KINGDOM TREASURE

Session Maps

A one-page argument map for each of the 12 sessions — the arc, the So/Now, and the Kingdom Principle, at a glance.

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Fighting for Your Breakthrough

Why doesn't wanting something enough ever seem to be enough?

Four Things Worth Wanting

Security, dependence, the choice to pursue your calling, and true freedom — God's named objectives for your money, and none of them is a dollar figure.

Proverbs 1:33
Deuteronomy 8:17–18
Ephesians 2:10
John 8:31–32

Information Isn't Transformation

Paul chooses two different Greek words on purpose — a change of costume (*schēma*) versus a change of substance (*morphē*). Knowing the four objectives isn't the same as having them.

Romans 12:1–2

Treasure Trains the Heart

Jesus reverses the order everyone assumes: the treasure comes first, and the heart follows it there. Move the treasure, and the heart moves with it.

Matthew 6:19–21
Matthew 6:24

The Real Fight

Not an unseen enemy — a cultural story about money, the inertia of a standing order, and the comfortable preference for information over change.

SO · NOW

SO

Financial freedom is a heart condition, not a financial position — every objective above describes an inward state, not a number.

NOW

Pull last month's statements and calendar side by side and run the Treasure Audit.

The Experience, above

KINGDOM PRINCIPLE

Financial Freedom is a heart condition, not a financial position.

Setting Your Mile Markers

How would you know you'd arrived?

The Vapor Chase

Solomon tested whether more money would ever be enough and told us plainly it wasn't — wealth attracts more consumers, buys no sleep, and travels with no one past the grave.

Ecclesiastes 5:10
Ecclesiastes 5:12
Ecclesiastes 5:15

Four Mile Markers

One month's margin, no consumer debt, a Life Fund, and savings for long-term goals — four sequential markers that give the chase Solomon describes an actual boundary.

Matthew 25:21

Diligence Has a Shape

חָרוּץ (ḥārûṣ) pictures a plan cut sharp, not a wish left rough — clarity has to come before effort, or the effort has nothing to aim at.

Proverbs 21:5
Habakkuk 2:2–3

S.M.A.R.T.Y. Goals

Six letters for a very old biblical instinct — plans held open-handed before the God who actually directs the steps, anchored by a Why heavy enough to survive the hard months.

Proverbs 16:3
Proverbs 16:9

SO · NOW

SO

A goal that never touches paper is a wish wearing a deadline it doesn't intend to keep.

NOW

Fill in the Mile Markers table, then run your nearest one through S.M.A.R.T.Y. in full sentences.

The Experience, above

KINGDOM PRINCIPLE

A goal that never touches paper is a wish wearing a deadline it doesn't intend to keep — write it down, cut it sharp, and hold it open-handed before the One who actually directs your steps.

The Steward’s Portion

Whose money is this, actually?

Four separate, unqualified claims: God owns the treasure, the world it comes from, your ability to earn it, and the life you’re using to do it.

Haggai 2:8
Psalm 24:1
Deuteronomy 8:17–18
Genesis 2:7

οἰκονόμος (oikonomos) names a trusted manager holding real, delegated authority — not the owner, not a bystander. Authority and accountability rise together.

Luke 12:42–48

Jesus’ parable of the unjust steward: money is a tool for Kingdom purposes, a test of faithfulness, and a testimony of a steward’s heart.

Luke 16:1–13
Colossians 3:5

Earning names the mechanism, not the ownership — the ability behind the effort was itself given.

1 Chronicles 29:14

SO · NOW

SO

Every spending decision is a spiritual decision — you are a trusted manager, not an owner, of everything currently in your hands.

NOW

Pick one asset you call “mine” and run the Title Transfer: name it, acknowledge whose it is, and answer Tool, Test, Testimony about it.

The Experience, above

KINGDOM PRINCIPLE

Every spending decision is a spiritual decision.

Every Dollar, Every Day

If someone asked you right now what you spent last month on eating out, could you answer without guessing?

The first of four questions this course runs on. Wealth requires ongoing attention, not a one-time inventory — small leaks sink stewards long before dramatic collapses do.

Proverbs 27:23–24

Most spending runs on autopilot, not decision. Relying on the Lord was never Scripture's word for sitting still and hoping instead of looking.

Psalm 27:14

πιστός (pistos, "found faithful") measures a checkable track record, not a good intention. Faithful in a very little is the same skill as faithful in much.

1 Corinthians 4:2
Luke 16:10

Anxiety comes from not knowing the numbers, not from knowing them. Tracking drains an existing dread; it doesn't manufacture a new one.

SO · NOW

SO

A steward who doesn't know what's coming and going isn't managing anything — he's guessing.

NOW

Choose your tracking tool and record every dollar you spend today, before bed.

The Experience, above

KINGDOM PRINCIPLE

A steward who doesn't know what's coming and going isn't managing anything — he's guessing.

Give, Save, Live on the Rest

When your income goes up, what's the first thing that grows — your giving, or your lifestyle?

The Owner's Order

Firstfruits means giving off the top, before you know what the rest of the month requires — trust, not leftover arithmetic.

Proverbs 3:9

Give, Save, Live on the Rest

The order itself matters more than any single percentage. Reverse it, and giving quietly becomes optional.

Proverbs 21:20

The Obstacle: Discontentment

αὐτάρκεια (autarkeia, "contentment") is received from God, not manufactured — the desire to be rich is a moving finish line no income closes.

1 Timothy 6:6–10
Ecclesiastes 5:10
1 Timothy 6:17–19

"Just Being Responsible?"

The honest test isn't the purchase — it's the feeling underneath it: provision, or relief from an anxiety that will simply relocate.

SO · NOW

SO

Give, Save, Live on the Rest

NOW

Write your give and save percentages down before your next paycheck arrives.

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Give, Save, Live on the Rest

Building Margin

If your income stopped today, how many decisions would you already have made — and how many would you be making in a panic?

ψηφίζω (psēphizō) pictures counting the cost as literal arithmetic — pebbles moved and added — not a mood of financial responsibility.

Luke 14:28–30

A budget is boundaries chosen in advance — the banks a river needs to be a current instead of a swamp. The buried talent was punished for doing nothing on purpose.

Matthew 25:14–15
Matthew 25:24–27

Income, giving, saving, fixed expenses, tracked spending, then the arithmetic. A negative number is information, not a crisis.

Proverbs 24:3–4

A specific, known gap is workable in a way a vague sense of "tight" never is. Relax about the process; stay relentless about doing it.

SO · NOW

SO

A budget isn't a cage on your freedom. It's the plan that makes freedom possible to actually live inside.

NOW

Build one full month on paper — income, giving, saving, expenses — and do the final subtraction.

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KINGDOM PRINCIPLE

A budget isn't a cage on your freedom. It's the plan that makes freedom possible to actually live inside.

The Prison of Debt

If your income stopped today, is there a payment plan out there that would still own a piece of your tomorrow?

What Does Scripture Actually Say?

עֶבֶד (‘eḇeḏ, “servant”) in Proverbs 22:7 isn’t a metaphor stretched for effect — Nehemiah 5 records it happening literally, to real families.

Proverbs 22:7
Nehemiah 5:1–9
Psalm 37:21

Borrowing for Someone Else

Surety hands over the same authority as ordinary debt, with none of the control — Scripture’s sharpest warning, not its mildest.

Proverbs 22:26–27
Proverbs 6:1–5

The Full Cost of Debt

Debt steals — margin, security, peace, joy, trust, and eventually your future. A young couple’s stolen future and Ramsey’s own words: one cost, three fronts.

James 4:13–15

“Isn’t Some Debt Just Smart?”

Scripture never ranks debt by category — every kind creates the same underlying risk: authority transferred, a future presumed upon.

SO · NOW

SO

Debt Steals

NOW

List every debt you carry, and name what it’s already cost you that a bigger payment can’t buy back.

The Experience, above

KINGDOM PRINCIPLE

Debt Steals

The Debt Snowball

If paying off your smallest debt first, instead of your highest-interest debt, actually got you out of debt faster — would "smart" still mean what you thought it meant?

Smallest balance to largest, regardless of interest rate — ἐλάχιστος (elachistos) ties the order to Jesus' own teaching on faithfulness in a very little.

Deuteronomy 7:22
Luke 16:10

Real research on 6,000 debt-repayment records: smallest-first predicted who actually finished, ahead of the mathematically optimal order. Ramsey's "gazelle intensity," drawn straight from Proverbs 6.

Proverbs 6:4–5

Six steps: list, detail, find your extra, attack the smallest, start the snowball, get radical if you're able.

The avalanche saves more on paper. The snowball gets finished. A perfect plan abandoned accomplishes less than a good plan completed.

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SO

Small, Faithful, and Finished Beats Large, Optimal, and Abandoned

NOW

Build your full debt table, ranked smallest to largest, and make this month's payment on the smallest one.

The Experience, above

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Small, Faithful, and Finished Beats Large, Optimal, and Abandoned

Giving Is Opportunity, Not Obligation

If tithing had never been commanded anywhere in Scripture, would you still give — and what would your honest answer reveal about why you give at all?

What Is Tithing, Actually?

מַעֲשֵׂר (maʿăśēr, “tithe”) “belongs to the Lord” and “is holy” (Leviticus 27:30) — Abram and Jacob gave it before any law required it.

Genesis 14:18–20
Genesis 28:20–22
Leviticus 27:30

Malachi 3 Without the Give-to-Get Trap

God wants a returned heart, not recovered cash — “return to me” (v. 7) comes before “you are robbing me” (v. 8).

Malachi 3:6–10

Giving Is Opportunity, Not Obligation

The New Testament never repeats the tithe command — grace changes the question from “do I have to” to “what would a grateful heart do.” LeTourneau treated giving as an ongoing invitation, not a box checked once.

Ephesians 2:8–9
Matthew 23:23

“Isn’t Dropping the Percentage an Excuse to Give Less?”

Macedonia gave beyond their means; a widow’s two coins outgave the wealthy. Scripture measures cost to the giver, not the size of the gift.

Luke 21:1–4

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Tithing Is an Invitation, Not an Obligation

NOW

Write your honest giving history, and find your actual giving percentage from last year.

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Tithing Is an Invitation, Not an Obligation

The Giving Life

If your generosity depended on remembering to feel like giving on any given Sunday, how many Sundays would it actually happen?

ἱλαρός (hilaros, "cheerful") giving is the result of a decision made in advance, not a feeling waited on — Paul's own definition.

1 Corinthians 16:2
2 Corinthians 9:7

Every steward gives an account for where resources went — the local church as the modern storehouse, plus real diligence for any ministry beyond it.

1 Corinthians 3:12–15

No fixed percentage — a proportion that reflects what's been entrusted, free to grow the way Wesley's did across sixty years.

2 Corinthians 8:1–5

Jesus measured the widow's two coins as more than the wealthy's large gifts — cost to the giver, not size of the gift, is the real standard.

Luke 21:1–4

SO · NOW

SO

What Isn't Planned Rarely Gets Given

NOW

Build your full giving plan — planned, periodic, purposeful, and proportional — and set up automation if you can.

The Experience, above

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What Isn't Planned Rarely Gets Given

Invest, Don’t Bury

If God has already given you more margin than you had a year ago, what is that margin actually for — and how would you know if you were quietly burying it instead of putting it to work?

ἐργάζομαι (ergazomai, “put to work,” v.16) versus ὀρύσσω (oryssō, “dug,” v.18) — the gap between engagement and burial is what the parable measures.

Matthew 25:14–21

The master’s minimum bar was passive interest — inaction, not modest risk, is what draws condemnation. “Wealth hoarded … to his own misery” (Ecclesiastes 5:13).

Matthew 25:24–27

Hoarding and endless appetite are the same failure from opposite directions. Paul’s ἀποθησαυρίζω (apothēsaurizō) redirects Jesus’ own θησαυρίζω (thēsaurizō) toward a lasting foundation.

Ecclesiastes 5:10–19
1 Timothy 6:17–19

The master measures faithfulness, not the final total — both the two- and five-talent servants hear the identical “well done.”

Matthew 25:21–23

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SO

God Didn’t Entrust You With Talents So You Could Keep Them Safe. He Entrusted You With Talents So You Could Put Them to Work.

NOW

Name what’s sitting idle in your financial life, and give it a direction from your Mile Marker 4 list.

The Experience, above

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God Didn’t Entrust You With Talents So You Could Keep Them Safe. He Entrusted You With Talents So You Could Put Them to Work.

Staying the Course

If this were the last thing you ever learned about money, would it be enough to build a whole life on?

Security, dependence, purpose, and freedom (Session 1) now stand on eleven sessions of content. God finishes what He starts (Philippians 1:6).

John 8:36
Philippians 1:6

ὑπομονή (hypomonē, "endurance") pictures remaining under a load through the long, unglamorous middle of a race — run among a cloud of witnesses, not alone.

Hebrews 12:1–2

George Müller's sixty-four years of faithful provision ran on a daily return to the same fixed point, not one dramatic decision.

Hebrews 12:2

A named witness, an annual review date, and revisited Mile Markers change the odds — structure outlasts memory.

Galatians 6:9

SO · NOW

SO

Financial Freedom Isn't a Line You Cross Once. It's a Race You Run for the Rest of Your Life.

NOW

Write a letter to yourself one year out, set an annual review date, and name your Hebrews 12 witness.

The Experience, above

KINGDOM PRINCIPLE

Financial Freedom Isn't a Line You Cross Once. It's a Race You Run for the Rest of Your Life.