



FREE GUIDE • FAITH & FINANCES

7 SCRIPTURES

THAT WILL CHANGE HOW YOU

HANDLE MONEY

Biblical wisdom that transforms your relationship with money —
so you can build wealth with faith, not fear.

INSIDE THIS GUIDE YOU'LL DISCOVER:

- ◆ The verse that exposes why most people stay broke
- ◆ God's blueprint for saving, giving & building wealth
 - ◆ A prayer + action step for each scripture

PRESENTED BY

Olajide Okunlola

Faith • Finances • Freedom



"For wisdom is more precious than rubies." — Proverbs 8:11

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HOW TO USE THIS GUIDE

Read one scripture per day. Meditate on the verse, apply the action step, and pray the prayer.

This isn't just information — it's transformation. Take it slow and let the Word do its work.

SCRIPTURE 01 OF 07

01

Proverbs 21:20

"The wise store up choice food and olive oil, but fools gulp theirs down."

◆ THE MONEY TRUTH

Saving is a spiritual discipline, not just a financial habit.

God's Word draws a clear line between the wise and the foolish — and it shows up in how they treat what they earn. The wise person intentionally sets aside resources for the future. This isn't hoarding; it's stewardship. When you build an emergency fund, invest, or delay gratification, you're living out biblical wisdom. Most people spend first and save whatever is left — which is usually nothing. Flip the script: save first, then live on the rest. That single change, rooted in Scripture, can permanently alter your financial trajectory.

■ ACTION STEP

This week, automate a savings transfer — even \$25 — the moment your paycheck arrives. Treat it like a tithe to your future self.

■ PRAYER

Lord, give me the discipline to plan ahead and the wisdom to value tomorrow as much as today. Help me be a faithful steward of every resource You place in my hands. Amen.

SCRIPTURE 02 OF 07

02

Luke 16:10

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."

◆ THE MONEY TRUTH

Your current income is a test for the wealth you're believing God for.

Many people pray for financial breakthrough while mismanaging what they already have. But God's system doesn't skip steps — it scales them. Faithfulness at your current level is your proof of concept. If you can't track \$500 a month, you won't suddenly become responsible with \$5,000. Every bill you pay on time, every budget you stick to, every impulse purchase you resist — these are the micro-tests that qualify you for macro-increase. Stop despising small beginnings. Master them.

■ ACTION STEP

Write down 3 financial areas where you've been inconsistent. Choose one to master this month — consistency there is your promotion.

■ PRAYER

Father, I want to be found faithful in the little so You can trust me with much. Help me honor You in every financial decision, big and small. Amen.

SCRIPTURE 03 OF 07

03

Proverbs 22:7

"The rich rule over the poor, and the borrower is slave to the lender."

◆ THE MONEY TRUTH

Debt is not just a financial burden — it's a spiritual one.

This verse doesn't mince words: debt creates a master-slave dynamic. Every loan you carry is a chain on your future income. It dictates where your money must go before you can make any choice of your own. That's not freedom — that's bondage. This doesn't mean debt is always sin, but it should always be treated with the seriousness the Bible gives it. The goal is to be in a position to lend, to give generously, and to operate from surplus. That requires a relentless, intentional strategy to eliminate every form of consumer debt from your life.

■ ACTION STEP

List every debt you carry. Write the balance, interest rate, and minimum payment. Then build a payoff plan — smallest balance first for momentum.

■ PRAYER

God, I declare freedom over my finances. Give me strategy, discipline, and perseverance to eliminate debt and walk in the financial freedom You designed for me. Amen.

SCRIPTURE 04 OF 07

04

Malachi 3:10

"Bring the whole tithe into the storehouse... Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven."

◆ THE MONEY TRUTH

Tithing is the only place God invites you to test Him.

In a Bible where God is never to be tested, this verse stands out as a stunning exception. God literally dares you to try Him on this one. That alone should make you pay attention. Tithing — giving the first 10% of your income — is an act of faith that acknowledges God as the source of everything you earn. It breaks the spirit of fear and scarcity that causes people to hoard. Many people are waiting to tithe until they can 'afford' to — but the breakthrough often comes when you tithe before you feel ready. Trust the math of heaven over the math of your bank account.

■ ACTION STEP

If you haven't been tithing consistently, start this pay period. Give the first 10% before any other expense. Journal what happens over the next 90 days.

■ PRAYER

Lord, I trust Your Word above my fears. I give in faith, knowing You are my provider. Open the windows of heaven over my finances as You promised. Amen.

SCRIPTURE 05 OF 07

05

Proverbs 13:11

"Dishonest money dwindles away, but whoever gathers money little by little makes it grow."

◆ THE MONEY TRUTH

Slow, consistent wealth-building is the biblical model — not get-rich-quick.

Our culture is obsessed with overnight success, viral moments, and lottery-ticket thinking. But Scripture consistently honors steady, honest, incremental progress. Money gathered little by little — through consistent work, smart saving, and faithful investing — is money that lasts. This proverb also warns against dishonest shortcuts. Schemes that promise massive returns with no effort, pyramid structures, and inflated claims are all traps. Build your finances the way God designed: with patience, integrity, and compounding time. The slow road is actually the fastest path to lasting wealth.

■ ACTION STEP

Set up an investment account if you don't have one — even a micro-investing app. Contribute consistently. Watch the compound effect rewire your financial future.

■ PRAYER

Father, deliver me from shortcuts and schemes. Give me patience to build faithfully and trust that small, consistent steps lead to great outcomes in Your timing. Amen.

SCRIPTURE 06 OF 07

06

Philippians 4:11–12

"I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and how to abound."

◆ THE MONEY TRUTH

Contentment is a learned skill — and one of the most powerful financial tools you have.

Notice that Paul didn't say contentment was his default — he said he learned it. That means contentment is a discipline, not a personality trait. Discontentment is one of the most expensive emotional states a person can live in. It drives lifestyle inflation, impulse purchases, comparison spending, and credit card debt. When you cultivate biblical contentment, you stop leaking money to things that don't align with your values. You spend intentionally instead of emotionally. You stop trying to look wealthy and start actually becoming wealthy. Contentment is the ultimate budget.

■ ACTION STEP

For 7 days, before any non-essential purchase, ask: 'Do I need this, or am I bored/sad/comparing myself to someone?' Let your answer guide your decision.

■ PRAYER

Lord, teach me contentment in every season — in lack and in abundance. Help me find my satisfaction in You, not in things, and spend from a place of peace. Amen.

SCRIPTURE 07 OF 07

07

2 Corinthians 9:6–7

"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give."

◆ THE MONEY TRUTH

Generosity is not the enemy of wealth — it's the gateway to it.

The Kingdom economy works on the principle of sowing and reaping. What you release determines what you receive. This is counterintuitive to the world's model of hoarding and protecting — but it's God's design. Generous givers don't become poor; they become conduits for greater blessing. And notice the qualifier: God loves a cheerful giver — not a grudging, reluctant one. Give because you've decided to, because you've encountered the grace of God, and because you believe in the harvest. Generosity breaks the spirit of greed, positions you for supernatural return, and makes money a tool instead of your master.

■ ACTION STEP

Identify one person, ministry, or cause to sow into this week — beyond your tithe. Give generously and deliberately. Write down what you believe God for in return.

■ PRAYER

Father, make me a generous giver who releases with joy. I sow this seed in faith, believing in a harvest that glorifies You and expands my capacity to bless others. Amen.

◆ YOU'VE COMPLETED THE GUIDE ◆

Ready to Go Deeper?

You now have 7 biblical anchors for your finances.
But knowledge without community is hard to sustain.

Join thousands who are applying God's Word
to their money decisions every single day.

START YOUR FINANCIAL FAITH JOURNEY

**Weekly Scripture
Breakdowns**

**Biblical Money
Strategies**

**Prayer-Backed
Financial Plans**

With faith and favor,

Olajide Okunlola

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"And my God will meet all your needs according to the riches of his glory
in Christ Jesus." — Philipians 4:19