The foundation is the most important part of any building. If it isn’t stable, the entire structure is sure to fall. It’s the same in the spirit realm. God plans for you to grow financially as you grow spiritually (3 John 2). True prosperity must be built on a solid foundation of the Word and fellowship with the Father.

In Build Your Financial Foundation by Gloria Copeland, you’ll discover:

• Scriptural insights into money management
• The importance of building a solid spiritual foundation
• The value of being faithful in little things

Begin construction on your dreams today—learn how to Build Your Financial Foundation!
BUILD YOUR FINANCIAL FOUNDATION

GLORIA COPELAND

KENNETH COPELAND PUBLICATIONS
Unless otherwise noted, all scripture is from the King James Version of the Bible.


**Build Your Financial Foundation**

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Never try to build a house without first laying a foundation.

I don’t care how eager you are to get it finished, how excited you are about filling it with furniture and decorating it all just right—take the time to put down a solid foundation first. If you don’t, that house will be so unstable it will soon come tumbling down.

That’s simple advice, isn’t it? Anyone with any sense at all knows it. Yet in the spiritual realm, people make that mistake all the time. They see a blessing God has promised them in His Word, and they are so eager to have it, they ignore the foundational basics of godly living and pursue just that one thing.

That’s especially true in the area of prosperity. Often, people are so desperate for a quick financial fix, they just pull a few pros-
perity promises out of the Bible and try to believe them—without allowing God to change anything else in their lives. Of course, it doesn’t work and those people end up disappointed. Sometimes they even come to the conclusion that it wasn’t God’s will for them to prosper after all.

But I can tell you today, from the Word of God and from personal experience: *It is definitely God’s will for all of His children to prosper!*

That’s why He inspired the Apostle John to write, “Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth” (3 John 2). The margin says, “I ‘pray’ above all things.”

Notice there, however, that John didn’t just say, “I desire (pray) for you to prosper.” He said, “I desire (pray) for you to prosper as your soul prospers.” He tied financial prosperity to the prosperity of your mind, will and emotions—your soul.

God’s plan is for us to grow financially as we grow spiritually. He knows it is dangerous
to put great wealth into the hands of someone who is too spiritually immature to handle it. You can see dramatic evidence of that fact in the lives of people who have acquired financial riches through this world’s system, apart from God. In most cases, such riches just help people to die younger and in more misery than they would have if they’d been poorer.

That’s because they use their wealth to sin in greater measure. They use it to buy all the cocaine they want and drink all the alcohol they want. They use it to pay for an immoral lifestyle that eventually destroys them.

The wages of sin is death. That is an inescapable fact. So, when people get money and use it to sin, it does them more harm than good. As Proverbs 1:32 says, “...The prosperity of fools shall destroy them.”

SEEK FIRST THINGS FIRST

In light of that truth, it’s easy to see why God wants us to increase financially at the same rate we increase spiritually. He wants us to
outgrow our fleshly foolishness so our prosperity will bring us blessing and not harm.

“But Gloria,” you say, “I need financial help fast!”

Then get busy growing. Get busy building your foundation for prosperity.

How? By finding out what God says in His Word and doing it.

You see, the foundation of prosperity is a continual lifestyle built on the Word of God. It is doing whatever God tells you to do, thinking whatever He tells you to think, and saying whatever He tells you to say.

Godly prosperity is the result of putting God’s Word—all of it, not just the parts about financial prosperity—first place in your life. It comes when you apply His principles on a continual basis—not just because you want money, but because Jesus is your Lord and you want to follow Him. It comes when you start obeying the instructions Jesus gave us in Matthew 6:

I tell you, stop being perpetually uneasy
(anxious and worried) about your life, what you shall eat or what you shall drink; or about your body, what you shall put on. Is not life greater [in quality] than food, and the body [far above and more excellent] than clothing? Look at the birds of the air; they neither sow nor reap nor gather into barns, and yet your heavenly Father keeps feeding them. Are you not worth much more than they? And who of you by worrying and being anxious can add one unit of measure (cubit) to his stature or to the span of his life? And why should you be anxious about clothes? Consider the lilies of the field and learn thoroughly how they grow; they neither toil nor spin. Yet I tell you, even Solomon in all his magnificence (excellence, dignity, and grace) was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and green and tomorrow is tossed into the furnace, will He not much more surely clothe you,
O you of little faith? Therefore do not worry and be anxious, saying, What are we going to have to eat? or, What are we going to have to drink? or, What are we going to have to wear? For the Gentiles (heathen) wish for and crave and diligently seek after all these things, and your heavenly Father knows well that you need them all. But seek (aim at and strive after) first of all His kingdom and His righteousness (His way of doing and being right), and then all these things taken together will be given you besides (verses 25-33, The Amplified Bible).

I remember back before Ken and I knew we could trust God to take care of us financially, I thought it was my job to worry about how we were going to pay our bills. I spent a great deal of my time thinking things like, What are we going to do about this light bill? How will we be able to make our car payment? To me it would have been irresponsible not to worry about such things!
Then I found out it isn’t God’s will for us to worry. It is His will for us to believe Him to care for us. I also learned that as believers, we’re not to seek after material riches. We’re not to pursue money like people who are without God. They have to pursue it. They don’t have a covenant with God, so if they don’t seek material goods, they won’t get them!

But we’re not like those people. We’re not in the world without God and without a covenant (Ephesians 2:12-13). We have God’s promise of provision. He has assured us in His Word that He will not only meet our needs, but give us an abundance.

It’s important for us to remember, however, that a covenant is always between two parties. It has two sides to it. A covenant says, “If you do this, then I’ll do that.”

God’s part of the covenant is to prosper us—spirit, soul and body as well as financially. What is our part of the covenant? It’s not to seek after that prosperity. If we do that, we’ll get sidetracked. Our part of the covenant is to seek first His kingdom,
His way of doing and being right!

Our part is to say, “Lord, I’ll do whatever You tell me to do. I’ll obey Your Word and do what is right in Your sight—even if it looks like it will cost me.”

Of course, obeying God’s Word never costs in the long run. It pays! You always put yourself in a position for increase when you seek after God and do things His way.

I’ll be honest with you though, there will be times when you can’t see how that increase is going to come. Ken and I know about those times. We’ve been through them.

When we saw in the Word of God that we were to “keep out of debt and owe no man anything, except to love one another...” (Romans 13:8, The Amplified Bible), we weren’t too excited about it. At that time in our lives, it looked to us like we’d never be able to do anything financially without borrowing money.

We thought, How will we ever get a car? How will we get a home? How will we finance our ministry? We’re doomed!

But we had already decided to obey God
no matter what the cost, so we committed to Him to get out of debt and stay out even though we thought it would be to our disadvantage. Of course, that decision has since turned out to be one of the wisest financial decisions we’ve ever made.

That’s the way it always is. Obeying God always works to your advantage in the end!

**BECOME A CANDIDATE FOR INCREASE**

It’s easy to see how following God’s instructions to get out of debt affected our prosperity. But the fact is, our decision to obey other, seemingly unrelated commands we saw in the Word also had an impact on our finances.

That’s because you can’t separate God’s financial principles from the rest of His principles. They all work together. So you have to take the whole Bible to have a good foundation for godly prosperity.

The primary commandment Jesus gave us, for example, is to “love one another”
(John 15:12). To the casual observer that commandment may seem to have nothing to do with money, yet to have true prosperity love must be the guiding force of your life. You must be quick to apply scriptural principles for living like these found in 1 Peter 3:

Finally, all [of you] should be of one and the same mind (united in spirit), sympathizing [with one another], loving [each other] as brethren [of one household], compassionate and courteous (tender-hearted and humble). Never return evil for evil or insult for insult (scolding, tongue-lashing, berating), but on the contrary blessing [praying for their welfare, happiness, and protection, and truly pitying and loving them]. For know that to this you have been called, that you may yourselves inherit a blessing.... For let him who wants to enjoy life and see good days...keep his tongue free from evil and his lips from guile (treachery,
deceit). Let him turn away from wickedness and shun it, and let him do right (verses 8-11, *The Amplified Bible*).

Think of it this way. Every right action you take, every godly decision you make, every time you go love’s way instead of the selfish way, you’re putting another block on your foundation of prosperity.

When you pray for your enemies instead of hating them, you become a candidate for increase. When you turn away from immorality, you’re turning toward blessing. When you see things in your life that you know aren’t right and you correct them according to the Word of God, you’re preparing yourself to handle greater financial abundance.

The book of Proverbs is full of God’s wisdom about everyday things and decisions. It will help you learn how to handle your affairs in a way that is pleasing to God. And since it has 31 chapters, by reading a chapter a day along with your other Bible reading, you can finish it in just a month. It will increase you to
read Proverbs over and over.

In Proverbs you’ll find out, for example, that the quality of faithfulness and the blessing of prosperity are tied together very closely. Wherever you find one, you’ll find the other. For as Proverbs 28:20 says, “A faithful man shall abound with blessings....” According to Webster’s dictionary, a *faithful* man is one who “adheres to duty, of true fidelity, loyal, true to allegiance, and constant in the performance of duties or services.”

Luke 16:10 says, “He who is faithful in a very little [thing] is faithful also in much, and he who is dishonest and unjust in a very little [thing] is dishonest and unjust also in much” (*The Amplified Bible*). So if you want to be trusted with more and be promoted to a better job, be faithful and honest in the job you have right now.

You may think Christian people don’t need to hear about honesty and faithfulness, but they do. I know personally of cases where Christians have stolen money from their employers.

They may not have intended to “steal”
anything. They may have just thought, *Well, I’ll borrow this money for a couple of weeks and then I’ll put it back and no harm will be done.* The problem is, you can’t borrow something from someone without their permission. That’s stealing and you can’t be blessed and steal.

Taking that money may have seemed all right to those people when they did it. They may have made excuses and justified it in their own minds. But if they’d been studying and obeying the Word of God, they wouldn’t have fallen for those excuses. That’s because the Word discerns the thoughts and intents of the heart (Hebrews 4:12). It teaches you what is right and what isn’t.

It reveals not man’s way, but God’s way of doing and being right. It enables you to lay a firm foundation for godly prosperity.

**Build the Whole House**

With that foundation laid, you’ll be ready to step out in faith and receive the abun-
dance God has in store for you.

Many people who have lived godly lives have failed to do that, so they’ve missed out on God’s financial blessings. Although they’ve continually applied the principles of God’s Word and become prime candidates for great prosperity, they’ve unwittingly passed it by because religious tradition has taught them that God wants them in poverty. Christians like that have great wealth in their spiritual bank accounts, but because they don’t realize it’s there, they never tap into it!

Don’t let that happen to you. Don’t just build the foundation for prosperity and stop there. Go on and build the whole house. Dare to believe that if you’ll seek first God’s kingdom, His way of doing and being right, all other things (the food, the clothes, the cars, the houses, everything!) will be added to you as well.

Build your foundation, then dare to believe—and you will surely prosper!
Prayer for Salvation and Baptism in the Holy Spirit

Heavenly Father, I come to You in the Name of Jesus. Your Word says, “Whosoever shall call on the name of the Lord shall be saved” (Acts 2:21). I am calling on You. I pray and ask Jesus to come into my heart and be Lord over my life according to Romans 10:9–10: “If thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation.” I do that now. I confess that Jesus is Lord, and I believe in my heart that God raised Him from the dead.

I am now reborn! I am a Christian—a child of Almighty God! I am saved! You also said in Your Word, “If ye then, being evil, know how to give good gifts unto your children: HOW MUCH MORE shall your heavenly Father give the Holy Spirit to them that ask him?” (Luke 11:13). I’m also asking You to fill me with the Holy Spirit. Holy Spirit, rise up within me as I praise God. I fully expect to speak with other tongues as You give me the utterance
Begin to praise God for filling you with the Holy Spirit. Speak those words and syllables you receive—not in your own language, but the language given to you by the Holy Spirit. You have to use your own voice. God will not force you to speak. Don’t be concerned with how it sounds. It is a heavenly language!

Continue with the blessing God has given you and pray in the spirit every day.

You are a born-again, Spirit-filled believer. You’ll never be the same!

Find a good church that boldly preaches God’s Word and obeys it. Become part of a church family who will love and care for you as you love and care for them.

We need to be connected to each other. It increases our strength in God. It’s God’s plan for us.

Make it a habit to watch the Believer’s Voice of Victory television broadcast and become a doer of the Word, who is blessed in his doing (James 1:22-25).
About the Author

Gloria Copeland is a noted author and minister of the gospel whose teaching ministry is known throughout the world. Believers worldwide know her through Believers’ Conventions, Victory Campaigns, magazine articles, teaching audios and videos, and the daily and Sunday *Believer’s Voice of Victory* television broadcast, which she hosts with her husband, Kenneth Copeland. She is known for Healing School, which she began teaching and hosting in 1979 at KCM meetings. Gloria delivers the Word of God and the keys to victorious Christian living to millions of people every year.

Gloria is author of the New York Times best-seller, *God’s Master Plan for Your Life* and *Live Long, Finish Strong*, as well as numerous other favorites, including *God’s Will for You, Walk With God, God’s Will Is Prosperity, Hidden Treasures* and *To Know Him*. She has also co-authored several books with her husband, including *Family Promises, Healing Promises* and the best-selling daily devotionals, *From Faith to Faith* and *Pursuit of His Presence*.

She holds an honorary doctorate from Oral Roberts University. In 1994, Gloria was voted Christian Woman of the Year, an honor conferred on women whose example demonstrates outstanding Christian leadership. Gloria is also the co-founder and vice president of Kenneth Copeland Ministries in Fort Worth, Texas.

Learn more about Kenneth Copeland Ministries by visiting our website at [kcm.org](http://kcm.org)
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When The LORD first spoke to Kenneth and Gloria Copeland about starting the Believer’s Voice of Victory magazine...

He said: *This is your seed. Give it to everyone who ever responds to your ministry, and don’t ever allow anyone to pay for a subscription!*

For nearly 40 years, it has been the joy of Kenneth Copeland Ministries to bring the good news to believers. Readers enjoy teaching from ministers who write from lives of living contact with God, and testimonies from believers experiencing victory through God’s Word in their everyday lives.

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The mission of Kenneth Copeland Ministries is about all of us growing and going together. Our prayer is that you will take full advantage of all The LORD has given us to share with you.

Wherever you are in the world, you can watch the Believer’s Voice of Victory broadcast on television (check your local listings), the Internet at kcm.org or on our digital Roku channel.

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We encourage you to connect with us often and let us be part of your everyday walk of faith!

Jesus Is LORD!

Kenneth and Gloria Copeland