

Changing Your Money Mindset

21 DAYS
TO A **MORE**
PROSPEROUS
LIFE

Dr. Vicky Spring Love

Victory Jubilee Publishing
Southfield, MI 48037

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Please note that the name, satan, and related names are not capitalized. The author chooses not to acknowledge him, even to the point of violating grammatical rules.

Every effort has been made to present accurate information in this book. However, this book is not a substitute for professional financial or legal advice.

**CHANGING YOUR MONEY MINDSET:
21 DAYS TO A MORE PROSPEROUS LIFE**

Victory Jubilee Publishing
P. O. Box 3286
Southfield, Michigan 48037

Web site: www.ChangingYour MoneyMindset.com
E-mail: vickyspringlove@hotmail.com

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CONTENTS

Introduction	9
1. The Prison of a Poverty Mindset	11
2. Godly and Prosperous	29
3. Where is Your Faith?	51
4. Satan Attacks Your Mind	65
5. Transforming Your Mind	77
6. Developing a Prosperous Mindset	91
The 21-Day Journey	
7. Eternal Prosperity	141
Appendix	143
Chart: 21-Days to a More Prosperous Life	
Prosperity Scriptures to Meditate On	
Bibliography	152
About the Author	154
Other Resources from Dr. Vicky Spring Love	156

INTRODUCTION

Our mindset about money can make all the difference in the world in how we respond to life's challenges and whether or not we fully participate in God's plan for prosperity for our lives. Some people have a poverty mindset, which becomes a stronghold on their lives. It affects the jobs they accept, the level of income they are comfortable with and the amount of prosperity they ultimately enjoy. A poverty mindset can come from many sources – your upbringing, the friends you associate with, a lack of vision and ignorance. But mostly it reflects a lack of faith in an all powerful, limitless God who has promised to do “exceedingly abundantly above all that we can ask or think.” A poverty mindset can become a prison that limits your potential and effectiveness. But it can be broken out of through warfare with the Word.

The prosperity message has been misunderstood by the body of Christ because some ministers have misused the message of the Bible for their own personal gain and caused confusion in the church. This book seeks to bring balance to the teaching of prosperity based upon an examination of the scriptures. Prosperity covers every area of your life. It is not a get-rich-quick maneuver. Rather, it is living in God's abundance and blessings every day.

Prosperity begins in the mind because we become what we think about on a regular basis. This book lays out a process for transforming your mind by the Word of God. We tend to look at the results in our lives and want to make a change, however, change must happen first in your thought life before you will ever see a manifestation in other areas of your life.

Changing your money mindset requires an increase in your faith. There are different levels of faith that you can operate at in any given moment – no faith, little faith or great faith. The goal is to operate with great faith – a faith that acts on God’s Word alone. We can increase our faith by meditating on the Word of God.

When you make the decision to develop a prosperous mindset, it requires that you learn to think in different ways. This book will show you not only how to think and what to think but provides you with a 21-day step-by-step plan to help you break the poverty mindset off your life forever and receive the abundant prosperity that God wants for your life.

Developing a prosperous mindset includes challenging yourself and your thinking patterns in every area. You will learn how to meditate on God’s Word, what it means to honor God first, the importance of working hard, the need to stretch your faith by asking big requests of God, the role of discipline in creating your prosperity and much more. The Bible tells us in III John 1:2, “Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.” God wants us to prosper in every area of life and this book will help you to do so.

Finally, all the tools and knowledge about prosperity is meaningless if you do not have a personal relationship with the Lord Jesus Christ. Eternal prosperity can be enjoyed once you have placed your trust in the savior of the world. He fills your heart with His peace, joy and precious Holy Spirit. Although you can put a monetary value on a lot of the benefits of prosperity, the value of eternal prosperity is priceless!

CHAPTER 1

THE PRISON OF A POVERTY MINDSET

Have you ever known someone who is always struggling financially? Perhaps you have had more than your share of financial problems. For some people, financial struggle is their daily way of life. They have never known a time of financial peace, let alone financial prosperity.

Of course, I do recognize that there are regions of this world where there is a lack of natural resources causing people to live daily with limited material things.

However, I believe that no matter the outward conditions, the worst type of poverty is poverty thinking because it can destroy your faith and keep you trapped in limitation, lessened potential and dire circumstances.

So what is a poverty mindset? Darrow Miller, in his book Disciplining Nations, gives insight into how a mindset of poverty affects people everywhere. “Except for catastrophic events such as war, drought, or flood, physical poverty doesn’t ‘just happen.’ It is the logical result of the way people look at themselves and the world, the stories they tell to make sense of their world. Physical poverty is rooted in a mindset of poverty, a set of ideas held corporately that produce certain behaviors...Those with a poverty mind see the world through the glasses of poverty. They say or their actions say for them, ‘I am poor, I will always be poor, and there is nothing I can do about it.’”

Poverty is not just a mindset but also a demonic spirit designed to limit your life, according to Rick Joyner

in Overcoming the Spirit of Poverty. He writes, “When we think of poverty, we usually think of money or economics, but the spirit of poverty may or may not have anything to do with these. The spirit of poverty is a stronghold established for the purpose of keeping us from walking in the fullness of the victory gained for us at the cross, or the blessings of our inheritance in Christ. This can relate to everything from the quality of our marriages to the anointing we have for ministry, as well as any other resources that we need for what we have been called to do.”

The first step out of poverty financially is to confront the poverty that is in your mind. In this chapter, we will look at examples of how a poverty mindset can affect your finances. You may see yourself in some of the examples given. My desire is to expose the lies that satan uses to keep people bound in lack and limitation.

Your Friends Can Limit You

When my husband and I were newly married, we had limited finances like most newlyweds. Although our finances were limited, our faith was strong. We walked in faith – tithing, giving and believing God for increase in our finances.

At the time, we were good friends with another couple, whom I’ll call Mark and Linda (not their real names). Mark and my husband, Glen, would frequently talk about different issues of life, finances and family. The only problem with the relationship was that Mark had a poverty mindset. Perhaps it was our faith that irritated Mark because he would frequently say things like, “You guys are rich, we are not.” Or “I know you guys tithe but my wife and I can’t afford to tithe.” Or “We don’t have money like you do.”

The Prison of a Poverty Mindset

The problem with Mark's comments was that they simply were not true. Since he and Glen were good friends, they talked about everything including income. At that time, Mark and Linda actually made more money than we did! But our mindsets were miles apart. Because they had a poverty mindset, it kept them living in lack even to the point of refusing to tithe because they felt they couldn't afford it.

Because Glen and I had a different mindset, we never complained about money, even when we didn't have any! We trusted God and projected our faith in God regardless. We tithed and gave to the church, even when we felt we couldn't afford it. Why? Because we were truly trusting God to provide for our needs and we felt we had to honor God first to show our faith in Him.

As time went on, I became interested in real estate investing. I was watching late night TV and saw shows on how you could invest in real estate with no money down. I talked about my dreams of owning real estate and creating wealth through my investments. Only I was shot down by Linda big time. She boldly told me how the things I talked about "could never be done" and went on to tell me horror stories she heard from other landlords who had their rental properties destroyed by bad tenants.

I learned two things from my conversation with Linda. One, you have to be really careful who you share your dreams with. Some people cannot handle it when you have big ideas and plan to create wealth. The second thing I learned was that you cannot allow other people's negative experiences to deter you from what you dream of doing. If I had let her landlord horror stories affect me, I never would have purchased my first investment property.

It's been over 25 years since our conversations with Mark and Linda. As it turned out, I did invest in real estate

and created so much profit that it not only increased our household income so I could become a stay-at-home mom but it also allowed me to build our college education fund that eventually helped pay for our children's college. And although I have had a few minor negative experiences with tenants, the vast majority of my tenants took excellent care of my properties and paid their rent on time. And when I sold my investment properties, I sold every one of them at a nice profit!

Over the years, we stopped hanging out with Mark and Linda. When you try to influence people positively and it continues to fall on deaf ear, you move on. Occasionally, Glen will run into Mark at some event. Mark is still struggling with income and not tithing. He'll still make comments like, "Well, you guys are rich." Only now he's right.

Lack of Vision Can Hold You Back

A poverty mindset can manifest itself in a lack of vision for the future. You end up stuck in a financial rut, perhaps working a job that barely meets the financial needs of your household.

When you lack vision, it's hard for you to believe that God would give you an idea to take your household to prosperity. And if God does give you a big idea, you either will not follow up on it, or you will find a way to sabotage it. Your poverty mindset keeps you stuck where you are.

A friend of mine, whom I'll call William, was the head chef at a fancy restaurant in the suburbs. Although this restaurant had an awesome reputation and clients paid a huge bill to dine there, William was only paid a meager wage that was barely above the national median average income for households.

The Prison of a Poverty Mindset

William and his wife, Betty, had five children and Betty was a stay-at-home mom. William was an awesome chef and his meals always garnered rave reviews at the restaurant. At home, William liked to grill and created a marinade for his meat that was absolutely delicious. The marinade made the meat taste so good, you didn't need any barbeque sauce on it at all. In fact, if you wanted to put barbeque sauce on his meat, he was insulted!

One day William and Betty shared his grilled meat with a friend who absolutely loved it. This friend was a graphic artist who encouraged William that he should sell his marinade to retailers. He designed a label for the marinade and even had connections with a major national food chain to allow them to present their idea. The food chain loved it and wanted to test it locally, and then if it was successful, take it national.

But William and Betty were stuck in a poverty mindset. They began to argue about things like the design of the label, why his picture was on the label and not hers, how they would pay for producing the marinade for the national chain and on and on. Till finally, they wasted so much time that the window of opportunity closed and the national chain was no longer interested.

Since that time, William and Betty have continued to struggle financially, living on a meager income, taking out loans to pay for their children's college education and have almost lost their home to foreclosure on at least two occasions, looking to the church to bail them out of their financial woes.

Because they had a poverty mindset and did not have the vision to see a more financially prosperous future, they missed their opportunity and remained stuck in their poverty mindset.

God says in Habakkuk 2:2-4, “Write the vision and make it plain on tablets, that he may run who reads it. For the vision is yet for an appointed time; but at the end it will speak, and it will not lie. Though it tarries, wait for it; because it will surely come, it will not tarry. Behold the proud, his soul is not upright in him; but the just shall live by his faith.”

I believe God has a vision for each person’s life. That vision will allow you to live out your purpose and destiny utilizing the gifts and talents that God has blessed you with. In the process, it will produce the income you need to not only take care of the needs of your household but also it will create an overflow of wealth that you can use to help further the kingdom of God.

Fear will Keep You in a Poverty Mindset

The Bible tells us in Proverbs 8:12, “I wisdom dwell with prudence, and find out knowledge of witty inventions.” I believe that God, through his wisdom, reveals new ideas and innovations to mankind. In fact, since God knows everything, He already knows what new inventions mankind is going to need to help solve our problems of the future. He is just looking for someone who will take the ideas that He gives and utilize them to create something new in the earth. God gives us ideas of things to invent.

I was teaching a class on Biblical Prosperity once and shared this verse with the class. One of my students, who I’ll call Pam, raised her hand to make a comment. Pam told how the Lord had given her an idea of a gadget to invent that met a household need. She had shared the idea with a few trusted friends who thought it would be a great gadget to have.

The Prison of a Poverty Mindset

However, Pam was plagued with self-doubt and fear. She didn't know how she would come up with the money to manufacture this gadget or the marketing connections to bring it to the marketplace. So she allowed fear to stop her. She didn't do anything with her idea. She never even tried to get the gadget manufactured and sold.

A few years later, Pam saw a similar gadget that served the same purpose advertised on television with the familiar slogan, "Only \$19.95, call 1-800 ... to get yours today!" She was both amazed to see it and mad at herself because she realized that the wealth from the sale of that gadget was supposed to be hers not someone else's. All those gadgets that end up on TV for \$19.95 are making somebody rich, why not Pam?

Too often when God drops a "big" idea into our spirit, we allow fear and our own poverty mindset to stop us. We cannot "see" ourselves having a successful business. In our minds, we are not comfortable with that idea. The prosperity that comes to us will be the amount that we can comfortably handle; if it is beyond our comfort zone, we will mentally reject the idea.

It's important to understand that fear is a tool of the enemy designed to keep you in bondage. Fear has been defined as "false evidence appearing real". The thing that is limiting you is a deception from the enemy. Satan is a liar and the father of lies so he uses his power of deception to keep you in fear.

But God has given power to overcome that fear. In II Timothy 1:7 says, "For God has not given us a spirit of fear, but of power and of love and of a sound mind." We can allow fear to stop us or we can allow fear to cause us to develop courage. I love what Joyce Meyer says, "Do it afraid!" The fear is still there but you don't allow it to stop you.

Your Comfort Zone Can Destroy You

Too often we get stuck in our comfort zone, that place that we are comfortable in but that doesn't challenge us to move forward in our lives. Our comfort zone can be a certain level of income that we are comfortable in and can never get beyond. Or it can be a career that we have settled into that really is not fully utilizing the fullness of our talents and abilities.

When you are comfortable, your financial needs may be met but you don't have any excess left over. When you are comfortable, you have settled into a routine, a predetermined set of actions that you take on a regular basis to live your life. That's fine if what you have accomplished today is all that you ever want to accomplish.

However, if you want to move to another level, expand your income, start a business, launch your ministry, write your book, create prosperity or do anything new and different, it will require you to get outside of your comfort zone. You will have to try new activities, confront your fears and act in spite of them.

T. Harv Eker in his book, Secrets of the Millionaire Mind, states, "By expanding your comfort zone, you will expand the size of your income and wealth zone. The more comfortable you have to be, the fewer risks you will be willing to take, the fewer opportunities you will take advantage of, the fewer people you will meet, and the fewer new strategies you will try. ...The more comfort becomes your priority, the more contracted you become with fear."

About three years ago, I decided to get back into the real estate investing field. I had been out of it for 10 years. Before I could buy another property, I had to confront my fears and my comfort zone. I had gotten comfortable outside of the risks of real estate investing. Buying a foreclosed property and rehabbing it has its own inherent

The Prison of a Poverty Mindset

risks. I wondered if I could locate good contractors to help me, whether I would be able to get good tenants again, and whether I could handle all of the “unexpected” things that inevitably arise.

I confronted my fears and plunged in. It was uncomfortable at first. But in the end, I grew tremendously and have been able to acquire several pieces of real estate and again create profits for my household.

Another thing that Eker says is that “The only time you are actually growing is when you are uncomfortable.” I believe that. We can never expand ourselves by continuing to only do what is comfortable. We have to try new activities, learn something new, and move in a new direction in order to continue growing.

A Poverty Mindset Causes Waste

When you have a poverty mindset, you not only will live in lack, but you will waste whatever excess resources come your way. The reason is because your mind has been set for poverty, it is uncomfortable with prosperity so it finds a way to get rid of any excess money. That is the main reason why most people with a poverty mindset find it difficult to save money.

Jason (not his real name) was fortunate enough to inherit a large sum of money when a relative died. However, Jason had a poverty mindset and could not handle that large increase in income. His family members encouraged him to save some of it for retirement, but he did not listen. He bought a lot of toys – a new car, some fancy clothes, went on a vacation. He even loaned a large sum to an irresponsible friend who, of course, never paid him back.

After a few years of spending and living for the moment, Jason was flat broke. He not only had wasted his

inheritance, but he had also lost his home and job. His poverty mindset caused him to squander his sudden wealth and brought the poverty that he was comfortable with in his mind.

People may say that they want to be wealthy. However, a mindset that is set for poverty cannot handle a sudden increase in wealth. We see this same thing happen over and over again to lottery winners. They will win millions of dollars in the lottery but then a few years later, they have lost it all, are in bankruptcy and many times are worst off financially than they were before they won the millions.

On a smaller scale, you see people in households who can never seem to save any money. Money is wasted on little insignificant things. I often tell people, it is not the \$1000 decisions that wreck your budget; it is usually the \$5 and \$10 decisions that keep you from getting ahead. Most people think if something only costs \$5 or \$10, it's not a big deal so they go ahead and buy it. But when you add up those small decisions over the course of a week or a month, it ends up being hundreds and hundreds of dollars wasted.

Because of the poverty mindset, you never set up a written budget to plan the use of your finances. You never set financial goals for what you want your money to accomplish. You just let it flow through your fingers and out of your pocket and the end result is being broke.

You have to make a decision that you want to stop wasting the resources that God has entrusted you to manage. Learn about budgeting and getting out of debt. In my first book, [Stop Robbing Peter to Pay Paul](#), I have several forms and charts that can be used to help you set up and stick with a budget. I also give tons of ideas and strategies designed to take the stress out of managing your money. Make your money matter. Even if your income is

The Prison of a Poverty Mindset

not as high as you would like for it to be, you can accomplish more with financial goals and a written plan to accomplish them.

Ignorance Keeps You Broke

The Bible says in Hosea 4:6, “My people are destroyed for lack of knowledge.” I hear so many people lament, “I am not good with money.” And they just accept that statement as a fact. No one is born a financial expert and wiz. Although some people may have a knack for handling money, they still have to develop the ability in order to manage money well.

Unfortunately, we do a horrible job in educating people on how to manage money. Our educational system teaches knowledge, and specialized skills in order to obtain a job. But rarely do you find a course in Household Budgeting being taught.

If you want to be an excellent steward of the financial resources that God has blessed you with, then it is imperative that you take the time to learn how to manage your money. Read a good book, take a class, or go to a workshop. Learn not just about managing money and budgeting but also about tithing, giving, investing and growing your money.

First and foremost, we need to study God’s Word on the topic of money. There are over 2,250 scriptures that deal with money in the Bible. In fact, there are more scriptures in the Bible on money than there are on faith and prayer. God has written these scriptures to help us gain wisdom in managing money as a valuable tool for the kingdom. In later chapters, we will be expounding on what the Word of God teaches on money and prosperity in greater detail.

Complaining and Criticizing Brings Lack

Have you ever known someone who every time you see them they are complaining about one problem after another. First, it's their job that is causing them a problem, then they complain because the car broke down, or the kids are being unruly, or it's the spouse whose getting on their nerves. And on and on it goes.

People who complain all the time end up criticizing themselves, their circumstances and others. Often, they blame others for their situation. It is always someone else's fault – their spouse, their boss, their children, the economy or simply bad luck. The problem with complaining and criticizing is that it demonstrates a lack of gratitude and a sense of pride.

In Isaiah 58, the people were complaining to God that He hadn't noticed their fasting and hadn't provided the blessings they sought by doing so. God let them know that it was something more important to Him than mere fasting.

Isaiah 58:3-9

³'Why have we fasted,' they say, 'and You have not seen? Why have we afflicted our souls, and You take no notice?' "In fact, in the day of your fast you find pleasure, and exploit all your laborers.

⁴Indeed you fast for strife and debate, and to strike with the fist of wickedness. You will not fast as you do this day, to make your voice heard on high.

⁵Is it a fast that I have chosen, a day for a man to afflict his soul? Is it to bow down his head like a bulrush, and to spread out sackcloth and ashes? Would you call this a fast, and an acceptable day to the LORD?

The Prison of a Poverty Mindset

⁶"Is this not the fast that I have chosen: to loose the bonds of wickedness, to undo the heavy burdens, to let the oppressed go free, and that you break every yoke?"

⁷Is it not to share your bread with the hungry, and that you bring to your house the poor who are cast out; when you see the naked, that you cover him, and not hide yourself from your own flesh?"

⁸Then your light shall break forth like the morning, your healing shall spring forth speedily, and your righteousness shall go before you; the glory of the LORD shall be your rear guard.

⁹Then you shall call, and the LORD will answer; you shall cry, and He will say, 'Here I am.' *"If you take away the yoke from your midst, the pointing of the finger, and speaking wickedness.* (Emphasis added)

God was not pleased with the fasting of the Israelites because their attitude was not right. It had become a legalistic competition among the people. They were complaining, criticizing one another and pointing fingers of blame. These bad attitudes caused God to withhold His blessings from them.

God let them know in verse eight, that if they fasted and prayed with the right attitude, then all of their needs would be met. Healing would be theirs; their righteousness would open doors for them and God's glory would protect them from their enemies. God will answer our prayers when we have the right attitude in our hearts.

"There is possibly nothing that can so radically change the church, and the lives of individual believers,

than having the critical spirit removed from our midst. The best way to remove it is to have our criticisms changed into intercession. The Lord lives to intercede, while the devil lives to accuse,” says Rick Joyner in *Overcoming the Spirit of Poverty*.

Criticizing others is very dangerous because it puts you in a position of looking down on someone else. It comes from a spirit of pride. There are many verses of scripture that speak against pride in the book of wisdom, Proverbs. “In the mouth of the foolish is a rod of pride: but the lips of the wise shall preserve them. (Chapter 14:3)” “A man's pride shall bring him low: but honour shall uphold the humble in spirit. (Chapter 29:23)” “Pride goeth before destruction, and an haughty spirit before a fall. (Chapter 16:18)”

If we want the blessings of God to flow in our lives, stop complaining and criticizing and start praying and giving thanks. The attitude of your heart is important to God.

Laziness Will Cause You to Be Broke

You cannot be lazy and expect to walk in the prosperity that God has for your life. We all know the story of the parable of the talents in Matthew 25. A rich man gave a sum of money to each of three servants. One servant received five talents, the second one got two talents and the third one got one talent. A talent was a form of currency in Biblical days. The first two servants invested their lord's money and doubled it by the time he returned.

However, the third servant hid his one talent in the ground. His reason for hiding the talent gives a clue as to his spirit of laziness that eventually brought him to poverty. “Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you

The Prison of a Poverty Mindset

have not sown, and gathering where you have not scattered seed. 'And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.'" (Matthew 25:24-25)

In the end, the lord took the one talent from this servant and gave it to the one who had ten talents, so he ended up broke. There are three reasons why he ended up broke. First, he was disobedient. Evidently, the other two servants got the memo. You know the memo, which said "Do something productive with my money while I am gone." The disobedient servant didn't get the memo, forgot to read the memo, or more likely, just decided not to obey the command.

Second, the servant was selfish and lazy. He knew that the Lord reaped where He had not sown. So I can only imagine him thinking, "Why should I expend all of my time and effort to produce a profit that I will just have to give to the lord on his return." Hiding the talent in the ground did not require any effort. He was lazy.

Finally, the servant was filled with fear. He told the lord that because he was afraid, he hid the talent in the ground. Debilitating fear that causes you to be paralyzed with inaction comes from satan. He desires to stop you from taking the actions you need to take to bring God's prosperity into your life. Laziness coupled with fear and disobedience caused this servant to end up broke.

Proverbs 6:6-11 says, "Go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest. How long will you slumber, O sluggard? When will you rise from your sleep? A little sleep, a little slumber, a little folding of the hands to sleep – so shall your poverty come on you like a prowler, and your need like an armed man." We need to get rid of

laziness if we want God's prosperity in our lives. Laziness brings poverty.

Faithless People Miss the Blessing

Part of the purpose in me writing this book is to build the faith of God's people to receive all that God has for them. We need to stop living in lack, struggling to accomplish God's purpose for our lives. God has all of the resources of the universe at His disposal and is well equipped to release to us whatever we need. But we have to have faith to receive His blessings.

We all know the story of the nation of Israel and how God told them He was giving them the Promised Land. Twelve spies were sent into the land to check it out. When they got to the Promised Land, it was exactly as God had promised. All the spies saw a land flowing with milk and honey; they saw the huge cluster of grapes that required two people to carry it, the pomegranates and the figs of the land. They saw the prosperity that was evident in the land. They saw the beautiful wealth of the real estate – the valleys and the high places.

Joshua and Caleb saw the same things that the other ten saw. In addition to the positive things, they also saw the obstacles that stood in their way. They saw the walls, the fortified cities, the armed forces, the valiant men, and the giants.

Since all the spies saw the same things, the issue was not with what they saw; the problem was in the interpretation of what was seen. The ten spies stumbled at what they saw while Joshua and Caleb rejoiced at what they saw. Too often we miss out on the promises of God because we don't filter what we see through our faith in God's Word. Joshua and Caleb kept God's promise in the forefront of their minds.

The Prison of a Poverty Mindset

Faith sees what evidence doesn't show, that is why Hebrews 11:1 says that faith is "the evidence of things not seen". Faith is not what you see but what you trust God to do despite what you might see. God said that Caleb had a different spirit. We need that type of spirit today that is able to trust God to do what He has promised despite what we may see.

Because the ten spies lacked faith in God's Word, they convinced the people that it would be impossible to fight the giants. The people listened to their faithless report and as a result, they died in the wilderness in a state of poverty. Their lack of faith in God caused them to miss the blessing that God had planned for them. Instead, their children received the blessing.

ABOUT THE AUTHOR

DR. VICKY SPRING LOVE

God has anointed Dr. Vicky Spring Love as a powerful teacher of the Word, bringing change and wholeness to everyone she ministers to. Although she teaches on all aspects of Christianity, she has a particular anointing in the area of financial victory and is passionate about helping people get their finances in order so that their money can bring glory to God. She has ministered in the area of financial victory for over 25 years as a conference speaker, workshop leader and writer.

Dr. Vicky's first book, Stop Robbing Peter to Pay Paul, is a powerful book that challenges people to be delivered from the real issues that cause their money problems. The book covers both the supernatural blessings

of God and the natural responsibilities of the believer, including budgeting, getting out of debt, and cleaning up your credit. Stop Robbing Peter to Pay Paul was selected as the textbook for the Finances and Stewardship class at Destiny School of Ministry, which has 34 locations worldwide. This book, Changing Your Money Mindset, will also be used as a textbook at the school.

Dr. Vicky co-authored another book, 101 Great Ways to Improve Your Life, along with Jack Canfield (Chicken Soup for the Soul), John Gray (Men are from Mars, Women are from Venus), and Richard Carlson (Don't Sweat the Small Stuff). In addition, she has developed several other powerful, life-changing teaching CDs. Writing is a big part of God's ministry for Dr. Vicky. Her writings have appeared on www.streamingfaith.com, an online Christian television network featuring programming and editorials by other Christian ministers including Joyce Meyer, Bishop Eddie Long, and Dr. Myles Munroe. She has also been featured in The Detroit Free Press and on several television shows including "Live with Glenn Plummer" on CTN, "Detroit Alive" and "Public Report" on TCT, and "The Alabaster Box".

Dr. Vicky is a licensed minister of the gospel and an associate minister at Family Victory Fellowship (FVF) in Southfield, Michigan under the leadership of Pastors Larry and Sylvia Jordan. At FVF, she is dean of the Ambassador Bible Training School, a two-year bible school affiliated with FVF.

An entrepreneur at heart, Dr. Vicky has owned several business ventures including a real estate investment firm, a residential mortgage company and a communications company. She earned a doctorate of Religious Education degree from Destiny Christian University, a Master of Business Administration degree in

About the Author

Finance from Oakland University and a Bachelor of Arts degree in Communications from the University of Detroit.

Although Dr. Vicky serves in many capacities, she feels her first ministry is at home. She and her husband, Glen, have enjoyed a wonderful marriage since 1981, and are the proud parents of two adult children.

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