



Rev. Georgetta Head

The buzz word today is “credit report.” Do you have a “good or excellent” credit report? What are your F.I.C.O. scores? Do you even know what a credit report is and what it represents?

A credit report is your “financial resume.” This report represents you as a responsible paying citizen or an irresponsible (non-paying) citizen – which are you?

Having a “good or excellent” credit report is man’s way of rewarding you with credit cards and lines of credit that will ultimately make you a slave to the lender. So, I ask who wants more debt to become a slave??? I am all for a good credit report, because God’s Word tells us to “pay what you owe.” But, unfortunately, man’s way does not bring blessings, it only brings temporal satisfaction – and reality of that “heavy debt” sets in when you have to pay it back.

Now there is another credit report that is often forgotten. This credit report can bring blessings without attachments (*Proverbs 10:22 “the blessing of the Lord, it maketh rich and adds no sorrow with it.”*) This credit report is “Heaven’s Bank Account” and it is called the principle of tithing/offering and giving. Most individuals don’t want to hear about tithing/offerings and giving. They don’t see the benefits in tithing or believe they don’t have enough money to tithe let alone give of their time into ministry. Well they are wrong on both accounts! Heaven’s Bank Account is a bank account kept without human hands. God has a heavenly recorder recording every tithe transaction; every offer-

ing transaction, including the giving of your time. And, these recorded acts done with heavenly fingers will be returned to the giver at the right time – just when needed. God is never late! And guess what - instead of becoming a slave to the lender, you will be allowing God to empower you to live a debt-free life style.

Luke 6:38 says “give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.” This scripture is telling us that there is a return on investment when we give and this return is better than any stock market investment, because God’s bank account never takes a dive or loses its value. And, for those thinking “I live on a fixed income and can’t tithe,” let me say this to you – trust God to perform the “supernatural” in your life.

Your tithe/offering and giving is converted into investments into God’s Kingdom and whatever amount you invest will be returned to you overflowing; and people will be moved to bless you, giving you a return on your investment more than can be humanly imagined. I would say, an unlimited return on any investment is a wise investment!

We must keep in mind that “ALL” we “think we own” is not ours! Everything we have belongs to God and He has entrusted us as stewards to see how well we will manage His resources. God is only requiring His children to tithe 10% of their income and

If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving—it will be used to measure what is given back to you.

Luke 6:38



the remaining 90% is yours to manage wisely. **Malachi 3:10** tells us to *“bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”* So what is the storehouse? The storehouse is your local Church. God’s children are being instructed to support their local Church by paying their 10% tithe faithfully. When we do, God promises to “pour out a blessing, that there will not be room enough to receive it.” This is abundance! Do you want to live an abundant life? And, God is also challenging us to “prove” Him to be true to His Word! Do you believe God will pour out a blessing in your life? God says He is not a man that He should lie! He watches over His Word to make sure it will perform what it says it will do. Now this is an investment worth investing into – don’t you think?

Are you struggling financially? Are you living payday to payday? Are you robbing Peter to pay Paul? Then you need to exercise your faith and trust God’s Word for your financial situation. God wants the best for you, but you can only realize His best by being obedient to His Word!

Tithing is also likened to “sowing and reaping.” 2 Corinthians says: “but this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.” As we sow generously a financial blessing into God’s Kingdom, we will reap a bountiful return on our investment in due season. And, Galatians 6:7-10 applies to doing good or giving. As we sow deeds of kindness, we will reap a harvest of blessings. So as we have opportunity, we should do good to all without fainting. When we invest of our time, money, and energy for God’s Kingdom, we are sowing. The harvest will come in larger proportion than we can imagine.

I learned the principle of tithing and giving as a single parent. I was struggling daily to make ends meet and while trying to take care of the basic necessities I was drowning in credit card debt. I owed money to 10 credit card companies. It was so bad that I was ashamed to tell anyone and couldn’t sleep at night because of the burden. People thought I was doing great, I had a good job, purchased a house, etc., but I was living a lie! Because I was struggling just to put food on the table and living on credit cards to meet my needs instead of God.

One day, the burden became so great that I cried to God for help to get out of the mess I made. I poured my heart out to the Father! And, thank God, He heard my cry. He then began to teach me how to manage the finances He entrusted me with and the principle of tithing. I cut up all credit cards and my Heavenly Father supernaturally helped me to pay all credit cards off, and I have not looked back. I no longer use credit cards as a way of living. I look to God for my daily blessings.



God wants to bless all of us with abundance, financially and in all areas of our life, including job, children, ministry, favor with people, etc., but only when we can handle the abundance. So I ask you again, do you want to get out of debt and live a debt-free life style? Then: 1) learn to live in God's economy and financial principles; 2) and quit blaming others for your debt load. Take responsibility for your wrong decisions and seek God for help in future decision making.

Friends, we make wrong choices financially because of our way of thinking. We have been raised to believe "all" we have belongs to us. Wrong thinking! When we change how we think and align our way of thinking with Jesus Christ, we will then begin to make better financial decisions. God owns it all and we are stewards with what He has entrusted to us. Also, God wants us to learn to depend on Him for "all" our needs. He wants to do the "supernatural" in His children's lives; but only when we believe and are obedient to Him and His Word, will we realize this blessing. Remember, God blesses and adds no sorrow!

God also wants to bless us so that we can be a blessing to others. God is a giver and if we are to become Christ like, we must become givers. God loves a cheerful and generous giver. So remember as God's children, we are to imitate Jesus Christ. Give with a cheerful heart! Some of the steps God taught me when I was in financial debt were:

Responsibility: Take responsibility for having made wrong financial decisions. Ask God to forgive you and if married ask your spouse to forgive you also. Ask God to teach you how to become a better steward in managing the money/resources He has given you.

Surrender: Surrender your will and mindset of owning all that is in your possession. The Bible says, "God owns all." Not man!

Partnership: Partner with God on how to manage what he has entrusted you with. If married include your spouse, quit being a lone ranger. Remember we are stewards and we will have to give an account of how we manage what God gives us as stewards.

Commit: Commit to tithing on a regular basis. Ask God to take away your fears about tithing, and if married make sure you and your spouse agree on what percentage to tithe – there is "power in agreement." So, get in agreement with God and your spouse.

There are great benefits in tithing, benefits that are better than any stock market investment, but you won't realize these benefits until you become obedient. Everything begins with action! Act today, be faithful. Start little if you must, and God will help you to increase the amount. **FAITH IS ALL YOU NEED!**