position again. Most of all, I needed counseling, so I went to the most valuable resource available to me—my father.

My father is financially independent. He did not win the lottery. He never signed an NBA or NFL contract, and he never inherited a penny. My father grew up poor in Miami, Florida. He never graduated from college, but he is an extremely intelligent and wise man.

He is a devout Christian who made his share of mistakes along the way. He learned from his mistakes, and he became obedient to God in his personal and financial life. He worked hard and had the discipline to apply the lessons that he learned in order to prosper. At fifty years of age, his homes and cars were paid off. For many years, he was a sales executive, but today, he takes on consulting

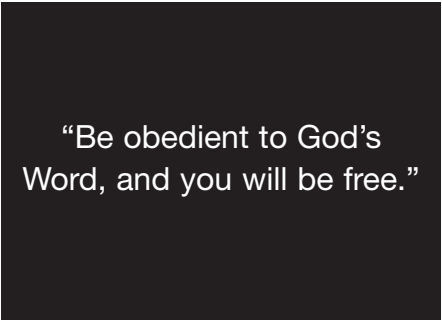
jobs and business proposals that interest him. He and my mother travel to Europe and Africa on vacation regularly. He plays golf when he wants. He teaches Sunday school and participates in church projects that most people could not do because of work obligations. My father is free.

One afternoon, I stopped by my parents' house to ask his advice. He said, "Son, this personal finance stuff is not rocket science."

"What do you mean? I have been working hard, and I am still in this position. How can I be free of all of this stress and worry?"

My father looked me in the eyes and told me something I will never forget. "You have to remember one thing from this conversation. Be obedient to God's Word, and you will be free." His words really struck me. Could it be that easy?

"It is that easy," he said. "It took me years to figure it out, but once I learned it, everything fell into place." I looked at him with some doubt, but I had to give it some credence since he had accomplished so much.



"Be obedient to God's Word, and you will be free."

"You can be rich, but God wants us to be abundant," he said with intensity. "You can be rich, but still live in bondage. Charles, you need to understand that God has loaned us everything. We can either make the most of what He has blessed us with or we can squander it. If we are obedient with what He gives us, He gives us more. If I loaned you \$10,000 and you turned it into \$20,000, I would entrust you with more. God is no different with us."

That only begged the question, "How do you turn \$10,000 into \$20,000?"

My father replied, "That is the essence of stewardship. You use your time, talent, and treasure to multiply our resources. Each of us has special gifts. We must use those gifts to the best of our ability. We also have a responsibility to make the most of our finances."

He went on to say, “The lessons I am about to teach you are not new. You already intuitively know most of these things. You just need a little guidance. Once I teach you these lessons, apply them, and you will see how God will bless you.”

“So you are telling me that if I learn these lessons, and apply them I will be free from all this stress and worry.”

“Son, you will be blessed beyond your wildest dreams. Do you think that your mom and I ever thought we would be where we are now twenty years ago? Obedience got us here, and it will get you where you want to be and beyond.”

That was a strong endorsement. My father, always the salesman, sold me on the concept. I was anxious to hear what he had to tell me!

“Son, I have ten lessons for you that will change your financial life,” my father said, smiling.