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Dr. Vicky Spring Love

Victory Jubilee Publishing
Southfield, Michigan 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.

STOP ROBBING PETER TO PAY PAUL

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INTRODUCTION

We live in a society where we have been programmed for instant gratification. When we go to a fast food restaurant, we expect immediate service. If we have to wait in line, and it takes more than five minutes, we ask, "What's going on? Why are they so slow?" When we cook rice, we don't want the slow-cooking kind, we want it to be ready in an instant!

When we buy a new home, we want it completely redecorated and fully furnished within 30 days. In prior generations, our parents would buy a new home and then spend the next 20-30 years furnishing it exactly the way they wanted. But then, a lot of them suffered through the depression, which gave them a completely different mindset towards money. For most of them, debt was simply not an option.

Technology has literally transformed the way we do many things. We often cook and reheat our meals using a microwave because it's faster than a stove. In prior generations, many people washed clothes by hand and hung them up outside to dry. Now practically everyone uses an automatic washer and dryer to do those tasks. Technological advances have been designed to help us do more and more things at a faster and faster pace. At times we are moving so fast that we find it difficult to find satisfaction.

We want everything instantly. We don't want to have to wait for anything. Why is that? I believe we have been programmed by society for instant gratification. The commercials on television and radio, for instance, all suggest that we should get what we want right now, and many of those ads even offer to finance our desires!

Television shows program us to believe that problems can be solved in 30 minutes or less. Think about it, in a 30-minute television program, they present to you a problem, show all the different angles of that problem, develop the personalities of the characters involved in the problem and then solve it. Then, we become programmed by television that our problems should be solved quickly as well.

Instant gratification programming permeates our desires for material things and becomes an insidious trap for our finances. The proliferation of credit cards makes getting things “instantly” even easier. The result is millions of people who are drowning in debt struggling to rob Peter in order to pay Paul. The result also is an astronomical increase in personal bankruptcies, which wreck devastation not only on a person’s finances but many times on their family relationships as well. Money problems have been cited as a major problem in the break up of marriages.

In my household, at least twice a week, sometimes five times a week, I get a letter in the mail saying, "You have been pre-approved for this credit card..." If you haven't made a decision about your finances before that letter comes in the mail, you can get entrapped in this world's credit card mess. Because I have made decisions regarding my finances, I know where to put these credit offers -- in file 13, the garbage! I want my finances to give glory to God. God has said that we are more than conquerors through Christ Jesus and I believe that we can have victory in the area of our finances as well.

Over the past several years, I have had the opportunity to view thousands of people’s finances under a microscope as they were attempting to qualify for a mortgage loan to buy or refinance a home. In recent years, over 50 percent of my business (unfortunately) has come from debt consolidation refinances. In a debt consolidation refinance, the people have credit cards that are out of

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control and the only way that they can get a fresh start is to take cash out of their home via a mortgage so that they can consolidate their bills. I always counsel the people to cut up their credit cards and begin operating on a cash budget. I also counsel them to make extra payments on their mortgage if they can in order to cut their interest expense.

In my business, I have dealt with clients from every economic level: low, moderate, and high income. The one common denominator that I've noticed that transcends all socio-economic barriers is this: most people spend more than they earn.

I met with a young woman attempting to purchase her first home, a small, modest home, nothing fancy. Her income was low, yet she had about \$4,000 in credit card debts and a car loan. Because of her debts, she couldn't qualify to buy a home. She had too much debt for her income level.

I've met with hundreds of middle-income families who routinely carry \$10-15,000 of credit card debt. But I was completely astonished when I met with a medical doctor who earned \$385,000 a year and was carrying a whopping \$80,000 in credit card and personal debt! In addition, he had student loans, car loans and mortgage debt. I immediately counseled him and his wife to use the prosperity that God had blessed them with to begin operating on cash and thankfully they took my advice.

After viewing the financial situations of so many debt-ridden people, I began to ask myself some questions. When is enough enough? When do you make enough money to start going through life on cash? When do you stop robbing Peter to pay Paul and start living within your means? When do you begin to enjoy the blessings of prosperity and walk away from the curses of debt? I came to the conclusion that it is not a matter of how much money you earn, but it is a matter of looking at your internal

motivations for why you spend money and knowing how to manage that money. How much money you make is not as important as what you do with what you have! This is true for every economic level of society.

This brings us to the purpose of this book. This book is for you if you are behind the financial eight ball caught between maintaining a certain lifestyle on one hand and dodging creditors on the other. This book is for you if you want to get out of debt but can't seem to ever pay off those bills. This book is for you if you are simply tired of the anxiety and frustration that managing your money causes. Stop Robbing Peter to Pay Paul will help you find true financial freedom and peace of mind. This book will put you on the path towards financial victory. It will lead you step-by-step through a process of deliverance, change, strategies and results.

This book is divided into three sections – Attitude, Budget and Contentment, or as I call it – the ABCs of Financial Victory. Before we can even discuss financial strategies, we need to have a total paradigm shift in attitude. Too many people have defined their attitudes about money from the world's perspective. We need to ask ourselves what motivates us to spend more money than we make. We often try to satisfy unmet needs in our lives through our finances. But understanding our internal motivations is only the starting point. After we understand why we do what we do and gain deliverance from those things, we need to learn Godly principles that we can use to give us a new attitude towards money. But we will still have the consequences of our actions to deal with -- our messed up finances.

This leads me to the second section, Budget. "Budget" is not a four-letter word! Many people have been overwhelmed and frustrated by trying to live on a budget but I will give you practical strategies for making a budget

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work painlessly. A budget is simply a plan of action for the use of your finances. A wise person plans ahead. I will share with you a concrete plan of action for getting out of debt and getting back on the right track. Next I will introduce you to sound investment ideas that you can implement to reach true financial freedom.

The final section, Contentment, really comes as a result of following the strategies under Attitude and Budget. A Godly attitude towards your finances, plus a sound budget will lead to contentment in the area of your finances. On the other hand, if you choose to keep the world's attitude towards your finances and never implement a budget, it will only lead to chaos in your finances, as you probably have already experienced.

I believe and have experienced that we can live a life of victory in our finances -- day in and day out. I will share with you what God has taught me in this area. My prayer for you is that you will fully submit to God's will for your finances. And as you do, you will discover the peace and joy of financial victory! It's time for us to start our journey towards financial victory. Get ready because your finances and your life are about to be changed forever.

Vicky Spring Love

YOUR MINDSET MOTIVATES YOUR SPENDING

It may surprise you but most money problems are not money problems at all. Many people have gone to seminars on money management or read books on budgeting only to find that their situation did not change. That is because the problem was not money. The Bible says in Matthew 6:21, “For where your treasure is, there will your heart be also.” This passage of Scripture lets us know that when we look at a person’s treasure, or finances, it gives us an indication of where their heart is. In other words, your financial situation is a reflection of the deeper matters of your heart, whether good or bad. If I really want to know where your heart is, I just need to look at your checkbook, your charge card statements, or your credit report.

Your use of money reflects your relationship with God and your family, your feelings of self-worth, your level of peace of mind, your feelings regarding other people, your ability to forgive, your level of discipline and your sense of purpose in life. If there are areas of emotional hurt and pain in your life that have not been resolved, it will surface in the use of your finances. If you are walking in unforgiveness with your spouse or other family members, it will surface in your spending habits. If you feel unworthy, the things you purchase will reflect that.

God is interested in our total victory from the inside out. That is why we must deal with the motivations that cause us to overspend money. God has given me tremendous insight into the motivations of people I have

observed. I have noticed several reasons why people tend to misuse their finances. Perhaps you may find yourself in some of these examples.

Low Self-Esteem

A person who does not believe in their innate value will overspend money buying clothes and material things to make up for their low self-esteem. Frequently people who grow up in environments where they received conditional love become compulsive in some area of their lives as adults. Conditional love says, 'I'll love you if you do this' or 'I'll love you when you behave properly.' Whenever you misbehaved as a child, you not only felt punished, you felt *unloved*. People who were abused as a child also grow up feeling worthless because the atrocities of their past stripped them of their sense of value. Because this basic need for self-esteem is missing in your life, you are searching for it. Only you're using a credit card to try and find it.

A friend of mine, Stephanie (not her real name), used to always come to church dressed in designer clothes every Sunday. Everything matched from head to toe and it was all very expensive. In fact, she would frequently take weekend shopping trips to New York City just to go shopping. We were in our early twenties at the time and none of us had jobs that allowed for that type of extravagant wardrobe. I knew Stephanie's situation. She worked in a job where her income was inconsistent. Yet she continued to spend money on clothes that she really could not afford.

After the bills began to mount up, the pressure became too much to bear. Stephanie admitted in a fellowship gathering that she was turning over her compulsive shopping problem to the Lord for Him to deliver her. God began to show her that she was really

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using her overspending to make up on the outside for what was lacking on the inside. On the inside, Stephanie felt dirty and unloved because she had been sexually molested as a teenager. How beautiful it was to see God heal her and bathe her in His unconditional love. Once she accepted God's love and allowed Him to heal her damaged emotions, she no longer felt the need to overspend on extravagant clothing.

Allow God to heal your low self-esteem. He can give you a proper self-image based upon His Word. The Bible says in Psalms 139:14, "I will praise thee; for I am fearfully and wonderfully made. Marvelous are thy works, and that my soul knoweth right well." The beautiful thing about you is that God made you an original. You can search the entire earth and you will never find another human being with your same fingerprints. God made you wonderful and marvelous. God also made you to be like Him, according Genesis 1:27, "So God created man in his own image, in the image of God created he him; male and female, created he them."

Study the Scriptures for the verses that tell you how special you are to God and allow the power of God's Word to give you a new image. Renew your mind with God's Word and begin to fight satan with Scriptures as he attempts to put thoughts of low self-worth in your mind. (Romans 12:1-2; Matthew 4:1-11).

If you were abused in the past, you need the Holy Spirit to deliver you. You may have never connected the abuse of your past with the financial mess of your present, but the connection is there. One of the tactics that satan uses to keep you bound is your silence. Frequently, a person who was physically or sexually abused as a child will hide that painful memory in the deep recesses of their mind. If that person is you, please know that the first step towards your deliverance is confession. James 5:16 says,

“Confess your faults one to another and pray one for another, that ye may be healed. The effectual, fervent prayer of a righteous man availeth much.” You need to find a spiritually mature Christian that you can share that painful experience with so they can pray for your deliverance and emotional healing. Recognize that your total emotional healing will take time. But as you allow the Holy Spirit to guide you, He will transform your mind and emotions by the power of His Word and His presence.

Keeping Up With the Joneses

Unfortunately, our society does an exceptional job of promoting this value to the masses. We are encouraged repeatedly through flashy advertisements and suggestive slogans that we must have a certain item simply because it is what everyone else has. Keeping up with the Joneses comes from that old myth, “the grass is greener on the other side.” We look at someone else’s grass and conclude that their grass is somehow better than ours so we want it. We forget that their grass has weeds in it just like ours!

When we become motivated by the desire to keep up with the Joneses, we overspend money trying to impress people that we have the “right” stuff. When we fall prey to this myth, it really stems from a lack of individual purpose. In creating you, God designed you for a specific purpose and calling. In Jeremiah 1:5, God told the prophet Jeremiah, “Before I formed thee in the belly, I knew thee; and before thou camest forth out of the womb, I sanctified thee, and ordained thee a prophet unto the nations.”

God called and anointed Jeremiah before he was even in his mother’s womb. Likewise, God establishes our purpose in the earth first, then He selects which mother and father will be best suited to bring us forth into the earth. God has placed you on this earth for a specific purpose that only you can fulfill. Your assignment is to discover that

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purpose, develop your gifts and talents and then use them with the help of Holy Spirit to fulfill your God-ordained purpose. Once you make a decision to live a life of purpose and destiny, that decision begins to affect the use of your finances as well. You will become less concerned with the Joneses. In fact you will become so focused towards accomplishing your purpose that you will have little time left for trying to impress others.

Another reason why people try to keep up with the Joneses is because of an inordinate desire for the approval of others. Perhaps you have dealt with more than your share of rejection in your life and so to compensate for it, you have become a people pleaser. In buying all the latest trends, you are trying to win the approval of people, and prove that you really are acceptable.

The problem with this motivation for spending is that no matter what you do, there will always be people who will not approve of you. If the religious leaders rejected Jesus, the Son of God, we should not be surprised when people reject us as well. We need to get our approval from God and be satisfied with it. Galatians 1:10 in the NIV says, “Am I now trying to win the approval of men, or of God? Or am I trying to please men? If I were still trying to please men, I would not be a servant of Christ.”

This verse delivered me from the need for other people’s approval. This verse says that if I’m trying to please men, then I am not Christ’s servant. That is a heavy statement. With all my heart, I want to be Christ’s servant, so I cannot allow the approval or disapproval of people to influence me. The answer is to focus on what God says and to allow His peace to rule in my heart.

Status Conscious

People who are status conscious are people who feel that they have “arrived.” By the world’s standards, they

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have achieved a high level of success. Perhaps they have advanced college degrees, or they have reached a high position in a corporation or in their own business. So they feel compelled to surround themselves with all the material things that confirm their level of success to the rest of the world. The problem is that most people overspend no matter what economic level they are on. We have all heard the stories of entertainers who have 25 custom cars, 200 fur coats and huge entourages of people on their payrolls. When they later fall out of the limelight, they wonder where all their money went.

A person who is status conscious can also be a person who does not have a lot of real wealth in terms of a high income or money in the bank. However, they may be using credit cards to finance the illusion that they are more successful than they really are.

Don't misunderstand me; there is nothing wrong with buying nice clothes and material things that you can afford. But God is always looking at your heart. What is your motivation for buying things? Do you own things or do the things own you? In other words, if you lost all your "stuff" tomorrow, would you still have the peace of God in your heart? Remember what God says in Luke 12:15, "And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth." You should not define yourself by what you own but instead by whom you belong to!

If you are status conscious, it affects your relationships with people. You may find yourself talking down to people or expecting everyone to cater to your desires. This is particularly dangerous because it is based upon a spirit of pride. Our God is love, mercy, kindness, forgiveness and much more. But one of the six things that the Lord hates is pride according to Proverbs 6:16-19. If

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you desire the Lord's blessing upon your finances, your mindset cannot be based on a spirit of pride. The Word of God gives a strong prophetic word on pride in Proverbs 16:18, "Pride goeth before destruction, and an haughty spirit before a fall." If you don't want destruction to come into your life, then renounce that spirit of pride now in the name of Jesus and begin to live according to God's way of doing things.

God's way is for us to put other people's needs before our own. He tells us in Philippians 2:3, "Let nothing be done through strife or vainglory; but in lowliness of mind let each esteem others better than themselves." God never gives anyone a license to look down on others, for He says in Romans 12:3, "For I say, through the grace given unto me, to every man that is among you, not to think of himself more highly than he ought to think; but to think soberly, according as God hath dealt to every man the measure of faith." God considers each person important to Him.

If God has blessed you to achieve high levels of success or wealth, you need to realize that He has established a purpose for your wealth. You were not given wealth to simply increase the amount of toys that you own, but rather to establish His kingdom and minister to the needs of others. Deuteronomy 8:18 says, "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day."

Knowing that God alone allows us to obtain wealth should keep us humble. We should never forget that we are sent here as ambassadors of the kingdom of God. Our job description is to use whatever resources we have been blessed with in order to bless others and lead them to Christ.

Control Tactics in Marriage

Married couples sometimes use money as a method of control. After an argument, the wife decides to go shopping at the mall to get back at her husband. The husband is mad at the wife so he decides to go play golf more than the budget allows. This basically amounts to using money for revenge. This can prove to be a very destructive game to play. When we try to manipulate our spouses into doing what we want, what we are really trying to do is play God in that person's life. We don't have patience for people to grow in the fear and admonition of the Lord, we selfishly want them to change now, so we play games with each other.

A friend of mine, who I'll call Cynthia, had an argument with her husband over whether or not it was a good time to purchase a new car. Instead of discussing the matter further and trying to reach a compromise, she decided to go ahead and buy the car without his consent. She figured that since she worked and was bringing money into the house, she could buy whatever she wanted. So she just drove home one day with the new car. Needless to say, that car became the source of many arguments and grief in their marriage. She regretted that she had ever made that decision. It planted a seed of distrust and vengeance in their relationship. You want to be careful what seeds you plant, because sooner or later, they will produce a harvest!

We use money as a method of control because we don't want to follow God's plan for relationships. God has clearly outlined His plan for marriage relationships in Ephesians 5:18-33. Take time to read this passage of Scripture. I believe the key to successful marriages starts with each individual having a right relationship with God, being filled with the Spirit and having their thoughts and lifestyle in line with God's Word. When you begin to focus your time and attention on improving yourself, you

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have little time to control your spouse. We are also told to be thankful to God for all things, even the difficult times. When you have a thankful heart, God can begin to wrap His loving purpose around your situation to bring the peace of mind that you desire.

I remember a time when my husband and I were going through a real distressful season in our marriage and I was crying out to God for help. I would lament to God about all the things that I felt my husband was doing wrong and plead for God to change him. I'll never forget one time when I was crying out to God and God spoke to me quite clearly. The words He spoke to me slapped me in the face and knocked me to my knees. He said, "When you stand before me at the judgment seat of Christ, I am not going to ask you what kind of husband Glen has been, I am going to ask you what kind of wife you have been." God really got my attention. He caused me to refocus my attention from my husband to myself. The only person you can ever control is yourself.

The second key to a successful marriage is that the husband and wife need to submit to one another. This is critically important for the success of any relationship. God did not give all the gifts and talents to the husband as the head of the home and leave the wife as a mindless slave at his beck and call. All throughout the Bible, God used women in key roles to affect all of mankind. And He is still using women today. Usually, God will bring a certain man and woman together as husband and wife because they have complementary gifts and talents. In other words, the areas that I am weak in are the areas that my husband is strong in and vice versa.

To give you an example, when my husband and I first got married, I naively thought that since he was the man he should handle the finances. So I would give him my paycheck and let him pay the bills. After only two

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months, my husband came to me totally frustrated because he just didn't like handling the finances. He asked if I wanted to do it. I leaped at the opportunity because all my life I have enjoyed managing money and have always been good at it. As a child, my siblings nicknamed me "the banker". So I began handling the finances in our home, which means that I am responsible for setting up the budget, depositing all checks, paying all bills, and making sure that we are saving for future goals like the children's college education and retirement. My husband submits to me in the handling of the finances because I am the one who is most skillful at it. However, just because I manage the finances does not mean that I make all the decisions. We discuss all major purchases and make those decisions jointly.

The third key to a successful marriage is that wives are to submit to their husbands as unto the Lord. God has set order in the home, with the man being the head. The role of the wife is not a subordinate role but a different role. Notice that God commanded the wife to submit to the husband, he never told the husband to *make* his wife submit through intimidation or control as some men try to do. It has to be the wife's decision to submit out of obedience to the Lord. In submitting to the husband, the wife is showing him reverence and respect. My husband is my covering and my protection.

The fourth key to a successful marriage is for the husband to love his wife as Christ loved the church and as he loves his own body. Christ loved the church sacrificially with such a depth of love that He laid down His life for the church. A husband should have such a great love for his wife that he is willing to make sacrifices for her. A man should love his wife like he loves himself. This implies that if a man does not have a proper love for himself, he will have difficulty showing love for his wife.

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Allow God to be God. Give your spouse back to God and pray for him or her. Don't try to use your finances to control your spouse or manipulate them into doing what you want. As we begin to refocus our attention from our spouses to ourselves, we begin to see our own shortcomings that we need to work on. You become free to develop your potential and be all that God has called and ordained you to be. But more importantly, you begin to lovingly accept the shortcomings in your spouse and allow him or her space to grow in God's timing and purpose for their life.

Anxiety

Some people are so worried about tomorrow that they cannot enjoy today. According to Webster's dictionary, to be anxious means to be worried or uneasy about what may happen. Anxiety is a form of fear. I read a story once of a couple who had over \$1 million in the bank. However, because they had grown up in poor homes, they refused to spend this money to even provide basic necessities for their children. Their children wore second-hand clothes. They shopped for groceries at a place that sold canned goods that had passed their expiration date. This was very extreme. But because they had never been delivered from the pain of growing up in poverty, they could not enjoy even the basic comforts of life much less the prosperity that was available to them. They were afraid they would run out of money so they never spent any of it. Their fear of poverty caused them to live in poverty even though they had \$1 million at their disposal.

Growing up in a home where money is tight can affect your view of money today. If you're not careful, you will reenact the poverty of your past. Or you will go to the other extreme and overindulge yourself to compensate for what you feel you missed as a child. This is also based on

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fear. You are not sure you will have enough so you stockpile things in order to feel secure.

I am reminded of the parable of the rich man who reaped a great harvest (Luke 12:16-21). But instead of sharing his crops with others, he decided to tear down his barns and build bigger barns to store his grain in. Then he would be able to relax and take it easy for the rest of his life. Unfortunately for him, that was the last day of his life. So someone else got to enjoy his great harvest.

God gives us a solution to our feelings of anxiety. It is based on our faith in God. When we have faith in God as the source of our supply, we will not fall prey to either the extreme of not spending any money or the extreme of overindulging ourselves. In Philippians 4:6-7, we are given a formula to cure our anxiety. We are told to not be anxious for anything, but to pray about everything with thanksgiving. When we pray, we acknowledge God as our supply. We depend completely on Him. He alone meets all of our needs. As we rest in knowing His supply is unlimited, we can be delivered from the need to over spend or under spend. Our fear is replaced with faith, and we can walk in His peace of mind.

Undisciplined

If you have not found yourself in any of the other examples, perhaps you are just undisciplined and uninformed in the use of your finances. Throughout our educational system, we have failed miserably to teach people how to handle a household budget. Our colleges and universities teach people knowledge and skills to get a well-paying job, but rarely do they offer a class titled, "Household Budgeting 101". So we are left to ourselves to determine how to spend our earnings. Unfortunately, we usually get enticed by the advertisements of the world and end up over-extended and in debt.

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If you are like most people, you do not have a written budget, so you live from paycheck to paycheck, spending every dollar as soon as you receive it and wondering where it all went at the end of the month. Sadly, you are probably two weeks away from personal bankruptcy. In other words, if you got a notice that you will be laid off in two weeks, you would have no way of paying your bills after you got your last paycheck.

Our God is a God of order and discipline. He wants you to add up the costs before you start building the house. He wants you to be disciplined in handling money.

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

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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 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

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husband, Glen, have enjoyed a wonderful marriage since 1981, and are the proud parents of two adult children.

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