

The Sanctuary Financial System

The Courtyard

Book 1

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Mission Statement: To equip God's people with the tools and education that will enable them to become wise *givers, lenders, investors, savers, and spenders (GLISS)*.

Slogan: "It's *all* in the *sanctuary*."

"Thy way, O God, is in the *sanctuary*: who is so great a God as our God?" (Ps. 77:13)

Motto: "Money is a *defense*."

"For wisdom *is* a defense *as* money is a defense, but the excellence of knowledge *is that* wisdom gives life to those who have it." (Eccles. 7:12)

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A Word From the Authors

Hello Readers and Supporters,

Welcome to the Sanctuary Financial System (SFS). God has brought us together in a providential way to create this system. We did not plan it, but the Lord had a hand in it. We both have different experiences with finances that help to make this system powerful, practical, and workable.

Pastor Daley's Experience With Money

My money mindset was greatly influenced by my grandmother and later by the Holy Scriptures. I have always wondered how she was able to raise myself and four cousins, while having her own home built from the foundation up, on the meager farmer's income that she earned. My grandmother frequently used two proverbs that influenced my money mindset. The first proverb says, "Don't hang your basket higher than your hand can reach it." In other words, live within your means. The second, equally profound, proverb says, "Willful waste, brings woeful wants." The warning in this proverb has enabled me to use what I have wisely to

avoid needless lack. Too many people are living with financial remorse every day. The waste of money, talents, or resources strips promise and potential from one's future.

My grandmother's wise counsel has empowered me to live an almost debt-free life. Debt has been a plague to many individuals, families, businesses, governments, and nations. I have been able to complete college, university, and post graduate work without taking out a student loan! I supplemented my tuition fees by working full time while successfully completing a full course load with honors. Additionally, my children went through college debt-free and without utilizing any student loans. Thank God for His blessings!

Throughout my thirty-five years of pastoral ministry, I have conducted and sponsored small business empowerment and financial seminars, both for the members of my church and the community at large. I have a passion for sharing sound spiritual and practical financial education with all who are willing to listen.

I believe that according to the Bible God has given us the ability to accumulate wealth, but we need to exercise that ability. God delights in the prosperity of His servants.

*According to the Bible
God has given us the
ability to accumulate
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exercise that ability.*

He wants us to be His blessed people—where we are the head and not the tail, where we will lend and not borrow, for the debtor is slave to the lender. He wants us to build wealth so that we will have abundance and become cheerful givers (see Deut. 8:18; 28:12, 13; Ps. 37:25; Prov. 22:7; 2 Cor. 9:7, 8). Yes! I have learned from the Bible and my own experience that where God guides, He provides. His provisions are available before I realize I have problems. Through actions of faith, I receive His provisions!

Stephon Bynoe's Experience With Money

My first business endeavor involved coconut cakes and a lettuce bed. I baked and sold the sugar cakes in the nearest

market along with the lettuce I harvested, using the income to purchase school supplies and assist with the utility expenses of the home. I was ten years old at the time.

The advantage of being born and raised in an island country (St. Vincent and the Grenadines) is that concepts of resource management are integral to survival. Nothing is wasted because *everything* is needed.

As I advanced in years, I attended high school, and my area of study was business with five subcategories—accounting, economics, math, English, and principles of business. I later received undergraduate and graduate education in mathematics and administration. I have always had an interest in money management and

my field of education served to augment this.

I became a Christian at seventeen years old. At that time I began to read the Bible and the writings of Ellen G. White. As I read deeper I found that the Word of God encourages us to manage our money with wisdom. The counsel I gleaned from Ellen White's writings has equipped me for an abundant life with financial leverage. These writings, coupled with the mentorship of Dave Ramsey, assisted my wife and I out of the "debt trap." We were \$102,270 in debt. This included credit card debts, student loans, a car loan, a credit union loan, a personal loan, and an invention loan. By the grace of God, and the counsel of wisdom, we were able to pay off \$38,000 in credit card debt,

a \$24,000 car loan, a credit union loan for \$18,670, the invention loan for \$11,000, and a personal loan for \$10,600 over the span of eight consecutive years (2007–present). Praise God for His mercies! We still have \$40,000 to pay off, but we are working toward being completely debt free by the middle of 2016.

My journey of debt management has taught me self-discipline, and this is the message that I am motivated to share with others. With tips/materials from Dave Ramsey and personal research, I have conducted more than six Financial Peace workshops. There is hope and a future after debt. I am a living testimony.

We call it the SFS because the Bible says, “God’s ways are found

in the sanctuary.” This includes God’s ways of dealing with many of our financial difficulties. Therefore, we need to look to God, our Father and creator, regarding our financial situations. Through the Holy Spirit illuminating the Word of God, we can receive profound information on how to manage our finances. You will be amazed with the depth of sound financial knowledge found in the Bible and the writings of Ellen G. White.

This SFS consists of three compartments—courtyard, Holy Place, and Most Holy Place—covered in twelve topics. This book covers four topics dealing with the courtyard. We are working on a second book that will cover the other two compartments. In addition to providing biblical guidelines, each lesson is filled with questions to help you examine your finances and make positive decisions.

The servant of the Lord said, “In our use of money we can make it an agent of spiritual improvement by regarding it as a sacred trust” (*The Adventist Home*, p. 368).

*God tells us in the
Bible that He has
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but not borrow.*

God tells us in the Bible that He has given us the ability to produce wealth and that we should lend but not borrow. God’s Word also says that when we are diligent in business we will stand before kings and not ordinary men (Deut. 8:18; 28:12; Prov. 22:29). Through this system, we are taking God at His word!

With God's help and supernatural wisdom, we hope that this system will help to lift the fog over your financial life and will empower people around the world to manage their money wisely. Please pray for the SFS project. By God's grace, the best is yet to come!

Stephon Bynoe and Dr. Leroy Daley

Introduction

In the old sanctuary system, there were three compartments: the courtyard, the Holy Place, and the Most Holy Place. In the courtyard, there were two important pieces of furniture, the altar of burnt offering and the laver. These two pieces of furniture have significant value as it relates to ancient Israel's salvation. The people acknowledged their need for forgiveness of their wrongdoing by giving the priest a sacrifice to atone for their sins. The priest would then

offer the sacrifice on the altar. We no longer have an ancient sanctuary system because Jesus came and died for us, thus taking the place of the sacrificial lamb once and for all.

As modern-day Israel our sacrifice consists of coming to Jesus, when convicted by the Holy Spirit, to confess and forsake our sins. When the Word of God reveals to us our shortcomings and character flaws, we must let Jesus satisfy our spiritual longing and thirst. We cannot do anything that will bring ourselves salvation. Salvation can only be found in Jesus. He is the ultimate sacrifice, and now He is the Minister/High Priest of the heavenly sanctuary from which Moses got the blueprint for the earthly sanctuary (Heb. 8:1–5). Through Jesus, God has promised to give us all things. “He that spared not his own Son, but delivered him up for us all, how shall he not with him also freely give us all

things?” (Rom. 8:32, KJV). Note that all these things include the ability to live a godly and successful life. “As His divine power has given to us all things that pertain to life and godliness, through the knowledge of Him who called us by glory and virtue” (2 Peter 1:3).

The courtyard represents decisive action and discipline. The people who brought a sacrifice to the courtyard sought to change their lives and wipe the slate clean. We all have to decide whether or not we want to be financially free, just as the Israelites had to decide if they wanted to bring a sacrifice and be freed from the bondage of their sin. Everything that occurs in our lives, including our finances, is a spiritual matter. “In our use of money we can make it an agent of spiritual improvement by regarding it as a sacred trust, not to be employed to administer to pride, vanity, appetite,

or passion” (*The Adventist Home*, p. 368).

*Money, used wisely, is
a tool that can help us
achieve great things
for God’s kingdom,
our families, and
ourselves.*

We must have a correct understanding about money and how it relates to the kingdom of God. It is through the power of the Holy Spirit and the Word of God that we can become financially educated. To save money, our mindset must be transformed. To create an effective and well thought-out financial plan, we need to depend on God. A financial plan includes a budget that will enable us to become debt-free. Money, used wisely, is a tool that

can help us achieve great things for God's kingdom, our families, and ourselves. We need to have a positive money mindset and a good financial plan. This will enable us to see the importance of saving, budgeting, and eliminating debt.

The Value and Function of Money

We should appreciate and use our financial resources to help our family, our community, and the kingdom of God. Money has a great value and should be used positively to uplift and help humanity.

Money influences the quality of the neighborhood in which you live, the quality of the health care you receive, the quality of education your children receive, and the quality of the church building in which you worship. It influences the quality of your marriage and family relationship and the type of car you drive. Money influ-

ences the way you feel about yourself and sometimes your God. It is said that two-thirds of Jesus' parables were about money. He spoke about money more than any other subject. A lack of money is one of the main excuses that most of us give for not doing more for the cause of God. King Solomon wrote, "Money answereth all things" (Eccles. 10:19, KJV).

*Money influences
the way you feel
about yourself and
sometimes your God.*

Because money plays such an important role in our lives, the Bible warns us in Matthew 6:24 about having a wrong attitude toward money. "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye can-

not serve God and mammon” (KJV). Money must be our servant and not our master

“Money has great value, because it can do great good. In the hands of God’s children it is food for the hungry, drink for the thirsty, and clothing for the naked. It is a defense for the oppressed, and a means of help to the sick. But money is of no more value than sand, only as it is put to use in providing for the necessities of life, in blessing others, and advancing the cause of Christ” (White, *Christ’s Object Lessons*, p. 351). We need to develop the mindset that our money should be used to improve the lives of others in addition to our own family.

Ellen White also counsels us to not use money for selfish purposes because by doing so we will damage our value system and set a bad witness for those who are expecting us to live godly lives. “Hoarded wealth

is not merely useless, it is a curse. In this life it is a snare to the soul, drawing the affections away from the heavenly treasure” (Ibid., p. 352). Our money should be used just like any other talent that we are blessed with. “He who realizes that his money is a talent from God will use it economically, and will feel it a duty to save that he may give” (Ibid).

This means that we do not own anything and that we should be responsible stewards of the Lord’s resources.

It is not money that is the major problem but our attitude toward money. James 4:1–6 talks about our attitude toward the things of this world, including money. Verse 3 states, “You ask and do not receive, because you ask amiss, that you may spend it on your pleasures.” We must change the way we think about money and what it is used for. If we

use it to bless others, it will not be a curse in our own lives.

Going into debt is like being stuck in a trap. When we mismanage and misuse other people's money, we end up in a debt trap set by the enemy of souls. When we get caught, it affects everything in our lives. Satan will seize any possible opportunity to discourage and destroy us. "When one becomes [we become] involved in debt, he is [we are] in one of Satan's nets, which he sets for souls" (White, *The Adventist Home*, p. 392). We must therefore avoid debt as we would any contagious disease.

Part of the gospel commission is to set free those who are burdened and weary. That is our goal with the SFS. We desire to set people free from the trap of debt and poor management of funds. "Jesus increased in wisdom and stature, and in favour with God and man" (Luke 2:52, KJV). He increased in these attributes

because He spent time with His heavenly Father and learned from Him. By applying the truths of God's Word to our lives, we too can grow in wisdom.

God also told us that He wants us to prosper (financially), be in good health (physically), and thrive in our spiritual life (3 John 2). Jesus lived a balanced life, and He desires for us to follow His example in all aspects of our life.

In the Sanctuary Financial System, the Holy Spirit will be the main teacher, guiding and empowering us to manage our finances through fresh revelations from the Bible. "When the Spirit of truth comes, he will guide you into all the truth" (John 16:13, RSV).

"The blessing of the LORD, it maketh rich, and he addeth no sorrow with it"
(Prov. 10:22, KJV).

“Laughter and bread go together
... but it’s money that makes
the world go around”
(Eccles. 10:19, MSG).

Lesson 1

Change Your Money Mindset— Follow Moses

In the introduction we made the point that “the Spirit of truth ... will guide you into all the truth” (John 16:13, RSV). In order for you to make a change to how you manage money, you need to ask the Spirit to guide you in developing the cor-

rect mindset toward finances. In this first lesson we will examine the life of Moses and get to the bottom of our feelings about money.

Where did Moses get the pattern or blueprint to construct the earthly sanctuary?

Moses was divinely instructed when he was about to make the tabernacle. “See ... that thou make all things according to the pattern shewed to thee in the mount” (Heb. 8:5, KJV; see also Exod. 25:9).

Note that the earthly sanctuary was constructed from the heavenly model—the visible from the invisible. This leads us to a universal principle that is applicable to every aspect of life, including our money or finances. The invisible world creates the visible; in other words, the inner world creates the outer world

(see Heb. 11:3). Is that clear to you? There are two creations—the mental and the physical. And the mental creates the physical.

There are inner and outer world principles that govern our finances. Inner world principles are like our beliefs, thoughts, and feelings about money; outer world principles are things like budgeting, savings, investing, and balance sheets. When we want to change our financial situation, we tend to focus on the outer world principles instead of focusing on the inner world. But, remember, the inner world produces the outer world. These inner world principles are what we call our money mindset, or the blueprint or mental map to our finances (Eker, *Secrets of the Millionaire Mind*, pp. 9–47).

Scripture expresses this principle in many ways: “Either make the tree good and its fruit good, or else make the tree bad and its fruit bad;

for a tree is known by its fruit.... For out of the abundance of the heart the mouth speaks” (Matt 12:33–35). “I believed and therefore I spoke,’ we also believe and therefore speak” (2 Cor. 4:13).

It is the seeds that *produce* the shoots and the roots create the fruits (*our present financial condition*). So, if we want to change our fruits (*our financial condition*), we need to change the roots. For out of the abundance of the heart the mouths speak.

So, as Proverbs 23:7 says, “For as he [she] thinketh in his [her] heart [inner world], so is he [she]” (KJV). That is why, we are counseled to “guard your heart above all else, for it determines the course of your life” (Prov. 4:23, NLT).

What is your money mindset?

What are your thoughts, feelings, and beliefs about money? This

section contains a variety of questions developed by T. Harv Eker for a Peak Potentials seminar I presented. The questions seek to uncover your thoughts and feelings about money.

Fill in the spaces below with a different word that reflects what money means to you. Don't spend a lot of time pondering your answers. Answer honestly and quickly, writing down the first thing that comes to your mind.

Money is _____

Money is _____

Money is _____

Money is _____

Money is _____

Money is _____

Now let's examine your mindset regarding wealth. What are your thoughts about rich people? Use a different word for each response.

Rich people are _____

Rich people are _____

Rich people are _____

Rich people are _____

Rich people are _____

List the reasons why you will not or may not make lots and lots of money:

1) _____

2) _____

3) _____

4) _____

5) _____

Which of the following statements have you heard about money and rich people, whether from your family, friends, or church?

- 1) Money is the root of all evil
- 2) One cannot be rich and spiritual at the same time
- 3) It is more blessed to give than to receive
- 4) Rich people exploit poor people
- 5) We will always have the poor with us, and you will be one of them
- 6) Rich people are greedy
- 7) You do not need to acquire much money or wealth because Jesus is coming soon
- 8) You do not want to be rich because being so may lead you away from God

9) Other: _____

Money does not have morals, but it takes on the value people place on it. Take a few minutes and write out some of the negative or positive things you have learned about money, wealth, and rich people that may be a part of your money blueprint, your inner world. Which are your most dominant thoughts?

Process of Manifestation

Have you heard about the process by which things are manifested in the physical world? Many teachers have identified this as “the process of manifestation.” Everything you see began in someone’s mind. Your cell phone, the building you are in, the clothes you have on, the car you drive, the food you eat—all began as a thought. The process of turning thoughts into something is called the

process of manifestation. “The verb for turning thought into things is to manifest. It comes from the Middle English word *manifestus* meaning ‘visible’ and the Latin word *manus* meaning ‘hand.’ When you manifest something, you metaphorically reach your hand through the invisible curtain separating the tangible world from the world of imagination and pull your desired object into existence” (Hansen and Allen, *The One Minute Millionaire*, p. 18). This is like exercising faith. A paraphrase of Hebrews 11:1 states that faith is the evidence of things not perceived by the physical senses.

The process of manifestation follows this diagram: $T \rightarrow F \rightarrow A = R$. Thoughts produce Feelings, Feelings produce Actions, and Actions equal Results. The money or wealth that you have or don’t have was created through this process.

What are you manifesting in your finances? Abundance? Scarcity? Or just enough?

Biblical Principles Regarding Money and Wealth

Let us look at some things that the Bible teaches about money, wealth, and rich people? As you read, think about how your money mindset compares with these concepts. What do you need to change to bring it in line with the Bible?

The Bible speaks a lot about money. “Two-thirds of Jesus’ parables deal with money and material possessions or our attitude towards them. There are well over two thousand Biblical references that deals with this topic, while there are only five hundred verses on prayer and fewer than five hundred on faith. Obviously, God thinks knowledge about money is very important”

(Reid, ed., *Faith and Finance*, pp. 7, 8). Ecclesiastes 10:19 says, “but money answereth all things” (KJV).

We need to remember that God owns all the money in the world. “The silver is mine, and the gold is mine, saith the LORD of hosts” (Hag 2:8, KJV). Think about that for a moment. You are related to the richest person in the universe. You have access to His account; in fact, you have a joint account with Him.

We must also learn that God is to be our first priority, not money, and that we need to be content in every situation. Now, contentment does not mean settling for less. But it does mean that we will make the best of our situation because we believe that God is in control of our lives.

“Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For after all these things the Gentiles seek.

For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you.” (Matt. 6:31–33)

For I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. ¹³I can do all this through him who gives me strength. (Phil. 4:11–13, NIV)

The Bible warns us against get-rich-quick schemes. In 1 Timothy 6:9 and 10, we read, “Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people

into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (NIV).

Instead of seeking after riches, the Bible encourages us to give.

Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you. (Luke 6:38)

One man gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. A liberal man will be enriched, and one who waters will himself be watered. (Prov. 11:24, 25, RSV)

God is a God of abundance. He has the ability to supply all our needs. “The eyes of all look to you, and you give them their food at the proper time. You open your hand and satisfy the desires of every living thing” (Ps. 145:15, 16, NIV). “My God shall supply all your need according to His riches in glory by Christ Jesus” (Phil 4:19). God is the source of our total supply, but He supplies our needs through various channels, like our jobs, family, and government. Any one of those channels can dry up. But God, our Source, will never dry up. He has a thousand ways of providing for us of which we are not aware.

Change Your Money Mindset—Follow Moses



“Worry is blind, and cannot discern the future; but Jesus sees the end from the beginning. In every difficulty He has His way prepared to bring relief. Our heavenly Father has a thousand ways to provide for us, of which we know nothing. Those who accept the one principle of making the service and honor of God supreme will find perplexities vanish, and a plain path before their feet” (White, *The Desire of Ages*, p. 330).

We serve an abundant God! Remember that when one door closes, He will open others. No matter how many unpaid bills you may have, God shall supply all your needs! Regardless of how the economy is, God shall supply all your needs! When financial embarrassment stares you in the face, God shall supply your needs! Regardless of your tight money situation, God shall supply all your needs! In spite of past financial failures, God shall supply all your needs! In spite of

the ups and downs of the stock market, God shall supply all your needs.

Consider this, money not only has earthly value but it also has heavenly or eternal value. Paul wrote to Timothy and reminded him that we cannot take any money with us when we die, he instructed him that we can send it on before us by the way we use it. “Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life” (1 Tim. 6:17–19).

The Parable of the Talent

God has given us the ability to get and multiply wealth so that we may establish His covenant on the earth. “And you shall remember

the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day” (Deut. 8:18).

The parable of the talents in Matthew 25:14–30 shows that God has given us the ability to double our resources and leave a legacy in His kingdom and for generations to come if we invest His resources properly.

Note that the persons who received the five and the two talents doubled theirs. The one-talent man, who had a negative mindset toward his master, did not earn any interest on his money and lost what he had when the master returned.

As we study this parable, let’s look at the value of the money the master left with his workers. To do that, let’s figure out the value of a talent. A denarius was equal to one day’s pay for a common laborer, and 6,000 denarii equaled one talent. So,

one talent could pay the salary of an ordinary worker for 6,000 days or 16.4 years. Two talents would pay 32 years of wages and double that would be 64 years. Five talents would pay 80 years of wages and double that would be 160 years of wages.

*There should be no
lack in the kingdom
of God if His people
become wise and
faithful investors.*

Reflecting on this parable, I feel that God has endowed us with talents that can supply all our needs and the needs of His kingdom to the next generation if we choose to use, invest, and trade on them faithfully. This is awesome! This is abundance! There should be no lack in the kingdom of God if His people become wise

and faithful investors. We need this mindset!

Are you and your church allowing scarcity and lack to prevent the spreading of the good news of the Gospel and the fulfilling of the powerful dreams that God has placed in your hearts? Now is the time for radical change! As you come to the courtyard, you need to make a decision that with God's help you are going to put aside your old ways of thinking, believing, and acting regarding money.

Let the Word of God, that you have just heard, wash away your limited, unproductive, unscriptural, scarcity mindset and replace it with the truth that you serve an abundant God. He who has given you the ability to produce wealth so that He can establish His covenant with you and many generations to come.

Taking Action

What are some things you can do to help change your mindset about money and finances? Jot down some ideas that come to you.

The first step to change is awareness. We need to become aware of the money mindset that subconsciously drives us. This lesson has hopefully brought about that awareness. At the time of our ignorance, God winks, but now he commands us to change (Acts 17:30).

After we are aware of our problem, we can ask God to search our hearts and lives and relationships and see how our mindset has hindered or helped us and the cause of God, which we love so much.

Once we understand God's plan, with His help we can make a decision to change our old ways of thinking, being, and acting. "Be ye transformed by the renewing of your mind" (Rom. 12:2, KJV). Filling your

mind and spirit with what the Word says about money will change your mindset.

The Greek word for “transformed” (*metamorphous*) is the root for the English word metamorphosis. “Believers are to experience a complete transformation from the inside out. And the change must begin in the mind, where all thoughts and actions begin” (Comfort and Lins, ed., *Life Application New Testament Commentary*, p. 623).

I invite you to pray to God and ask Him for help as you work to change your financial situation and how you view money: “Thank you God for this revelation. Please forgive me for limiting You, Lord. I invite Your Holy Spirit to free me from a negative money mindset and to give me a spirit of power and an abundant mindset. Lord, please bring about this metamorphosis and empower me to continue studying and practic-

ing this Sanctuary Financial System. In Your name I pray. Amen!”

May this be said of you: “Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean [ordinary] men” (Prov. 22:29, KJV).

Remember, Moses made the earthly sanctuary after the heavenly (Heb. 8:1–5). Everything in the sanctuary points to Jesus, our High Priest. “We have such a high priest, who is set on the right hand of the throne of the Majesty in the heavens; a minister of the sanctuary, and of the true tabernacle, which the Lord pitched, and not man” (verses 1, 2, KJV). One of the things God can do is to give us a new mindset. “Therefore, if any one is in Christ, he is a new creation; the old has passed away, behold, the new has come” (2 Cor. 5:17, RSV).

Commitment to Living Debt Free

1. What was the most important thing you learned from this study? And how are you going to apply it to your life?

2. With God's help, what steps, beginning right now, will you take to move me to a debt free life?

3. As a follower of God, if someone talks to you about their debt problem, how would you help them deal with their financial problems?

By God's enabling, I _____
_____ am committed to start
practicing the Sanctuary Financial
System today, this ____ day of
_____, 20___. Thank you, Lord!!

Resources

We recommend the following books for reading, studying, and application.

- The Bible (especially stories and references on money and the books of Proverbs and Ecclesiastes)
- *80 Proven Ways to Become a Millionaire* by Paul Damazo and Clifford Goldstein
- *The Adventist Home* by Ellen G, White

- *Counsels on Stewardship* by Ellen G. White
- *How to Pay Zero Taxes* by Jeff A. Schnepfer
- *Multiple Streams of Income* by Robert Allen
- *Rich Dad, Poor Dad* by Robert Kiyosaki
- *Rich Dad's Cashflow Quadrant* by Robert Kiyosaki
- *Rich God, Poor God* by John Avazini
- *Rich God, Poor God* by Leo Schreven
- *Secrets of the Millionaire Mind* by T. Harv Eker
- *The Success Principles* by Jack Canfield and Janet Switzer

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Final Word

We have come to the courtyard to learn how to change our money mindset, save, budget, and get out of debt. The only way to achieve and enjoy success is to be decisive in our thinking and actions. Let us lay our financial burdens on the altar in the courtyard. Lastly, let us allow the water (word) in the laver to wash all our financial mismanagement away.

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