AGAPÉ
APOSTOLIC
CHURCH
O.O.L.J.C.M.

Crash Study: God’s Plan for Your Financial Wealth

Part 1: From the Bottom

Purpose: A single intensive study covering the first six lessons for Jamaicans living at or below minimum wage, or anyone trying to move from survival to financial order.

Duration: 90 minutes to 2 hours

Theme: God can lift a person from the bottom, but He usually begins by changing their thinking, ordering their habits, and teaching them faithful stewardship over what is already in their hand.

Opening text:

3 John 2
("Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.")

Deuteronomy 8:18
("But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant...")

Opening Thought

Financial wealth in the Bible is not merely about having money. It is about having resources under God’s rule. A person can be poor and faithful, but poverty should not become an identity. A person can be wealthy and righteous, but wealth must never become their god.

The goal is not to look rich. The goal is to become faithful, stable, generous, and fruitful.

Matthew 6:24
("No man can serve two masters... Ye cannot serve God and mammon.")

Lesson 1: God Sees You at the Bottom – but he sees the person he made, not the person you make yourself out to be

Psalm 34:6
("This poor man cried, and the LORD heard him, and saved him out of all his troubles.")

James 2:5
"Hearken, my beloved brethren, Hath not God chosen the poor of this world rich in faith, and heirs of the kingdom..."

Being poor is not a disgrace. Low income is not low value. The worker earning little, the single mother stretching every dollar, the young man trying to find honest work, the caregiver, vendor, helper, security guard, cleaner, bearer, and casual worker…God keeps company with you all!

But the danger is when poverty becomes a mindset. This is not the mindset that God designed you for!

A poverty mindset says:

- "I am poor person" (this is my identity, and who I am and always will be, as opposed to I am poor because I was borne into poor circumstances"
- "As soon as I get money, I must spend it."
- "corner shop is my life"
- "If other don't support me I'm going to be depressed and not bother."
- "I cannot save because I do not earn enough."

A biblical mindset says:

- " I am made to be like God"
- "God sees me."
- "What I have is small, but it is still seed."
- "I must be faithful over little."
- "I can learn."
- "I can grow."
- "I can come out of this with God's help and disciplined habits."

Luke 16:10
("He that is faithful in that which is least is faithful also in much...")

Practical instruction:

Before asking God for more, ask: "Am I managing the little I already have?"

Lesson 2: Count It Before You Spend It

Luke 14:28
("For which of you, intending to build a tower, sitteth not down first, and counteth the cost...")

Proverbs 27:23
("Be thou diligent to know the state of thy flocks, and look well to thy herds.")

The first step out of financial confusion is not more income. It is **clarity**.

Many people do not know where their money goes. They know what they earn, but they do not know what they leak.

A person can lose money through:

- Daily snacks
- Unplanned taxi fares
- Too much phone credit or data
- Impulse buying
- Gambling
- Borrowing for appearances
- Buying clothes before paying essentials
- Payday excitement
- Supporting everyone except their own household
- A simple survival budget should include:
- Food
- Rent or household contribution
- Transportation
- Utilities
- Children and school needs
- Church giving
- Debt repayment
- Emergency savings
- Basic personal care

The rule is simple: give every dollar an assignment before other people, pressure, appetite, or emotion assign it for you.

Proverbs 21:5
("The **thoughts** of the diligent tend only to plenteousness; but of every one that is hasty (impulsive) only to want.")

Class exercise:

Write down your last income received. Then write where it went. Do not guess. Be honest. The first miracle may simply be seeing the truth.

Lesson 3: Break the Debt Cycle

Proverbs 22:7
("The rich ruleth over the poor, and the borrower is servant to the lender.")

Romans 13:8
("Owe no man any thing, but to love one another...")

Debt is not always sin, but careless debt becomes bondage.

Some debt comes from emergency. Some comes from low income. But some comes from pride, impatience, appetite, and poor planning.

Dangerous debt patterns include:

- Borrowing before payday
- Taking loans to buy things that do not produce income
- Borrowing to impress people
- Using partner money without a plan
- Buying furniture or appliances on terms without calculating the total cost
- Borrowing from multiple people and hiding from all of them
- Using one loan to pay another loan

The goal is not only to pay debt. The goal is to stop needing the same debt again.

Practical debt plan:

- List every debt.
- Write the balance, monthly payment, and interest if known.
- Stop taking new debt.
- Pay minimums on all debts.
- Put extra money on the smallest debt first for motivation, or the highest-interest debt first for savings.
- When one debt is cleared, roll that payment into the next debt.
- Pray, but also plan. A person who prays for deliverance from debt but continues the habits that created the debt is not walking in wisdom.

Proverbs 14:15
("The simple believeth every word: but the prudent man looketh well to his going.")

Lesson 4: Give God First Place, Not Leftovers

Malachi 3:10
("Bring ye all the tithes into the storehouse, that there may be meat in mine house...")

2 Corinthians 9:7
("Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity...")

Mark 12:43-44
("Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want...")

Giving must be taught with balance. The poor must not be manipulated. Nobody should be pressured to give for display, fear, or competition. But poverty does not cancel worship.

Giving trains the heart to remember that God is the source, not money.

A believer should give:

- Faithfully
- Cheerfully
- Privately when appropriate
- Without boasting
- Without borrowing to impress
- Without neglecting basic responsibilities
- Giving is not a substitute for budgeting. Giving is part of budgeting.
- The question is not only, “How much should I give?” The deeper question is, “Does God have first place in my money?”

Matthew 6:21
("For where your treasure is, there will your heart be also.")

Practical instruction:

Decide your giving before spending. Do not wait to see what is left after appetite, pressure, and emergencies have spoken.

Lesson 5: Build Your First Emergency Fund

Proverbs 21:20
("There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.")

An emergency fund is not a lack of faith. It is wisdom.

Many people remain poor because every small crisis becomes a major financial collapse. A flat tyre, school expense, illness, funeral contribution, rent shortage, or transportation problem sends them back into borrowing.

Start small.

- First goal: $5,000
- Second goal: $10,000
- Third goal: one month of basic expenses
- Later goal: three months of basic expenses

Emergency money is **not** for:

- New shoes
- Never for fake hair and nails
- Phone upgrade
- Birthday spending
- Entertainment
- Helping people who refuse responsibility
- Proving love to someone
- Emergency money is for **true emergencies**.

Proverbs 22:3
("A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished.")

Practical instruction:

Save something every payday, even if it is small. The habit matters before the amount grows.

Lesson 6: Increase Your Income by Increasing Your Value

Proverbs 22:29
("Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.")

Ecclesiastes 10:10
("...wisdom is profitable to direct.")

Budgeting helps you control what you have. But for many low-income persons, budgeting alone will not be enough. **Income must grow**.

The question becomes: "What value can I add that people will pay for?"

Ways to increase value:

- Learn a trade
- Improve customer service
- Become certified
- Learn digital skills
- Improve literacy and numeracy
- Learn bookkeeping
- Learn food preparation and food safety
- Learn caregiving skills
- Learn basic computer use
- Start a small side service
- Become more reliable at work
- Become promotable
- Develop a reputation for **excellence**

A believer should not be lazy, careless, late, dishonest, or difficult to work with and then blame the devil for lack of promotion.

Colossians 3:23
("And whatsoever ye do, do it heartily, as to the Lord, and not unto men.")

Promotion often follows faithfulness, skill, attitude, and favour.

Practical instruction:

Choose one skill to improve over the next **90 days.** Do not choose ten. Choose one and become serious.

The Wealth-Building Order from the Bottom

This is the order taught in the first six lessons:

- See yourself as valuable before God.
- Reject shame and the poverty mindset.
- Track your money.
- Create a survival budget.
- Stop careless debt.
- Give God first place.

- Build a small emergency fund.
- Increase your earning power.

Practice discipline until your income grows.

Mindset Shift

Do not say:

“I am poor, so I cannot do anything.”

Say:

“I am starting small, but I will be faithful.”

Do not say:

“I need more money before I can manage money.”

Say:

“I must manage this money so I can be trusted with more.”

Do not say:

“Everybody else is doing better than me.”

Say:

“I will run my race with wisdom and patience.”

Do not say:

“When I get money, I will serve God.”

Say:

“I will honour God now, and He will guide my increase.”

Zechariah 4:10
("For who hath despised the day of small things?...")

Group Discussion Questions

What is one money habit that keeps people trapped at the bottom?

Why is budgeting spiritual as well as practical?

How can giving be taught without manipulating the poor?

What is the difference between an emergency and a desire?

What skill could realistically increase your income within one year?

What does faithfulness over little look like in your present situation?

Closing Charge

God can bless small beginnings, but He does not bless disorder so that we can continue wasting more. The first miracle may not be a cheque, a promotion, or a business opportunity. The first miracle may be a changed mind, a written budget, a cancelled impulse, a paid debt, a saved $1,000, or the courage to learn a new skill.

Proverbs 13:11
("Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.")

Closing Prayer

Lord Jesus, teach me to be faithful over what is in my hand. Deliver me from shame, fear, waste, debt, and careless habits. Give me wisdom to budget, courage to change, discipline to save, humility to learn, and strength to work with excellence. Let my financial life come under Your Lordship. Help me to rise, not for pride, but for purpose, generosity, family stability, and kingdom service. In Jesus' name. Amen.