

# SHEEP —AMID— WOLVES

Biblical Guide For Building Worldly Wealth  
and  
BECOMING FINANCIALLY FREE

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# PREFACE

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*So if the Son sets you free, you will be free indeed.*  
—John 8:36

To begin, I want to clearly say that this book isn't meant to be a prosperity gospel. I'm also not saying that God wants us to be *rich* and live a life of luxury. But I'm saying He wants us to be good stewards of everything He entrusts us with and be blessed so we can be a blessing to others. The only way to do that is by being financially free. Freedom is what Christ wants for us all. In Galatians 5:1 we read, "It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery."

I don't want anyone to say we need to live a poor life, and we shouldn't want money. We are here to represent and follow in the footsteps of Jesus, and of all the great things He did, the one which stands out the most is He provided. And just like Jesus, we need to provide for

our families, but living paycheck to paycheck isn't how we do it. We are to leave an inheritance as told to us in Proverbs 13:22: "A good person leaves an inheritance for their children's children." Going into debt isn't how it's going to happen.

If you're at all curious to precisely what this book is about, I can sum it up like this: It's as if Dave Ramsey and Robert Kiyosaki had a baby. It will teach things we weren't taught in school and explain how the wealthy use their money so we can do the same.

One thing to keep in mind is the need to have an inward change before we can change outwardly. This book will guide us in doing just that. Once you've read and learned the contents of this book, you'll need to apply what you've learned. That is the only way to go from an inward change to an outward change. After certain chapters, you will have steps to take. Taking these steps right after each chapter will position you with a greater chance of success. Remember, knowledge without action is useless.

The answer to prayer is not according to your  
faith while you are talking, but according to  
your faith while you are working.

—Wallace D. Wattles

How can we give ourselves to God if we are under stress?

This book has four purposes, with a section dedicated to each. It is okay to read it from start to finish, but you can also learn about each part and start reading from the part that is congruent with your current financial situation.

To give you more of an understanding of the book's contents, here is a breakdown of each section.

## Section One: Breaking the Bad Mindset

In this section, I'll give a bit of my history about how I grew up with the *not having enough* mentality, which was a constant threat. I'll share negative concepts about the rich, living on the poverty line, and what the church says about money. These consistent false doctrines always surround us. The worst part is we start to believe them and let them control our lives.

I'll go through the false doctrines we hear from other Christians and break those down with scripture.

My main goal for this section is to break the mindset that's plagued many of us. It's the reason for a lot of issues and problems we face today. Mindset has a lot to do with who and where we are in life. If we can break our old mindset, we can build a new one to drive us forward.

## Section Two: Building the Right Mindset

In Matthew 9:17 we read, "People don't pour new wine into old wineskins; they pour new wine into new wineskins, and both are preserved." This is relevant to our mindset. After breaking the bad mindset, our next step is to build the correct one. We first need to remove all of the false teachings and ideas so we can make room for all the correct ones. We need to understand that we live in a time when we see a *lack* more than abundance.

In this section, I'll show how to think in abundance, and by doing so, you'll attract more into all aspects of your life.

I'll also show how important it is to learn about money, how to use it wisely, and why schools don't teach the basic principles we all should know.

I want to help build a strong, abundant mindset and another way of thinking. We need to see the world's abundance and how it can help us be better.

### Section Three: The Truth about Money

If you're going to skip ahead, I hope you pause to read this section. It'll give insight into the importance of money, what it really is, what it's for, and how to start living like the wealthy.

But not all money is created equal, and I'll give the good, the bad, and the ugly. Lucky for us, there's more *good* to money than bad or ugliness. We'll learn what the federal reserve isn't telling us, how the wealthy use their money, and how to simulate that for the same results.

### Section Four: Being a Good Steward

This section is the *meat* of the book. I'll show how to go from being unwise with money (there's no shame; I was terrible with money) to getting on the right path, clearing up debt, structuring a budget, and investing.

We'll be able to take what we learn in this section, start from scratch, and implement the wisdom right away.

Section four is the most extensive section of the book, but we all need to start somewhere, and for some, we're starting behind with debt, but there is a way out.

\* \* \*

By the end of this book, we'll understand the difference between being *rich* and being *wealthy*. This entire book shows how we can start a foundation so we can be wealthy and not rich.



It's the A to Z guide for getting on the right path to financial literacy. There's so much more to learn when it comes to money and investing. This book, however, gives an excellent leg up. I'll also provide direction on what books to get next to continue on the journey into investing and building a legacy.



# INTRODUCTION

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*The one who plants and the one who waters work together with the same purpose. And both will be rewarded for their own hard work.*

—1 Corinthians 3:8 NLT

My wife didn't want to marry me because I was horrible with money, in debt, and didn't have any hope of getting out of debt. That's how bad I was with money. I spent everything I had before my paycheck reached my hands.

Don't get me started on my income tax. I had plans for it before the new year began, only to spend it way differently and on nothing wise. I've never really told my story before, so here goes.

I got married for the first time at a young age of nineteen, and by then, I had two credit cards and a car payment. At times, I worked two jobs, but I'd never made it past the poverty point of income. But that didn't stop me from having the latest phone, a relatively nice car,

and the biggest TV I could find at the time to charge with my credit card.

After my divorce, all of my income, which wasn't much (roughly \$1,500 a month) was for me, but that didn't help. I was now able to get higher quality stuff, including a convertible sports car and a Harley, and I paid \$1,100 for both, including insurance. This doesn't include the debt I incurred at the beginning of adulthood.

I was left with only \$400 for gas, debt, and entertainment, which wasn't enough money, so my friends frequently paid for me when I was out with them. (You know who you are.) If you're reading this book, I want to thank you and apologize for all those times. I truly owe you.

So, by the time I started to date my now wife, I was in debt with no plans of getting out. Worse yet, I borrowed her credit to purchase the stuff I wanted. It's no wonder why she didn't want to marry me.

I was beyond repair, horrible with money, and that's putting it graciously.

When we moved in together, it started a whole new set of issues. We rarely fought before, but now living together and sharing finances put a massive strain on our relationship.

I hated fighting about money; it was unbearable stress that kept us awake. It's hard to think, and there's constant worry about it. I even hated payday because I knew there'd be another fight over the inability to pay for something.

Oh, but I couldn't get rid of my Harley, and I needed to have satellite TV.

It didn't take long until I had enough. I didn't know where to start. You'd think that I turned to a Dave Ramsey book, started applying his methods, and it's all

better now. But nope, I started reading about money. That's it! I started reading anything about money. If money was in the title of the book, I read it. It wasn't long until I read *Rich Dad Poor Dad*, and it all started to click.

Before that, I learned how to manage money from my parents, and they learned it from their parents. I can only image that they learned it "on the streets." Schools don't teach us about money, so how could I succeed with it if I didn't learn it the *right* way?

Book after book, I gathered all of this knowledge on what money is, how it works, how the government uses it, and how the wealthy use it, which isn't taught to the middle and lower class.

It upset me that *anyone* could be wealthy because no one ever told me that. There are certain principles to follow, and I'm glad I finally learned—it's always better late than never.

Then, the craziest thing happened. When I started to learn those principles, I noticed they all aligned with the Bible.

I didn't read the Bible much at that time, but my wife had TBN on every TV. So, there was always a pastor delivering a message on some TV in our house, and they would mention a scripture or something I remembered reading in a business book.

It wasn't long before I started reading the Bible and found the principles to have, make, and be smart with money are all in there.

This isn't about God *wanting us* to be rich. It's about being entrusted with what's been given to us and using it to become financially free. We don't need to live mediocre lives if we're true Christians. We should

**If you are born poor it's not  
your mistake, but if you die  
poor it's your mistake.**

**— Bill Gates**

always strive to be better, care, and provide for others. Stressing out about our bills and money is not how He intended for us to live our lives. We're to leave an inheritance, not go into debt. Most of all, we need to give generously, but when you're running on a tight budget, it's nearly impossible.

I wrote this book for several reasons. One, God put it in my heart to write it. I know there are already a lot of financial books, and Dave Ramsey probably already cornered the market, but mine is different. The difference is I want to open your eyes to how the world works, how the rich use their money, and how scripture dictates how we should use it too.

This book isn't about praying for riches, and this isn't a prosperity gospel book. God is a God of order, and everything He created has a principle and an order for it. The same goes for money. If we follow the principles laid out in this book, we'll be financially free, and some of us may become wealthy.

But wealth comes at a price. No, not our souls, because the problem is not with money; it's with the intentions and the person's heart. When we're wealthy, we have certain obligations we need to carry. I genuinely believe we can be prosperous, and when we are, we do two essential things—love God above all else and love your neighbor as yourself.

Hold on tight. I'm about to shake you up and show you how money works and how you can use it for your benefit.

A wise man should have money in his head,  
not in his heart.  
—Jonathan Swift

# SECTION ONE

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## BREAKING THE WRONG MENTALITY

*Open my eyes to see the wonderful truths  
in your instructions.*

—Psalm 119:18 NLT





# CHAPTER 1

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## THE RENEWING OF OUR MINDS

*Do not conform to the pattern of this world, but be transformed by the renewing of your mind.*

—Romans 12:2

Usually, the state of mind we have when growing up stays with us. I grew up believing we couldn't afford things, and the rich were liars and evil people. Many Christians have the mindset that it's best to be poor. I want to break that mindset. Let's start with a little history of how it affected me.

## Richard from Richland

As I grew, I knew three things. My name was Richard. I was born in Richland, WA. I always wanted to be rich. The problem was not wanting; it was how I was told that it was wrong to want that.

I grew up in the Adventist Church, a religion loosely based on some Jewish traditions, including going to church on Saturdays, not eating pork, and other beliefs. Unfortunately, one of the most important things the Adventist religion didn't get from the Jewish tradition was how to handle money—it felt like it was the opposite.

My mom knew I wanted to be rich, so she told me what a lot of God-fearing people still believe. She continuously told me things like, "Rich people are bad, lying, evil men, and you can only be rich if you lie and steal your way to become rich. There is no room for a rich man in heaven. God despises the rich. It's easier for a camel to go through the eye of a needle than for a rich

man to enter into heaven. Money is the root of evil.” I am sure we have all heard of all, if not some of these.

I know—those are all false beliefs. We’ll break down each one of these in later chapters. But I don’t blame my mom; she grew up God-fearing and received these doctrines as a child living in poverty herself.

Despite what I learned when I was young, I was determined to be rich and still go to heaven. I thought I would be the first rich man to be kind, honest, and truly go to heaven.

Sadly, I didn’t become rich. These false doctrines made it from my mind to my heart and soon became a part of my life. No matter how much I wanted to be rich, deep down inside of me, I felt like it was wrong to want that. It wasn’t something I should strive for. And with that, I never made it anywhere. As a matter of fact, up until I was thirty-five years old, I never made more than \$18k a year. To give some perspective, in the U.S, if you are in the wealth bracket of \$25,750, you are considered to be at the poverty level.

**HHS issues poverty guidelines for each household size. For example, the poverty level for a household of four is an annual income of \$25,750.<sup>1</sup>**

I was taking care of a family of four at the age of thirty-five, and I was way below the poverty line, even with several computer certificates and an associate degree in Biomedical Engineering. So, it wasn’t because I didn’t go to college.

Even though I had the desire to be rich, I had a stronghold from childhood which affected me well into adulthood. This book is a collection of information over

the last five years that have made a difference to me and shown me how to find the abundance in life.

## Growing Up

I grew up like any normal kid, except I was an only child until I was seven, so I got the solo attention for a long while. Once my brother was born, it went to him, but I was old enough not to hate him.

One of the only things different from most kids was I loved learning. I was the kid who wanted to read science and biology books. I hated the reading material they gave us for English class. I didn't understand the concept of reading fiction books for fun and not learning anything.

I kept hearing to be successful and rich, we needed to read more. I didn't see the correlation between reading *Charlotte's Web* and me making money. I didn't know some books could teach finances, business, or anything else we wanted to learn. I knew I needed to read, and I also knew what I read was important, but I didn't know the available books. I thought reading textbooks or encyclopedias was wise because I wanted to learn.

I loved learning so much that when I was twelve years old, I bothered my parents to get an encyclopedia set. For those readers younger than twenty-five, an encyclopedia set is a collection of books, each labeled with a letter. That letter signified everything contained within that book. For example, "A" covered aardvarks to Aztecs. It's Google™ in book form.

Back then, its price was about \$2-\$5k, but we can probably get one now for as little as \$500. Living in a poor household, that's why they never purchased it for me. And every time I asked for one, I always got the same answer from my mother. She told me, "Ponte

a leer la Biblia.” In English, that means, “Go read the Bible.” She told me everything I needed to learn and know was in there.

To begin with, I never saw her reading it, and as a twelve-year-old, the Bible was unbelievably boring, especially the King James Version. Plus, I went to church every weekend, so to me, the Bible was a book of rules that didn’t want me to be rich.

I never read it, and I strayed away from the church more and more. By my first marriage, I couldn’t have been further away from the church or God.

It wasn’t until about twenty years later I realized what the Bible *really* is. It’s not a book full of rules, and *you can’t dos*. It’s way more than that.

## The Conventional Way

We have a fixed idea of how to make money. When I got out of high school, my thought was the same as others everyone else—go to college, get a good degree, get a high paying job with a degree.

Well, if that isn’t the biggest lie of all time, I don’t know what is. The best way to get ahead in life isn’t to start with \$100k in student debt. The school system, from pre-k to high school, is a system to make factory workers and employees.

Don’t get me wrong—if you or your child wants to be a professional, doctor, lawyer, etc., then yes, a degree is necessary. (I don’t care how much YouTube they watch on performing surgery.) Other than that, going to school for a business degree or graphic design can and will be better learned through experience. It’s a Catch-22; we can’t get hired because we don’t have the experience. We don’t have experience because we

don't get hired. It's best to skip the middleman and go straight for the experience.

A visit to our kids' school for a day would sound something like this, "Don't talk! Stay in line! Sit quietly! Read this! Do that! No! Do it like this!" And the one I hated the most was, "You have to solve the problem the way I showed you." God forbid we find a better way to solve an algebra problem. If we didn't solve the problem their way, it was wrong, even if we got the same answer in the end.

Is there any wonder why schools don't teach us how *to use* money? Want to know what they teach as far as money is concerned? They teach how to count it! Congratulations, we can now be a cashier or a bank teller. Both of those are respectable jobs, I have been both myself. I'm saying that they only teach you what they want you to know and nothing more.

They don't teach about taxes, investments, the banking system, or anything beneficial. Oh, but we'll need the Pythagorean theory every day of our lives! Anyone care to remember when we learned Columbus discovered America and then later found out it was a bogus lie?

Schools are there to keep us as another cog in the machine. Their system is the same, and they can't have us challenge it. They expect everyone to learn the same and follow the directions and the same methods for solving problems. And if we don't learn it their way, we are considered dumb.

**If you judge a fish by its ability  
to climb a tree, it will live  
its whole life believing  
that it is stupid.  
—Albert Einstein**

It was just in 1918 that every state made it required for children to complete high school, and only because they didn't know what to do with so

many kids right after eighth grade. So, they put them back into the system!

*The purpose of the foundation [the General Education Board] was to use the power of money, not to raise the level of education in America, as was widely believed at the time, but to influence the direction of that education ... The object was to use the classroom to teach attitudes that encourage people to be passive and submissive to their rulers. The goal was and is to create citizens who were educated enough for productive work under supervision but not enough to question authority or seek to rise above their class. True education was to be restricted to the sons and daughters of the elite. For the rest, it would be better to produce skilled workers with no particular aspirations other than to enjoy life.<sup>2</sup>*

Comedian George Carlin once said “Governments don’t want an intelligent population because people who can think critically can’t be controlled. They want a public smart enough to pay taxes but dumb enough to keep voting and electing.” He isn’t wrong by saying that.

The main point is governments don’t want us to think for ourselves because we’re easier to control if we don’t. They want the general public only to be smart enough to obtain employment, pay taxes, and be a cog in their machine.

So, what we have to do is learn to educate ourselves and not rely on the school system. Maybe we can’t beat the system, but we sure can join it.

We are amid wolves; this book will teach how to be wise as serpents and innocent as doves.

\* \* \*

## The Instruction Book

The Bible is not a *religious* book or a *rule* book with a bunch of *nos*. That's what I thought also.

Twenty years after my mom told me it has everything I need to know and learn, I finally realized it and started to read it for what it truly is. The Bible is an instruction book of life. Joshua 1:8 tells us to "Keep this Book of the Law always on your lips; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful."

It's a set of principles laid out for us to use and become successful and prosperous in all we do. It covers all four pillars in life, health, wealth, love, and fulfillment. Now we would need an entire volume set to translate it for each one. But in this book, we will cover wealth.

The teachings in this book will illustrate how the Bible teaches us to be successful and prosperous financially. By the end of this book, you'll have the foundation of what money is, how to use it, how to make it, and, most importantly, how not to fall in love with it.

We've all heard it, and maybe we've even said it. *Money is the root of all evil*. But how true is that? Let's dive into that question a little further and see how we can break that mindset in the next chapter.



## *Action Step 1*

Start thinking of all the false teachings you heard as you grew up and still continue to hear. As you go through this book, come back and write new ones that you want to use to replace the bad ones.

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# CHAPTER 2

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## ALL KINDS OF EVIL

*For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.*

—1 Timothy 6:10 NLT

**I**magine a world where money is evil. This is one of the most misquoted verses in the Bible but with good reason. There are a lot of other scriptures that speak on the dangers of money and greed. But it never says *physical* money is evil.

Money can't be evil—it's inanimate, not good or evil—it's neutral. It's power, and our choices can make it good or evil. It's all about the person's intentions. We may not know what those are, but as Jesus tells us in Luke 12:7, "the very hairs of your head are all numbered." Surely, He will also know what our intentions are.

Of course, there are evil people who use money wrong and do all kinds of evil. It's not our job to judge, we are only here to do our part which is already given to us. Matthew 28:19 says we are here to go and make disciples of all nations. And we're not to condemn those who do wrong.

## **Money Is Evil If You Let It**

I'm sure most of us have heard the doctrines that it's better to be poor than to live a life of riches. And for the most part, that's true, but God doesn't want us to live in poverty. What kind of father would want his children to live in a state of poverty?

But when we hear a scripture like the verse above, it clearly shows Jesus doesn't desire for us to crave or want money. Let's dissect this verse to understand it completely.

First of all, it says, "the *love* of money is the root of *all* kinds of evil." It goes on a little further to say, "Some people, craving money, have wandered from the true faith."

They sure don't italicize those in Bible school, do they? What we need to learn from this passage is it's not *money* that's evil but the *love* of it. We need to understand that wealth, although very important, isn't something we can put above our Heavenly Father. "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money" (Matthew 6:24 NLT).

I believe this is where the confusion takes place. When viewing these two scriptures with a birds-eye view, money is evil and something we shouldn't want. We can create a false doctrine out of these two scriptures—we shouldn't want money or wealth, and we should live in a state of *just enough*.

But what is enough?

## Just Enough Is Not Enough

I heard we didn't have enough, couldn't afford that, or didn't have the money for it my whole life. I grew up poor, and my parents wouldn't let me forget it.

Not only was I poor, but my parents wanted me to be okay with that. They wanted me to accept and embrace it because we were Godly and Christian and had to remain in poverty so we could stay humble.

“Be poor; get a degree; get a good job, but stay in your lane. The middle class is okay, but don’t try and be rich. We can only be rich if we lie and cheat our way there.”

None of this made any sense to me. Why would God, our Father, wants us to live in a state of not enough?

This rule about a God of lack wasn’t a God I wanted to serve. I didn’t want to worship a God who wanted us to struggle and be in poverty.

I’m sure I wasn’t alone, living paycheck to paycheck, unable to afford certain things, or able to help the people in need. We have a lot of family members below the poverty line, and we couldn’t help them. How is this okay?

These relatives had less than I ever did. I’m talking about dirt floors and aluminum roofs. If it rained, no one slept.

As a child, I remember making a fire pit in the middle of the living room because it was cold outside. I also remember helping my mom walk to an out-house in the middle of the night because there wasn’t indoor plumbing.

That’s not how we were supposed to live. Did it make me humble? Yes, it did. And for that, I’m grateful. But it also made me realize we shouldn’t stay there.

**May he give you the desire of  
your heart and make all your  
plans succeed.**  
—Psalms 20:4

How can I help anyone get out of a hole if I’m standing right next to them? We need to be blessed to be a blessing, and it took me a long while to find out for

myself that was what our God wants from us.

## The Problem with Contentment

Before Paul says the love of money is the root of all kinds of evil, he says, “But if we have food and clothing, we will be *content* with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction” (1 Timothy 6:8).

A Google search on contentment in the Bible will lead to Bible Money Matters by Peter Anderson. “Contentment can’t be found in God’s creation or in things like people, possessions, or money.”<sup>3</sup>

Is it any wonder why Christians teach it’s better to be poor? We fail to realize two things. First, contentment means to be in a state of peaceful happiness. Two, Paul’s teaching shows us we’re unable to reach a state of peaceful happiness with worldly wealth, and those trying to be happy through obtaining money can and will fall.

Contentment doesn’t mean settling with what we have and staying stagnant. It means having peaceful happiness in any situation, but we should always strive to be better than the person we were yesterday. It’s the constant pursuit of progress that keeps us living. Ever notice that after retirement, there is faster rate of declining? The average lifespan of a person in a nursing home is eight months. Can you believe that? Ever wonder why? Because all progress stops.

My grandfather was a hard-working man all his life. After his retirement, there was a time he lived with my parents, and you could not see the man sitting down. He was always doing something. As he got older, everyone told him to stop working so much. He finally listened and started getting sick and was placed in a nursing home. Shortly thereafter, he passed away. While he was working, there was progress and momentum; he was

strong and kept going. In the famous words of Tom Petty, “You never slow down, you never grow old.” Once he slowed down, everything else did too.

We are supposed to grow and stretch to our limits; it’s okay to want to have a good and prosperous future. It’s what keeps moving us forward. Jeremiah 29:11 tells us, “For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future.”

### Sounds like an Oxymoron . . .

Now, how do we do that? How do we go from thinking that money is not evil to thinking we can prosper? How do we go from not loving money to having money?

Trust me; these were all questions I had. And the answer is more straightforward than we can imagine.

Be thankful—that’s the real trick. We have to be grateful for everything we have. Being grateful won’t put us in a state of *just enough*, and it certainly won’t make us feel like we aren’t content. It’s one of the most powerful things we can start putting into practice. 1 Timothy 4:4 tells us, “For everything God created is good, and nothing is to be rejected if it is received with thanksgiving.”

One of the main issues we face when we don’t have enough is wanting more and not being thankful for the things we already have. We’re unable to see God for who He is and begin to feel like the only way to feel better is to have more. We get stuck in a state of lack.

We start craving more money and possessions, and we get into this spiral of seeing the things we don’t have. We want more! At times, this can make us do things we wouldn’t normally do—sometimes, we do downright evil things.



Now, does *the love of money is the root of all kinds of evil* make sense?

To be thankful for what we have every day, every hour, and in any situation or social class we're in will generate the feeling of contentment and peaceful happiness we can't get anywhere else.

We went over how we look at money and how thanksgiving and contentment all play a vital role in our success. In the following chapter, we'll see how much more the words we speak give life or take it away.

\* \* \*

I pray that you all put your shoes way under the bed at night so that you gotta get on your knees in the morning to find them. And while you're down there, thank God for grace and mercy and understanding. We all fall short of glory;  
we all got plenty.

—Denzel Washington

## Action Step 2

This particular action step is a big one. No matter where you are in your life, you need to be thankful for what you have. This may seem hard in some cases. I know there were times in my life that it was hard to think of things I was thankful for. I urge you to come up with as many as you can. If you can't think of any, simply start with giving thanks that you are alive. Do this everyday, and eventually, you will find more and more things to be thankful for.

This is a big step, so don't skip it. Write down what you are thankful for, repeat it every day, add to it, and always be grateful for even the smallest things that we might sometimes take for granted.

**I am thankful for**

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