

From
Family Worship Center
By
Pastor Sarah Omakwu



FINANCES IN SWEET MARRIAGE

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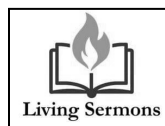
FINANCES IN SWEET MARRIAGE

Church: Family Worship Center

Preacher: Pastor Sarah Omakwu

Publisher: LivingSermons.com

Watch Live Video [Here](#)



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For Kingdom impact worldwide.



Foreword

What if the greatest threat to your marriage is not a lack of money—but a wrong understanding of money?

Many couples spend years trying to earn more, save more, or acquire more, believing that financial security is the key to a happy home. Yet countless marriages with abundant wealth are broken, while many families with modest resources are filled with peace, joy, and love.

*This book reminds us of a timeless truth: **money is a wonderful servant but a terrible master.***

In these pages, Pastor Sarah Omakwu teaches that the true foundation of a strong marriage is not a healthy bank account but a healthy relationship with Jesus Christ. From that foundation flow unity, trust, honesty, wise stewardship, generosity, and faithful dependence on God.

Rather than presenting financial principles as mere economic advice, this message reveals that every financial decision is ultimately a spiritual decision. The way a husband and wife earn, spend, save, give, and plan together reflects the condition of their hearts and the strength of their oneness.

One of the greatest strengths of this message is its practical simplicity. The principles are clear, biblical, and immediately applicable. Whether discussing contentment, budgeting, avoiding unnecessary debt, practicing financial transparency, investing wisely, or cultivating generosity, Pastor Sarah continually points readers back to God's ownership of everything and our responsibility as faithful stewards.

Throughout this book, you will also discover a refreshing emphasis on unity. Financial disagreements often expose deeper issues within a marriage, but God's design is for husband and wife to walk together in agreement, making decisions with openness, prayer, and mutual trust. As you read, you will be challenged not only to improve your

financial habits but also to strengthen your relationship with one another and with God.

At LivingSermons, our mission is to preserve life-changing biblical messages so they can continue transforming lives long after they have been preached. This publication has been carefully edited to improve readability while faithfully preserving Pastor Sarah Omakwu's voice, passion, illustrations, and biblical emphasis. Every effort has been made to ensure that reading these pages feels as close as possible to listening to the original sermon.

As you turn each page, do more than gather information. Allow the Holy Spirit to search your heart. Discuss these principles with your spouse. Review your family's priorities. Pray over your finances. Make the necessary adjustments, and let God's Word shape your home.

May this message inspire you to place Christ firmly at the center of your marriage, steward every resource with wisdom, and build a home where love, unity, generosity, and faithfulness are valued far above earthly wealth.

May your family become a testimony that when God is first, every other area of life finds its proper place.

Grace and peace,

— Wisdom Epsi

Chief Editor, LivingSermons.com

Table of Contents

<i>Foreword</i>
<i>Publisher's Note</i>
<i>Main Message</i>
<i>Introduction</i>
<i>Opening Prayer</i>
<i>A Word of Appreciation</i>
<i>Guest Testimony</i>
<i>Guest Testimony</i>
<i>Establish Shared Financial Principles</i>
<i>The Wisdom of Learning from One Another</i>
<i>When Life Happens</i>
<i>Pastor Sarah Begins the Teaching</i>
<i>Ten Principles of Successful Financial Operations in a Sweet Marriage</i>
<i>The Biblical Foundation for Financial Unity</i>
<i>Two Are Better Than One</i>
<i>Contentment Is Great Gain</i>
<i>Faithfulness in Little Things</i>
<i>Honor the Lord with Your Wealth</i>
<i>Money Is Not the Foundation of a Happy Marriage</i>
<i>The Foundations of a Strong Marriage</i>
<i>Common Financial Mistakes</i>
<i>Other Common Mistakes</i>
<i>Practical Financial Habits</i>
<i>Conclusion</i>
<i>About Living Sermons</i>
<i>Join Our Team</i>
<i>We Are Social</i>

Publisher's Note

This book is a faithful transcript of a live sermon delivered by the preacher under the inspiration and unction of the Holy Spirit. Every effort has been made to preserve the preacher's exact words, tone, flow, and spiritual authority, while carefully proofreading and formatting the message into a clear and readable ebook format.

The message you are about to read was originally ministered in a live congregational setting. As such, it carries the weight, urgency, and atmosphere of that sacred gathering. Minor grammatical and structural adjustments have been made solely to enhance readability, without altering the substance, intent, or power of the original delivery.

Watch the live sermon from which this message was transcribed on YouTube, **at** [Family Worship Center](#)

Livingsermons.com does not claim ownership of this message. All spiritual credit and ministerial authority belong to the preacher through whom the Word was delivered. Our role is that of stewards and editors—serving the Body of Christ by preserving and distributing life-giving messages in accessible digital formats.

Our commitment is excellence without dilution.

Our standard is reverence for the Word of God.

Our daily goal is to transform powerful live sermons into polished PDF and ebook editions for the edification of the Body of Christ.

It is our prayer that as you read, the same grace, conviction, clarity, and impartation present in the live service will minister to you afresh.

— ***Livingsermons.com***

A Spirit-led Publishing Stewardship

Main Message

Begins Here



Introduction

This message was preached during the First Service as Pastor Sarah Omakwu began a teaching on **Finances in Sweet Marriage**. Before introducing the subject, she prayed over families, children, and the congregation, committing the service into God's hands and asking for His Word to produce lasting fruit. She then invited a respected couple from the church to share practical lessons from their marriage journey, laying a biblical foundation for the conversation on finances in marriage.

Opening Prayer

Father, Jesus prayed that all these ones You have given Me, I should lose none of them. Lord, in the same way, we pray for these children and for all the ones they represent—thousands upon thousands.

God, may none of them be lost. May none of them be abused by any man. Amen.

May no one take advantage of them. May they grow in Your presence. In the name of Jesus. Amen.

May our children be great upon the earth. May they be mighty upon the earth, in the name of the Lord Jesus Christ. Lord, I thank You for another Sunday. Thank You for the privilege to dress up and come to church again. Like the conductor said, *"I was glad when they said unto me, Let us go into the house of the LORD"* (Psalm 122:1, KJV).

Thank You for the grace that woke us up this morning.

Hallelujah! Hallelujah! Hallelujah!

Thank You for counting us worthy of this day. Help us to glorify You.

Lord, I pray for everybody around the country and all over the world within the sound of my voice. Let Your Kingdom come upon each and every one of us, and let Your will be done in our lives.

Lord, meet everyone at the point of their need. We came through the south gate; help us to go out through the north gate empowered and blessed.

Lord, we thank You.

Thank You for the privilege to hear Your Word. Cause Your Word to be fruitful in our hearts. May we bear fruits worthy of You, in the name of the Lord Jesus Christ. Lord, this morning I completely throw myself into Your hands.

Be in my mind.

Be in my thinking.

Be in my thoughts.

Be in my words.

Cause Your Word not to fall to the ground.

I bind every distracting spirit and every distressing spirit. Lord, anything that will stop the hearing of the Word, I bind it and cast it out. I declare that Your Word has free course and is glorified. Thank You, Lord, because You will heal the sick among us today.

You will remove poverty from among us, in the name of Jesus Christ.

Lord, I pray for every family and every couple listening this morning. Help them, Lord, and be glorified in our midst.

In Jesus' name we pray.

Amen.

CHAPTER ONE

A Word of Appreciation

I looked at those jackets—those red blazers—and all I could think of was, "Money, money, money!"

God bless every parent.

That presentation was really beautiful.

Thank you for paying the school fees and making all of this possible.

Praise the Lord!

It's another Sunday.

Toen, God bless you.

Come on, girlfriend!

The girl can quote Scriptures just like her mother, Monica.

Glory be to God.

Praise the Lord!

I can listen to you pray all day.

The Scriptures are just flowing—not manufactured—they are simply flowing.

Keep it up.

Stay hot.

That's the way to go.

Amen.

Welcoming Special Guests

We would like to acknowledge the presence of some special personalities with us this morning.

Mommy Taylor, God bless you.

Also in our midst this morning is Mommy, Professor Dr. Mrs. Lambo.

We will continue acknowledging our guests as more people arrive.

Glory be to God.

Preparing for Today's Message

Is anybody ready for the Word this morning?

Thank you.

Roll my video.

(A short video presentation was played.)

A Lesson from the Video

Did you notice the last question in the video?

When they asked, *"If you need urgent money, who will you go to?"*

Almost instinctively, they all pointed to their mother and then headed straight for the ATM machine!

That was interesting.

Honoring a Faithful Couple

This morning we have one of the members of our Board of Trustees, **Major Lanslot (Rtd.)**, and his wife, Sister Yetunde.

Please come into the light, because your deeds are beautiful.

There is so much I can say about this couple.

How many of you know them?

How many of you have been blessed by them?

Stand up.

Every security officer outside...

Every security guard...

Second service...

And many more people have been impacted by this couple.

You may be seated.

I don't know how they do it, but they must have a strong marriage to be able to do what they are doing.

Today I am speaking on **Finances in Sweet Marriage**, and I wanted them to come and share what has made them who they are.

How did you become like this?

Please talk to these people.

I know I've given you a difficult assignment.

By the way, you both look very beautiful today.

It seems you bought these clothes specifically for this occasion.

They are beautiful.

You have five minutes each.

Please tell us: **How did you become like this?**

Guest Testimony

God Is Our Source and Sustainer

Mrs. Yetunde Lanslot

Good morning, Pastor.

Good morning, Church.

I want to start by saying that I cannot talk about finances without talking about God.

There are some guiding principles that have governed our marriage and helped us over the years.

God Is Our Source

First, **God is our Source and our Sustainer.**

Life Is Not Measured by Possessions

Second, one thing my husband consistently reminds us is that **a man's life is not governed by the abundance of his possessions.**

We Are Kingdom Stewards

Third, **Kingdom stewardship.**

Everything we own was given to us by God.

It is required of stewards that they be found faithful.

When we talk about the Kingdom, we are talking about Kingdom business and Kingdom projects.

God will require you to use what He has entrusted to you for His Kingdom.

Faith and Obedience

Fourth, **faith and obedience**.

God gives seed to the sower and bread for food.

You have to sow into the Kingdom.

To sow requires faith and obedience.

You cannot understand giving from a purely natural perspective because it does not make sense to the flesh.

These principles have helped us.

Different Personalities, One Team

My husband and I are like night and day.

We are very different.

But differences can be good.

We work together as a team.

He is an extrovert.

He loves people and enjoys being around them.

I am not like that.

He is a workaholic and can work until very late.

I am more introverted.

We are different in many ways.

Financially, we were also different, but we had to grow together.

We had to pay our dues.

Let me say something:

Money has failed.

Money will fail.

But the principles of God's Word will work over and over again if you apply them faithfully.

That is one of the greatest lessons God has taught us.

Agreement and Communication

We have made investments that failed.

We have paid expensive school fees in the school of experience because of careless financial decisions.

Nineteen years ago, when my husband decided to take voluntary retirement from the military, we discussed it carefully.

He said,

"If I remain here, I may not be able to give our children the kind of education they deserve. Let me go out and hustle while you remain in your government job."

We agreed.

Agreement and communication are very important in marriage.

That has helped us tremendously.

Do we fight?

Oh yes!

But we also agree.

We have a normal marriage.

We've had challenges.

We've had quarrels.

We've had difficult moments.

But we always come back together.

We've learned to say, **"I'm sorry."**

We are still growing in communication, but God has helped us.

Praise the Lord.

(Applause.)

Pastor Sarah's Response

You have the wrong clock there!

You're giving them forty-five minutes.

They only have ten!

Guest Testimony

Establish Shared Financial Principles

Major Lanslot (Rtd.)

I would also like to emphasize the importance of establishing guiding principles.

It helps when both husband and wife subscribe to the same biblical philosophy about money.

When we come into marriage, we come from different backgrounds.

Different Backgrounds Can Build One Strong Marriage

Pastor Sarah: *Did you come from a rich home?*

Major Lanslot: *No.*

Pastor Sarah: *How about you? You came from a rich home?*

Pastor Sarah: *Your house was in Victoria Island. You grew up in Victoria Island!*

Major Lanslot:

I make that point because two people from very different backgrounds can still build a good marriage.

Eventually, you have to reconcile your different positions. Money is a contentious issue in marriage, just as it is in life.

Money causes trouble.

It really does.

Growing Together Financially

I had certain mindsets that I have had to change over the years. Our differences actually helped us. Women often bring into marriage a strong maternal instinct for security. As a young man, I did not understand all this emphasis on saving.

I simply believed that as money came, it should be spent.

The Wisdom of Learning from One Another

Major Lanslot (Rtd.) continued:

So, I had to learn from my wife, especially after we became parents.

When children come, responsibilities increase.

Sometimes your faith can be limited by your knowledge.

That is why we need to grow in knowledge.

You keep saying, "*God will provide.*" And yes, God will provide. But sometimes God will allow you to experience the consequences of poor decisions.

Then you begin to understand why the prodigal son went back home.

(Laughter.)

It is true.

Hunger teaches many lessons.

So it is important to know each other's strengths.

I'm always amazed by couples where one spouse simply hands over the ATM card to the other.

Personally, I have an ATM card, but I hardly even use it myself.

What matters is that every couple should work out what is best for them.

Know who is strong in which area.

There is no wisdom in putting all the family's money into the hands of the person who naturally spends everything.

Otherwise, everyone will suffer.

God gave us our marriage partners to help us.

Your spouse can become a healthy balance to your natural tendencies.

The Balance Between Generosity and Wisdom

I have gone to places where I gave away so much money that I had to borrow transport fare to return home.

Left to myself, my wife used to fear that one day we would wake up and have no food in the house.

So I had to learn that there is also wisdom.

There is a place for saving.

There is a place for keeping something aside for future opportunities.

Again, I come back to the Word of God.

The Word of God we hear in this house has blessed us tremendously.

Pastor has often taught us about owning houses in this city.

I can honestly say that what God has done in our lives is directly connected to our obedience in giving to the Kingdom.

When I first came to Abuja, I had nothing.

I didn't even have the equivalent of a bicycle spoke.

Responsibility as a Husband

I have also learned to be generous to my wife.

I know she did not marry me because I had money.

The truth is, I had no money.

If anyone had married me because of the money I had then, that person would have needed great courage.

One thing that has helped me to be generous toward her is remembering that she stood with me from the beginning.

I have never asked my wife how much she earns.

I settled it in my heart that her salary was never part of my calculation for taking care of my family.

(Applause.)

I did not enter marriage expecting my wife to provide for me financially.

I entered marriage believing that if I had taken someone's daughter as my wife, then I was responsible for her.

(Applause.)

When Life Happens

That being said, life happens. There are difficult seasons.

During those moments, you begin to understand why God gave you a wife as a helper.

There are times when she steps in.

I also believe it is important for a wife to help in such a way that her husband does not feel diminished.

That is very important.

Sometimes I joke with her that the doctrine I like most is the one about laying everything at the apostles' feet.

I like to be the apostle receiving it!

What Has Kept Your Marriage Strong?

Pastor Sarah:

Your time is up.

Tell us one thing that has kept you together as a couple.

Major Lanslot:

Again—

God.

Communication.

Talk about everything.

Even when you disagree, talk about it.

Everybody's position is legitimate until you understand where they are coming from.

If you understand their perspective, you realize they are coming from somewhere.

So, talk about it.

It cannot always be your own way.

Learning to Say, "I'm Sorry"

Pastor Sarah:

Aunty, what would you say has kept your marriage strong? Because you people truly have a strong marriage.

Mrs. Yetunde Lanslot:

God.

Communication.

Forgiveness.

My husband knows how to say, "**I'm sorry.**"

He knows how to apologize because... well... he also knows how to offend.

(Laughter.)

Yes, he knows how to say, "I'm sorry."

Pastor Sarah:

And do you know how to say you're sorry?

Mrs. Yetunde:

Yes, I do.

Although I won't kneel down to say it.

(Laughter.)

Another thing is that he is a giver.

He is generous.

Actually...

Too generous.

He is generous to me.

He is generous to our children.

He is generous to my family.

He is generous to my friends.

Anyone connected to me experiences his generosity.

(Applause.)

A Life of Kingdom Priorities

Pastor Sarah:

Thank you both so much. Before you leave, let me say this. When I first met Lanslot, I assumed they must live in Maitama, Asokoro, or one of those expensive parts of Abuja.

I was shocked to discover that they lived in Gwarinpa. Honestly, my own house is bigger than theirs. Mine is like a Southern Kaduna house compared to theirs.

I was surprised.

You would think people like this give because they have so much.

No.

It is because they have a heart for God. If you visit their home, you will be amazed.

Considering everything they give to people and everything they give to the Kingdom of God, you would expect a completely different lifestyle.

They have simply placed their priorities correctly.

The Kingdom of God comes first.

People matter to them.

So they are not consumed with spending everything on themselves.

I am so proud of you.

Thank you for sharing with us this morning.

God bless you.

Pastor Sarah Begins the Teaching

I actually need two hours today. I'm not joking.

I need two hours to preach.

But I won't have two hours.

I probably won't even have one hour.

This is such an important topic, and I am glad our guests have already shared many of the things I planned to say.

Today I am speaking on **Finances in a Sweet Marriage**.

I'm actually going to begin differently from what I originally planned.

I will first list **the ten principles of successful financial operations in a sweet marriage**.

That way, wherever I stop today, at least you will already have the outline.

CHAPTER TWO

Ten Principles of Successful Financial Operations in a Sweet Marriage

1. God Owns Everything

God owns everything, and you are only a steward.

2. Practice Complete Honesty

There must be complete honesty in financial matters.

3. Agree on Financial Goals

A husband and wife must agree on where they are going financially.

4. Create a Budget

Plan your finances intentionally.

5. Live Within Your Means

Avoid living beyond what God has provided.

6. Save and Invest Together

Save together.

Invest together.

7. Avoid Unnecessary Debt

Do not burden your marriage with avoidable debt.

8. Give Generously

Be generous toward God and toward people.

9. Appreciate Your Financial Personality Differences

Recognize and appreciate the different financial strengths each spouse brings into the marriage.

10. Remember That Love Is More Valuable Than Wealth

Love is worth more than money.

The Biblical Foundation for Financial Unity

Permit me to begin by laying a foundation from the Word of God.

What does the Bible say about our finances?

Let's begin with **Genesis 2:24**.

I keep returning to this Scripture because if you truly understand this principle—if you embrace it and live by it—you will have a successful marriage.

The Bible says:

"Therefore shall a man leave his father and his mother, and shall cleave unto his wife: and they shall be one flesh."

— **Genesis 2:24 (KJV)**

This is the foundation of every good marriage.

Leaving.

Cleaving.

Sticking together.

Becoming one in everything.

If you agree to this, many of your marital problems will disappear.

If you and your spouse agree to become one, you will not have problems within your marriage.

Yes, challenges may come from outside.

But together, you will solve every problem that arises.

That is the basis of a strong marriage.

God the Father, God the Son, and God the Holy Spirit are perfectly united.

The Three are One.

Likewise, husband and wife are called to be one—

One in spirit.

One in soul.

One in body.

One in purpose.

One in every area of life.

If you truly agree to become one, nothing will stop your marriage from being strong and sweet.

There should be no area of your life that you hide from your spouse.

That is how strong marriages are built.

Walking in the Same Direction

Amos 3:3 says:

"Can two walk together, except they be agreed?"

— **Amos 3:3 (KJV)**

The New Living Translation puts it this way:

"Can two people walk together without agreeing on the direction?"

This is one of the foundational principles of marriage. The two of you must face the same direction. You must agree on the same purpose. You must pursue the same vision together.

Hallelujah.

So, you leave your parents. You cleave to your spouse. You become one. Then both of you intentionally choose to remain one.

Two Are Better Than One

Let's read **Ecclesiastes 4:9–12**.

"Two are better than one; because they have a good reward for their labour."

— **Ecclesiastes 4:9 (KJV)**

The passage continues:

"For if they fall, the one will lift up his fellow: but woe to him that is alone when he falleth..."

— **Ecclesiastes 4:10 (KJV)**

"Again, if two lie together, then they have heat: but how can one be warm alone?"

— **Ecclesiastes 4:11 (KJV)**

"...and a threefold cord is not quickly broken."

— **Ecclesiastes 4:12 (KJV)**

That threefold cord is the husband, the wife, and God.

The husband.

The wife.

The Holy Spirit.

That cord cannot easily be broken.

In the same way, your finances are stronger together than apart.

If a husband and wife agree that the wife will manage the salary, then that is their agreement.

But the ideal is that both of you put your resources together and manage them together.

Two are better than one.

You will always have a better return for your labour.

Both of your finances together are stronger than each person spending independently.

You accomplish far more together than you ever will separately.

Shared Decisions Bring Shared Strength

I can tell you this as someone who has handled many things alone.

Many people have lost money through decisions they could not even tell their spouses about.

There are painful financial mistakes that happen simply because someone chose to act alone.

Sometimes it is actually better to make a mistake together.

At least then, you can comfort each other.

But there are mistakes you make in isolation that become very heavy burdens to carry.

That is one reason so many people are battling high blood pressure today.

Life already brings enough pressure.

Society places pressure on us.

Then we create even more pressure through isolated decisions.

If both husband and wife carry the burden together, each person carries only part of the weight.

Instead of one person carrying one hundred percent of the burden, each carries fifty percent.

That is why the Scriptures teach us how to live.

Together, you gain a better reward for your labour.

Build Everything Together

I am simply laying the foundation for your finances.

In many ways, our guests have already preached much of what I intended to say.

So I will simply reinforce those truths.

Leave and cleave.

Agree together.

Face one direction.

Two are always better than one.

I have always said in this house that if you are a lawyer with your own law firm, your wife should understand what happens in that firm.

She should know how it operates.

Then, if something happens to you, she can continue running the organization—even if she is not a lawyer—because the two of you built it together.

If you are a doctor and own a clinic or hospital, your wife should understand how it functions.

She should know how things operate.

Then, even in your absence, she will be able to keep that hospital running.

Hallelujah.

Am I saying something wrong?

If Pastor Ifeanyi Aina had not brought me into this ministry, this church would have had a completely different spirit. It would not be what it is today.

He received the vision.

He shared it with me.

Then we built it together.

We discussed everything.

That is why I know the DNA of this ministry.

I know its values.

I know where we are succeeding.

I know where we are falling short.

I know what needs attention.

Pastor Aina went to theological school.

He studied communications.

I did not.

But he brought me into everything.

He involved me in every aspect of the ministry.

He put everything before me—the ministry accounts, the church finances, his personal finances.

He simply said,

"Honey, until we die, just keep checking the money."

Imagine if he had kept all of that to himself.

Imagine if he had never involved me.

That is why **two are better than one**.

I don't care what profession you are in.

Whatever you are doing, let your husband be part of it.

Let your wife be part of it.

You may say,

"I'm an engineer and my wife is a pharmacist."

It doesn't matter.

Let her understand what you do as an engineer.

Let her know how your work operates.

Then if one of you is no longer there, the other can continue what has been built.

It doesn't have to die because someone dies.

In fact, it can grow to an even greater level because both of you built it together.

Amen.

Contentment Is Great Gain

Let's look at **1 Timothy 6:6–10**.

The Bible says:

"But godliness with contentment is great gain."

— **1 Timothy 6:6 (KJV)**

"For we brought nothing into this world, and it is certain we can carry nothing out."

— **1 Timothy 6:7 (KJV)**

"And having food and raiment let us be therewith content."

— **1 Timothy 6:8 (KJV)**

"But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts..."

— **1 Timothy 6:9 (KJV)**

"For the love of money is the root of all evil..."

— **1 Timothy 6:10 (KJV)**

Now let's jump to **verses 17–19**.

The Bible says:

"Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy."

— **1 Timothy 6:17 (KJV)**

It continues:

"That they do good, that they be rich in good works, ready to distribute, willing to communicate."

— **1 Timothy 6:18 (KJV)**

And finally:

"Laying up in store for themselves a good foundation against the time to come..."

— **1 Timothy 6:19 (KJV)**

These are Kingdom principles concerning finances.

Learn the Secret of Contentment

Contentment is great gain.

Contentment does **not** mean refusing to grow.

It does **not** mean becoming comfortable with stagnation.

It simply means being satisfied with where God has you today while faithfully moving toward tomorrow.

At every stage of life, learn to be content.

A lack of contentment is what drives many people into the hands of loan sharks.

You did not have the money before you borrowed it.

So where will you suddenly get the money to repay it—with interest?

As the interest keeps compounding, the burden only becomes heavier.

It is a lack of contentment that causes people to borrow recklessly.

Hear me carefully.

It is better to ask for help than to borrow unwisely.

It is better to ask ten people than to enter destructive debt.

The Bible teaches that God's people are to be lenders and not borrowers.

Whenever you are borrowing simply to maintain a lifestyle beyond your means, you are living ahead of God's timing for your life.

Borrowing is not God's ideal for His children.

Contentment is great gain.

We brought nothing into this world.

We will take nothing out.

Don't Let Money Become Your God

Our generation is driven by money.

Especially Nigerians.

Money.

Money.

Money.

Money.

Money.

The pursuit of money has become so intense that many people have lost their sense of shame.

Money has pierced people's consciences.

Morality no longer matters.

People simply want money.

But the Bible warns us that this kind of obsession leads to temptation.

It pierces the heart with many sorrows.

You cannot be wiser than the Scriptures.

If the Bible says something, it is because it is true.

Some people struggle every waking hour thinking only about money.

I once had a friend who spent every day calculating profits.

Morning till night.

I used to tell him,

"You cannot continue like this."

Your body will eventually break down.

We brought nothing into this world.

We will carry nothing out.

Have you ever seen someone buried with their gold?

With their money?

With all their possessions?

I have never seen it.

Yet we keep behaving as though someone is chasing us.

Let God, Not Money, Be Your Motivation

Now, I am not saying you should become lazy about making money.

Not at all.

But money must never become your focus.

It must never become your motivation.

It must never become what drives you every morning.

The will of God should drive you.

The Word of God should motivate you.

Not the pursuit of wealth.

Anyone whose life is consumed by chasing money will eventually be wounded by money.

Money can pull you away from God.

Money can completely disorganize your life.

That is why contentment is such a great gain.

We Refused to Compete

One thing Pastor Aina and I decided from the very beginning of this ministry was that we would never compete with anyone.

We were content to drive the little kombi bus that Mr. Mag bought for us in those days.

We were content to live in our small house in Jikwoyi.

It was almost like a boys' quarters.

We lived there for years.

We told ourselves:

"We don't need another pair of shoes."

"We don't need another jacket."

"What we have today is enough."

That became our lifestyle.

Even today, I still live that way.

I don't have to possess everything this world offers.

That is why I can lose ten million naira today and still sleep peacefully.

I did not bring ten million into this world.

I will not take ten million out of it.

I will not die because of ten million naira.

In fact, I can lose one hundred million naira.

It still does not change who I am.

Some of you may wonder,

"Pastor, are you serious?"

Yes.

I am.

I have lost a lot of money over the years.

Yet I still wake up.

I still come to church.

I still preach with joy.

You would never know what happened because money does not rule my life.

God is the center of my life.

Jesus is the center of my life.

Refuse the Burden of Unforgiveness Over Money

Some of you are sitting here today.

Your thoughts are completely occupied by someone who owes you five thousand naira...

Or fifty thousand...

Or five million.

You wake up thinking about that person.

You go to bed thinking about that person.

If you continue like that, you will destroy your own health.

You must learn to let go.

The person may owe you five million naira.

Meanwhile, God has already blessed you with twenty-five million.

Yet your mind refuses to leave the five million.

don't live like that.

Rich in Good Works

I had prayed not to spend so much time on these Scriptures, but they are important.

Those of you whom God has blessed financially, the Bible says you should give freely.

Honestly, I don't know exactly how the Lanslots do it.

I truly don't.

But I know this:

It is the heart of God.

They have decided that their lives will not revolve around spending everything on themselves.

Instead, they invest in people.

At their celebration, I believe about 1,700 people attended.

The place was filled.

Almost everyone present could testify,

"They have touched my life."

That is a heart that has removed the mystery from money.

CHAPTER THREE

Faithfulness in Little Things

Now let's turn to **Luke 16:10–11**.

The Bible says:

"He that is faithful in that which is least is faithful also in much..."

— **Luke 16:10 (KJV)**

Then verse 11 says:

"If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?"

— **Luke 16:11 (KJV)**

Money is an amplifier.

If you are not content now, you will not become content simply because you have more money.

If you are not faithful with ten thousand naira, you will not suddenly become faithful with ten million.

God is saying that money is actually less important than spiritual riches.

If you cannot be trusted with material things, who will entrust you with spiritual treasures?

Let's bring it closer to everyday life.

If you are not faithful in your current job, why should anyone promote you to become a director?

If you are not giving one hundred percent where you are today, why should anyone entrust you with greater responsibility?

If you struggle to tithe from one hundred thousand naira, you will struggle even more when your income becomes one million.

You will begin to say,

"How can I give God one hundred thousand naira?"

Some people think they are smarter than God.

They have been in church for five years...

Ten years...

Yet they still refuse to tithe.

They say,

"I can't give my money to the church."

Who told you that you are giving your money to the church?

It is God's instruction.

If you are not faithful with what you have today, why should God entrust you with more tomorrow?

If you want to go higher, be faithful where you are now.

Praise the Lord.

Be Faithful Where You Are

I want you to become faithful with what you have today.

Rejoice in who you are today.

Rejoice in where God has placed you today.

Be faithful.

God sees faithfulness.

And He promotes faithful people.

Take your eyes off coveting what others have.

Focus on doing your very best with what God has already entrusted to you.

Whatever you do with the little you have today is exactly what you will do when you have more.

Because money simply amplifies what is already in your heart.

Honor the Lord with Your Wealth

Let's read **Proverbs 3:9–10**.

The Bible says:

"Honour the LORD with thy substance, and with the firstfruits of all thine increase."

— **Proverbs 3:9 (KJV)**

Honor the Lord with your wealth.

Honor Him with your possessions.

Even your home belongs to God.

If you have space in your house that can be used for a care group, let God use it.

It belongs to Him.

The Bible says to honor Him with the firstfruits of all your increase.

Every increase you receive belongs first to God.

Tithes and offerings are the foundation.

That basic level of obedience is not negotiable.

If you fail in tithing and giving offerings, you have missed the foundation.

If you fail to honor God with your firstfruits, you have failed.

If you fail to honor Him with your possessions, you have failed.

If you refuse to open your home so people can be saved, prayed for, healed, and disciplined, then you have failed to honor Him with what He entrusted to you.

Honor the Lord with **everything**.

You see me standing here today?

Anything you give me that I cannot give away, don't give it to me.

Because I will give it away.

Especially if it is not money.

If it is money, of course, it goes into offerings and Kingdom purposes—and I rejoice over that.

Money Is Not the Foundation of a Happy Marriage

I can give my tithe.

I can give my offering.

My offering every Sunday is significant.

Praise the Lord!

Anything you give me that I cannot give away, I really do not want to keep.

Honor the Lord with all your possessions.

Honor Him with your car.

Honor Him with your jewelry.

Honor Him with everything you own.

It all belongs to God.

You are only a steward.

That brings me back to my first principle.

Money is **not** the foundation of a happy marriage.

God is.

Jesus is.

The Holy Spirit is.

The Word of God is.

Money can become one of the greatest sources of conflict in marriage, just as our brother said earlier.

But it can also become one of the greatest tools for expressing love and strengthening unity in a sweet marriage.

A sweet marriage may not always have plenty of money.

Yet the husband and wife remain joyful because their confidence is in God and His Word—not in money or material possessions.

They know God will never fail them.

He will always supply their needs in His own time and in His own way.

Your Money Reveals the Health of Your Marriage

The way a couple handles money reveals the health of their marriage.

Money should bring joy—not stress.

But for that to happen, there must be **oneness**.

If money is not going to become a source of pressure, then husband and wife must truly become one.

When your spouse knows exactly what you have, there is peace.

Stress begins when one person starts wondering:

"Is there another account somewhere?"

"Is there money I don't know about?"

"Are you hiding something from me?"

That is where tension begins.

But where there is genuine oneness, money becomes a source of joy instead of anxiety.

Amen.

Is anybody following me?

We Are Stewards of God's Resources

In oneness, a husband and wife see themselves as servants and stewards of God's resources.

Together they manage God's blessings with love, wisdom, and agreement. Just as the Lanslots shared earlier, we are merely stewards. A steward is someone who manages something that belongs to another person.

Therefore, the money in our care is not truly ours.

It is God's money entrusted to us.

Praise God.

A Lesson on Stewardship

Hold your telephones.

Hold your wallets.

Hold your handbags.

Turn on your...

Praise God!

Hallelujah!

By the way, very soon I'm going to ask all of you to contribute toward our solar project.

God bless that one person who clapped.

Who was that?

God bless you!

Very soon I will ask you to help with the solar project.

I already have fifty percent.

You will provide the remaining fifty percent.

Amen!

Is that fair?

At least I didn't come asking for the whole amount.

While we're waiting for the electricity to return...

Can everyone still hear me?

The other churches don't need to hear because this is our family matter.

Oh!

The electricity is back.

That means perhaps it is not yet time for the solar project.

But let me tell you something.

Some people came and quoted **₦2.8 billion** to install the entire solar system for the church and the school.

I was almost ready to believe it.

Then, just last week, Sama told me that a church member introduced another person who said,

"When you're ready, bring me to Senior Pastor. My quotation is different."

Long story short, those of you who attend the prayer meetings already know the testimony.

For those hearing it for the first time...

We eventually found someone who agreed to do the entire project for **₦68 million**.

From **₦2.8 billion**...

Down to **₦68 million**.

It almost sounds unbelievable.

Sometimes I realize that we Nigerians are the ones making life unnecessarily difficult for ourselves.

Not everything is the government's fault.

Sometimes we are our own worst enemies.

So now...

I already have over half of the amount. The rest will come from all of us together.

Isn't that fair?

As we are talking about stewardship, God may soon ask for something from your house...

Or from your bank account. He will ask me too. I am always the first giver in everything we do in this church.

The Foundations of a Strong Marriage

If your marriage is going to be strong, Jesus must be the foundation. He must remain the center of your home.

Jesus in the morning.

Jesus in the afternoon.

Jesus in the evening.

Jesus at night.

The next morning...

Jesus again.

He must remain the center of your marriage.

A proper understanding, acceptance, and practice of **oneness**, together with sincere, open communication, will produce joy instead of pain.

These are the foundations every marriage must have:

- Jesus at the center.
- A wholehearted acceptance of the principle of oneness.
- Honest and open communication.

If you can build your marriage on those three things, you will have a good marriage.

When husband and wife agree as one...

When each person sincerely looks out for the interest of the other...

When both are trying to outdo one another in love...

Money becomes a tool for expressing love—not a weapon for control or punishment.

A sweet marriage is not built on the size of a bank account.

It is built on:

- Shared values.
- Mutual trust.
- Wise stewardship.
- Faithful dependence upon God.

Let me say that again.

A sweet marriage is built on shared values, mutual trust, wise stewardship, and faithful dependence upon God.

CHAPTER FOUR

Principle One: God Owns Everything

God is the Owner of everything. You are only a steward. You do not own the cars in your compound. You do not own the house you live in. You do not own the money in your bank account. You do not even own the clothes in your wardrobe. You do not own your jewelry. God owns everything.

Say it with me:

"God owns it."

Again:

"God owns it all."

You are simply holding God's resources in trust. Your responsibility is to use them according to the instructions He has already given in His Word.

Then, after obeying those instructions, you ask Him, "Lord, what should I do with what remains?"

Later I will explain how your money should be used. But your heart must always remain open before God.

Always ask, *"Lord, what do You want me to do next?"*

Agreement Before Giving

Because we are only stewards, husband and wife should consult one another before making major financial decisions.

Everything should be done in agreement. For example, the Holy Spirit may speak to a wife and say, *"I want you to give one million naira."*

She should not secretly give it. Instead, she should tell her husband, *"This is what I believe God is asking me to do."*

Her husband might reply,

"Let's add another two hundred thousand."

Or he may say,

"Can we give five hundred thousand for now?"

Then together they reach an agreement.

That is a wonderful way to live.

The Blessing of Agreement

Many years ago, I would sometimes stand in church and make surprising announcements.

I would say,

"If you don't come for prayer meeting next week, don't come to church again!"

My husband would just sit there thinking,

"Oh dear..."

Then after the service he would stand beside me and support me.

He would tell the congregation,

"You heard Pastor Sarah. If you don't come next week, don't come."

But later, when we got home, he would gently say,

"Honey, if you're planning to make announcements like that, please tell me first. I will help you."

That changed everything.

I stopped being afraid to tell him my plans.

Sometimes I wanted to give someone money.

After discussing it with him, he would say,

"If you had told me earlier, I would have suggested giving even more."

So telling him never reduced what God wanted to do.

Keeping it to myself actually limited us.

When husband and wife discuss things together, they make better decisions.

Two decisions are stronger than one.

Two minds thinking together are better than one mind working alone.

As a couple, your agreement is more important to God than sacrifices made in disagreement.

God blesses unity.

Always agree before making major financial decisions.

Always ask God what He wants done with the resources He has entrusted to you.

None of it belongs to you.

Everything under your care belongs to Him.

Some people have protected everything for their children.

"That money cannot be touched."

"That house cannot be touched."

"That investment belongs to my children."

But remember:

God has the right to ask for anything He gave you. Everything came from Him. Therefore, hold everything with an open hand. If God ever asks for it, be willing to release it.

Amen.

Principle Two: Practice Complete Honesty

Practice complete honesty. Practice complete openness with one another. Secrets destroy trust. Secrets destroy intimacy.

Financial secrecy eventually destroys confidence in a marriage. Never hide your income. Some husbands do not allow their wives to know what they earn. Some wives hide their earnings from their husbands. People say,

"A woman cannot know everything a man is doing."

But when that man dies, she is expected to carry the entire family. How can she do that if she knows nothing?

Do not hide your debts.

Do not borrow money without telling your spouse.

Do not make financial commitments secretly.

Right now we have a case in this church where a woman borrowed so much money without her husband's knowledge.

Today the husband is running from place to place trying to solve the problem.

I have refused to intervene financially.

Why?

Because I have taught this church repeatedly. Do not borrow from loan sharks. Then don't come asking me to repay those loans.

I will not.

Beware of Loan Sharks

Those people who are eager to lend you money quickly do not necessarily have your best interests at heart.

Look at what a bank requires before approving a loan.

They request documents.

Collateral.

Verification.

They know repayment is serious.

But some loan companies simply say,

"Apply now."

Within five minutes they send one million naira.

Then people rush to collect it.

That is foolishness.

Before long, that one million becomes seven million...

Or even ten million...

Simply because of accumulated interest.

Do not hide loans. Do not hide investments. Do not hide secret purchases.

Do not hide bank accounts. And please...

Do not secretly give offerings to this church that your spouse knows nothing about.

I do not want that.

Financial Secrets Destroy Families

Some of you have Bitcoin.

Some have cryptocurrency.

Nobody knows your passwords.

Nobody knows your access codes.

Many digital assets are permanently lost because people die without sharing the information.

Some of you sitting here today have millions of naira stored somewhere.

Your husband knows nothing about it.

Your wife knows nothing about it.

Then one day you die...

And you leave your family in poverty...

Not because God failed to provide...

But because you chose secrecy.

Secrets between husband and wife are dangerous.

Very dangerous.

Principle Three: Agree on Financial Goals

You cannot keep secrets about debt, loans, investments, purchases, or bank accounts.

Now, there are times when you need to buy a gift or present for your husband or your wife. What Pastor Ina and I did was that we had a major joint account, and then each of us had a separate personal account. After we had paid all our obligations and set aside what was needed, we each had a little personal account so we could do what we wanted with it. But the major money was in one account.

That way, if he wanted to buy me a present, he could do it without my knowing. So that kind of arrangement exists. But to secretly keep money away from your spouse is dangerous.

Number three: **Agree on financial goals.**

Discuss and plan your financial vision together.

Where should you be in two years? In five years? In ten years?

Plan for housing. Are you going to rent? Are you going to build? Are you going to buy? What are you going to do, and how soon?

Plan your children's education. That is very important.

By the way, I have told you before—I love it when people have four or five children. But please, have the number of children you can adequately care for. Don't have ten children if you cannot provide for them.

Plan for your children's education.

Plan for retirement.

Your children are **not** your retirement plan.

"I am sending you to London so that when I'm old, you will take care of me."

That is wrong.

I told you years ago that we are the generation that will settle our parents and settle our children. How many of you remember when I said that?

I still stand by it.

I am the generation that has settled my mother, settled my children, and I do not need aid or support in old age. I will not beg. I will not wait for my children to come and give me money.

No.

I will not burden any child with taking care of me.

That is irresponsible.

No child should carry the burden of being their parents' insurance plan.

Are you hearing me?

Praise the Lord.

Plan for retirement.

Plan for ministry and missions.

Plan for investments.

Your money should follow your vision.

men.

Principle Four: Create a Budget

A budget is simply telling your money where it should go.

Number one on your budget is giving to God.

Tithes.

Offerings.

Firstfruits.

Kingdom giving.

That must come first.

The first thing you do with every income you receive is acknowledge that ten percent belongs to God. There should be no negotiation.

Governments all over the world do not joke with taxes.

You cannot play with your tithes and offerings.

If you refuse to pay taxes in many countries, they will lock you up. Except, of course, in Nigeria, where many things are not working as they should. But even here, they will eventually begin enforcing them properly.

Taxes are important.

In the same way, your tithes matter.

Nobody may lock you up for not paying your tithe, but you may have locked yourself up spiritually.

Are you hearing me?

The second item in your budget is savings.

Christians don't save.

You need ₦10,000 and everybody knows.

"I urgently need ₦2,000."

How can an adult urgently need ₦5,000?

You don't even have ₦5,000 saved?

That is irresponsible.

You don't have ₦20,000 saved?

You are an adult.

You don't have ₦100,000 saved?

You have not done well.

At fifty years old, you don't have one million or five million somewhere?

Something is wrong.

Do you know where your ten million has gone?

It's in your wig.

It's on your nails.

It's on your lipstick.

"I must buy designer."

It's in your shoes.

You're trying to look good, but you have nothing in the bank.

That is poor living.

Are you hearing me?

Every time you sit in a restaurant and they hand you a bill of ₦50,000, that is your retirement you are eating.

Go to that restaurant five times in one month.

I want to scold you, but the Holy Spirit said, "Don't abuse anybody. Preach."

There comes an age when you can comfortably buy things online because you have already built your future.

As I buy something now, I already know there is money elsewhere.

Some of it is in the bank.

Some of it is in assets.

Personally, I don't keep much cash in the bank.

My money is in concrete.

It is in iron.

It is in cement.

That is where my money is.

Do you know who does this in our church?

Sila.

The big is in the small.

Some of you, what you are wearing on your wrist right now is your retirement plan.

"But I have to look good."

Looking good is not an investment if it destroys your future.

Then years later, you are waiting for someone to take care of you.

That is not good living.

I can't believe the clock did that.

create a budget.

Plan for housing.

Transportation.

School fees.

Healthcare.

Insurance.

Car insurance.

House insurance.

Health insurance.

Every necessary insurance.

Plan all these things as a couple and also as a single person.

Have an emergency fund.

So that every time there is a problem, the whole world will not know that you have a problem.

Plan for personal spending.

Like I said, a budget reduces unnecessary arguments.

Someone says, "Babe, I need ₦10,000."

You ask, "Where is that ₦10,000 coming from?"

Everything has already been budgeted.

If you can show me where it fits in the budget, you can take it.

If there is no provision, then calm down.

Isn't it?

That is what a budget does.

It stops arguments.

Principle Five: Live Within Your Means

Proverbs 21:20.

Let's read together.

There is desirable treasure...

That's exactly what I have been saying.

Your treasure may be in the handbag you are carrying right now.

Louis Vuitton.

Designer brands.

Look at me.

Everything you will need for your future is already passing through your hands today.

The problem is what you are doing with it.

I can't keep preaching to myself.

Help me preach.

Then when you need ₦10,000, everybody knows.

That is not good.

Christians, let's be wise.

Let's do better.

Live within your means.

Don't squander everything.

Let's read the verse again.

"There is desirable treasure and oil in the dwelling of the wise, but a foolish man squanders it."

Be wise.

Don't be foolish with your spending.

Don't squander your treasure.

Your treasure is what you have today.

The big is hidden in the small.

The seed for your future wealth is already in your hands.

Stop going to expensive restaurants every week.

I went somewhere recently.

They served me seven pieces of masa for ₦50,000.

I'm not kidding.

When the soup was almost finished, I asked for extra soup because we couldn't finish all the masa.

They said the extra soup would cost ₦30,000.

I said, "I'm not paying."

I told them, "Take it back."

They said, "Pastor..."

I replied, "I'm not paying ₦30,000 for soup."

I carried my masa and walked away.

₦50,000 for seven pieces of masa!

Some of you go there just so you can later say,

"I've eaten at that restaurant."

Actually, I went there so I would never go back again.

There are some experiences you only need once.

Even in your dreams, if I see you there again, I rebuke it in Jesus' name.

I'm telling you, there are restaurants where, even if you tied me with ropes and dropped me there, I would keep my mouth closed until you carried me out.

Then I see young people spending freely in those places, while they don't even have one million naira in their account.

Are you getting the point?

Do not compete with family.

Do not compete with friends.

Do not compete with social media.

Social media is a lie.

Stop putting yourself under pressure because people who are financing appearances are stressing you.

Instead of building their future, they are building appearances.

During COVID, I was stranded in America with Favor and Cyro for five months.

One of my older brothers sent a private jet from Nigeria all the way to Atlanta to bring us home.

When the aircraft landed, he sent me a picture and said,

"Your plane is on the ground."

The pilot even brought his children along.

Later, his wife posted online:

"Oh, what a wonderful husband! He sent a private jet to bring his children home."

I'm not kidding.

She is a well-known actress in Nigeria.

Go and check.

You'll probably still find the story somewhere.

Meanwhile, I was the one the jet was actually sent for.

I didn't post anything.

Do you know what happened?

Her friends saw that post and began putting pressure on their own husbands.

"Does he have two heads?"

"Why can't you do the same?"

Not knowing the whole story.

I've sat in business class before and watched people beg the flight attendants:

"Please, can I just take one picture?"

They enter business class...

Take a few photographs...

Hold a glass...

Post it on Instagram...

Then you see those pictures and begin worrying God.

"After everything I've done for You..."

"This person doesn't even know You..."

"They're flying business class while I can't even afford Lagos."

Isn't that how many people live?

Nine out of ten things you see on social media are lies. Follow Jesus.

Stay in His Word. Be content with what you have.

Principle Six: Save and Invest Together

Save for the future, just as the ants do.

Proverbs 6:6–8.

"Go to the ant, you sluggard; consider her ways and be wise."

The ant has no captain, no overseer, and no ruler.

Yet it gathers its food in harvest and prepares ahead.

Learn from the ants.

Save.

Young people, look at me.

I have learned something about life.

At your age, you cannot always dress the way you want.

You cannot always live the way you want.

But when you reach my age, many of those things become easier.

Right now, I have suitcases filled with clothes I have not even worn.

You see me wearing different clothes now.

But thirty years ago, I did not live like that.

I had about six outfits.

I wore those same clothes over and over again.

Everything has its season.

At this stage of your life, it is time to gather.

The time will come when you will have money.

If I wanted to eat in any restaurant in Abuja every single day today, I could. But twenty years ago, I wasn't doing that.

So don't eat your future now...

...so that when the future comes, there will be something left to enjoy.

Applause.

Save for the future.

Have an emergency savings fund.

Have a retirement plan.

Invest.

Create funds for your children's future.

Discuss every major financial decision together.

And let your children learn stewardship by watching you.

Principle Seven: Avoid Unnecessary Debt

Romans 13:8 says:

"Owe no one anything except to love one another..."

If possible, avoid borrowing. Before you borrow anything, ask yourself:

- Is it necessary?
- Can I do without it?

Look at me.

Most of the things you are borrowing money for, you can actually do without.

You don't have to own everything.

Some people say they have to borrow because of their children's school fees.

No.

You already know your children will resume school in September.

But instead of preparing for that, you gather four children, buy airline tickets, and take everyone to London because somebody else's family is travelling.

Then, when school fees are due, you begin to complain.

It doesn't make sense.

Young people, stop travelling to London and America every chance you get.

Gather your money.

The time to travel to America, London, or anywhere else will come.

But this season of your life is the time to build.

Imagine buying return tickets for five children.

If each ticket costs two million naira, you are consuming the very future you should be building.

I will tell you the truth.

If you like it, fine.

If you don't like it, that's your decision.

If you are going to borrow money, ask yourself:

Can I comfortably repay it?

And how will it affect my family?

Principle Eight: Give Generously

This is actually where I had hoped to spend most of my time, but time is gone.

Still, I will continue preaching this message until I finish it because I want it preserved on the recording.

Let's read 2 Corinthians 9:6.

"He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully."

"So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver."

Then verse 8 says:

"And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work."

Then verse 9 says:

"He has dispersed abroad, He has given to the poor; His righteousness endures forever."

I'll stop there.

Everybody, please look at me.

Giving is...

As Pastor Ogo would say, giving is like saying,

"Hold this for me until I come back."

Brother Edward once said something that stayed with me.

He said that when you give to someone, you are telling them,

"Don't forget me."

Giving is not merely calculating returns.

Giving is one of the keys to an abundant life.

Look at me.

You must give before you receive.

If you want to receive from somebody, learn to give first.

If you want to receive from your husband, give to him.

If you want to receive from your wife, give to her.

The Bible says the measure with which you give is the same measure with which you receive.

If you give nothing...

...you receive nothing.

If you never remember my birthday, don't expect me to remember yours.

If I give you one million naira on your birthday, don't turn around and give me ten thousand naira on mine.

Even from the one million I gave you, you should have thought ahead.

You should have set something aside, knowing that my birthday was coming.

Don't disgrace yourself.

I'm preaching really well this morning.

I can feel it all over me.

If I give you one million naira, and on my birthday you give me twenty thousand naira, I'll ask,

"What happened to the one million I gave you?"

Couldn't you have thought to keep two hundred thousand aside?

I cannot give you five million naira, and then you give me two hundred thousand and think you've really given me something.

Obina...

It's true.

Yes.

It's true.

Some people say,

"I don't give because they don't need anything."

That is not true.

Everybody appreciates a thoughtful gift.

No matter how wealthy a person is, appreciation matters.

Take someone like Brother Lancelot.

Whatever measure he has used to bless you, use that as your reference.

Don't say,

"They already have enough."

No.

From what they have given you, take something and give back to them.

Am I teaching you something this morning?

Cheers.

Give to one another.

Giving is not only for husbands.

Wives should also give to their husbands.

Buy gifts for your husband.

If your husband buys you expensive gifts, don't keep buying him ties when he no longer wears ties.

He now wears kaftans.

Buy the kinds of things you actually see him wearing.

Save your money.

Buy quality.

Give people things that truly bless them.

Don't settle for cheap, thoughtless gifts.

Are you learning something this morning?

Be generous.

When it is Brother Lancelot's birthday, I have to stop and think carefully.

Why?

Because the Bible says,

"With the same measure that you have received, give."

Someone's birthday should not come while you simply sit there doing nothing after receiving so much from them.

Don't say,

"She doesn't need anything."

That is not true.

From what they have given you, take something and return it with gratitude.

It is like saying,

"You gave this to me to keep for you. Now that your turn has come, I am gladly returning it with thanksgiving."

That is the heart of generosity.

I'm tired of cheap living, and I'm done with it. I'm tired of cheap giving—giving that does not move anything.

There are some gifts you give, and the person looks at them and says, *"I can't believe this is what Auntie gave me."* Don't practice cheap giving.

Don't give your wife cheap, thoughtless gifts.

Never take your husband for granted. Never take your wife for granted.

Give to your pastors. Every church should take care of its pastors. Pastors should not lack.

That is why some pastors preach about giving over and over again. They keep searching for scriptures and revelations just so they can have food on their tables. But if every member simply takes from what God has given them and faithfully takes care of their pastor, then the pastor is free to preach the sincere Word of God without distraction.

Pastor Wilson, am I lying?

Pastor Wilson is my witness.

Give to the needy. Give to God. Give to each other. Giving is a principle.

As she said, if you will not give to everyone, at least give to the person who has been giving to you.

(Applause.)

I want you to become generous people. I want our congregation to become a giving congregation.

Wake up every day thinking about what you can give to bless someone.

I told you that once in a while I simply pick up my phone and ask, *"Who needs my help today? Who should I send money to today?"*

That is how God is every day.

The Bible says He is a giving God.

Amen.

They are telling me to stop, but I will not stop. I'm almost done.

Principle Number Nine: Appreciate Your Financial Personality Differences

Brother Lance already mentioned this.

One spouse may naturally be a saver, while the other naturally enjoys spending. Neither of you is necessarily wrong.

God often puts you together so you can balance one another.

The goal is balance. The saver should learn generosity. The spender should learn discipline. The medicine for both of you is a budget. Once you have a budget, there will be far fewer problems.

Somebody say, "Amen."

I have a sentence here that I forgot to mention under giving. **Your generosity reflects your trust in God.**

Praise the Lord. Your differences should complement one another, not compete with one another.

Principle Number Ten: Love Is More Valuable Than Wealth

A peaceful home with modest resources is far better than a luxurious home filled with conflict.

Money cannot buy trust. Money cannot buy respect. Money cannot buy forgiveness.

Money cannot buy joy. Money cannot buy peace. Money cannot buy the presence of God. You cannot use money to replace an apology. Some of you misunderstood what I shared last week about Dun giving me money.

That was not the point.

I wasn't lying—I was simply joking with you.

Nothing should ever substitute for a sincere apology.

I began by saying that an apology is like an anointing. It removes burdens and destroys barriers.

Then I added that when you combine an apology with an alert, it becomes even sweeter.

But money itself does not produce joy.

It does not produce peace.

It does not settle quarrels.

The quarrel must first be settled.

The money is simply extra.

Did you hear me?

Common Financial Mistakes

As I close, let me leave you with some common financial mistakes.

1. Making major purchases or financial decisions without discussion.

2. Keeping secret accounts.

Keeping money away from one another creates unnecessary suspicion.

He doesn't know what she has.

She doesn't know what he has.

Both of you keep guessing each other.

That is not necessary.

If you decide each of you should keep some money, discuss it first.

Budget it.

Agree on it.

Then everyone knows exactly what is happening.

Imagine if I said the finances of this church should just be scattered everywhere.

It would never work.

The money comes into one place.

Every department brings its needs.

We discuss them together.

Can we do this?

Should we wait?

Is this necessary?

Then approval is given.

It cannot be that Treasury keeps their own money, Missions keeps theirs, another department keeps theirs, and everybody spends independently.

No.

Money should come together so proper planning can happen.

The same principle applies in marriage.

Know what both of you have so you can plan wisely.

Amen.

Other Common Mistakes

- Comparing yourselves with other people.
- Living beyond your income.
- Refusing to save.
- Refusing to create a budget.
- Fighting over every expense.
- Allowing extended family members to control your financial decisions.
- Neglecting tithing and generous giving.
- Failing to be grateful and content.

Practical Financial Habits

- Have a financial meeting every month.
- Review everything you have done as a family.
- Pray before making major financial decisions.
- Review your budget regularly.
- Set annual financial goals.
- Celebrate financial milestones together.
- Teach your children biblical stewardship by your own example.

Conclusion

Money is a wonderful servant, but it is a terrible master. Never allow money to control you. Never make decisions based merely on money. Make your decisions according to the will of God and the Word of God. Money should become a tool for serving God, serving one another, strengthening your family, and blessing other people.

Above all, I beg you, for Christ's sake, strive to be one in everything—especially in your finances.

Joint planning.

Joint stewardship.

Joint spending.

Joint celebration.

(Congregation applauds.)

Pastor Wilson, please come and conclude.



About Family Worship Center

Family Worship Center Gosa, Abuja is a vibrant Christian church committed to helping people know God, grow in their faith, and live according to His Word. As one of the campuses of Family Worship Centre Abuja, the church is dedicated to raising disciples of Jesus Christ through biblical teaching, heartfelt worship, prayer, and practical Christian living.

Every week, the church ministers to individuals and families through worship services, Bible studies, leadership training, prayer meetings, and outreach programs. Its messages emphasize a personal relationship with Jesus Christ, spiritual growth, strong families, servant leadership, and living out God's purpose in everyday life. Through these teachings, many believers have been encouraged, equipped, and transformed.

LivingSermons is honored to preserve these messages by converting them into easy-to-read PDF ebooks. Our goal is to make the church's biblical teachings accessible to believers everywhere, allowing God's Word to continue changing lives long after each sermon has been preached.

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