Faith and Money Relations

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About the Author

Mario R. Andre is an American writer and financial expert. Born and raised in Chicago, IL, Andre comes from a humble background. Having spent a significant amount of his life in the corporate world, he believes that individuals should find and polish their strengths and build on them, rather than working for someone else from nine in the morning to five in the evening. The Bible and the teachings of Jesus Christ has been a constant echo in Andre's life, ever since he decided to bid farewell to the corporate world.

His faith is one of the most important things that inform him professionally and financially. He believes that people should have the courage and the grit to rise, rather than crawling the earth like vermin. He also believes that Jesus was sent to this earth with a mission, and that mission was to free man from all kinds of oppression. He wants his readers to understand the skills and the powers that God has bestowed upon them, and in his opinion, that is the only way they can break the shackles of corporate slavery that feeds off a person’s capability and deprives them of their natural ambition.

He wants his readers to achieve financial freedom, which simply cannot come from working a 9-5 job. Andre keeps a keen eye on the latest financial trends and practices, as well as the latest

passive income streams that enable a person to become wealthy in the long run, rather than running after riches that can quickly fade away. In the book, he shares his experiences and his knowledge for the betterment of mankind. He also encourages his readers to work hard, while having an unshakable faith in the power of the Lord, since he is the provider and the sustainer of all living things on this earth and beyond.

Preface

The world is a strange place that tries to control the way we think, feel, and perceive. It doesn't value a person's capabilities, talents, wishes, desires, and aspirations. Since birth, we are conditioned into a version of ourselves that is accepted by the people around us. They are the ones who make most of the decisions about how we live, what we choose to study, and how we make a living.

Speaking of making a living, children are made to follow the same "run of the mill" trends of going to college, getting a degree and then working a nine-to-five job. These cycles are passed from one generation to the next, and the sad part is that no one does anything to change these patterns. However, a select few dare to think outside the box, but they are immediately labeled as troublemakers.

Let's suppose you are an immensely gifted and talented individual. People praise you for what you have to offer, but the moment you decide to capitalize on your strengths, the problems begin. We live in a system that thrives on making slaves out of people and depriving them of their birthright to choose what's right for them. Is this something God wishes for us? Absolutely not.

The idea of working a job for a firm is simply outdated, but most regrettably, people are not willing to understand this. When we work a job, we provide our services to a few chosen individuals who get to benefit from our capabilities. Sure, they may provide us with a handsome monthly salary, but is that it? Does a salary determine what we are truly capable of? I don't think so.

Part of the reason why people choose to work these corporate jobs is that it provides them protection. It provides them with the security they are conditioned to seek in life. A job doesn't

require risk-taking. It doesn't compel us to step outside our comfort zones. It doesn't encourage us to step into the real world and explore what it has to offer. It doesn't provide us sufficient chances to step outside and discover what we are truly capable of achieving.

In the end, we end up as robots who don't have brains of their own. Robots need a specific level of programming to perform certain tasks, and that is the end of the story. By the time we realize how badly we are being played, we have already missed the train. By the time we choose to look around and find out what we have been missing, we have already lost all of our chances. That is one of the most common reasons why people end up with regrets, self-confidence issues, issues of self-worth, and even mental health problems like depression.

If I can be honest with you, I would say we always have a choice. Sure, the bondage this system uses to control us is too intimidating to break free from. However, if only we have the nerve to stand up for ourselves and make that decision, there is not a single power in the world that can resist us.

I believe we as a group of people lack faith. We lack faith in the power of our Lord and Savior, Jesus Christ. Christ is always with us, watching us, protecting us, and keeping the dangers at bay. It is we who don't believe in him. Do you think he would want his people to live like vermin? No, he doesn't want his people to be slaves to a system. He wants us to be free. Free like birds in the air. It is my firm conviction that the day we decide to step outside our comfort zones, the power of Christ will protect us and will show us the way toward whatever is written in our destiny.

I am also an individual like you all. I come from a broken family where there weren't too many options to choose from. I, too, climbed the nine to five ladder but realized earlier on where it

would lead me. I climbed down to pursue my own path and make my own rules along the way. Sure, it wasn't easy. I had to struggle. I had to put the hard yards in, but I can safely say I am happy with where I am now and happy with whatever I have. The real sense of accomplishment comes from the fact that I didn't have to bow down to anyone.

Can I tell you a secret? There is a big difference between being wealthy and being rich. A rich person is the one who has the power to splurge. On the flip side, a wealthy person is one who has enough money to save. Which one would you choose? Would it be alright if you wrote a big check to purchase a brand new Jeep Wrangler while you didn't have 10 cents in your bank account? Or would you rather save up sufficient money to secure your future and the future of your loved ones? Exactly – that's what I thought.

This shimmery corporate lifestyle has made us so addicted to this idea of panache that we are unable to think beyond that. We seek peace only in what's apparent to the world. The only thing that makes us feel whole is being able to flaunt our material gains. Do you really think you can find peace in a material item that is perishable? No, you cannot. At least, Christ doesn't have this idea of peace. This idea has been coined by the people who have laid the foundation of this very system that we live in. The system that feeds us, or so it seems.

The reason why I have written this book is that I want my readers to be adventurous. I want them to be creative, and I want them to think outside the box. My dear friends, I don't want you to back off because of your fear of failure. All of us fear something, but it doesn't mean we should stop trying. Christ has your back, and he will not allow anything to touch you until and unless it is for your own good. I want you, readers, to be financially independent and secure, not because of anyone else, but due to your own grit, courage and ambition.

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Chapter 1: The Difference Between Being Rich and Wealthy

Being rich and being wealthy are two different things, and the difference is hard to discern. Sure, they are often mistaken for one another, but there isn't much common ground between the two. Let's learn the differences before moving on. To put it simply, Robert Kiyosaki once said, "the rich have lots of money, but the wealthy don't worry about money." There couldn't have been an easier way to distinguish between the two.

We see it around us all the time. Doctors, lawyers, bankers, and marketing professionals have a lot to flaunt when it comes to material. They own nice cars, live in comfortable houses, they don the finest brands, but sadly, they fall into the first category. In plain and simple words, they are just rich. The people I have just mentioned are living from one paycheck to the next. Therefore, they don't possess what it takes to amass sufficient assets to fall into the category of the wealthy.

Wealthy people have so much to their name that they don't have to worry about getting up every day and going to work. Sure, they are always on the lookout for active and passive techniques of

wealth multiplication, but even if they stop for a month or two, it wouldn't mean anything to them.

Becoming rich without becoming wealthy is all too common. For example, one of the easiest ways to get rich quick is by winning the lottery. Winning a lottery provides you with a quick financial boost, but does it prevent bankruptcies? Absolutely not. The maximum it can do is delay your financial demise, but not eliminate it altogether.

If you asked me if there is a difference between lottery winners or losers, my answer would be "no," there is no difference between the two. The winners also have the same level of assets and unsecured debts as non-winners. Sure enough, becoming wealthy is not the easiest thing to do, but it is possible. All you have to do is use time wisely, and enhance your net worth, so you can avoid the pitfalls of debts and financial insecurity. If you remain patient and attentive, you can create assets that will free you from all financial constraints, and last even after your lifetime.

What Does Being Rich Look Like?

You may disagree with my idea of being rich, and that is perfectly alright. What informs our definition of "richness" has a lot to do with where we live, what we do, and the people who surround us. A person hailing from a poor town where the average annual

per capita income of people is $500 will definitely deem a person with a bank balance of $1500 rich. In reality, for a person living in New York, $1500 is not even sufficient enough to cover monthly rent. Here are two common indicators of richness.

Increased Income

What separates rich people from poor people is their high income. A perfect example would be that of a soccer or an NFL player. An average NFL player makes almost $3 million a year, which equates to a little over $500,000 a month. Where will they go if they lose their ability to perform? What if they are shown the door? Do you think they would be able to match such pay if they were to deliver lectures at a community college, or if they joined the police force? They couldn't as they aren't qualified for anything else. This dichotomy makes their riches ridiculously tenuous.

Cost of Spending

There is no bigger enemy of money than aggressive spending. This is a lesson most lottery winners and windfall recipients learn the hard way. The quick influx of money often makes a person feel richer than he really is.

Consequently, these lottery winners end up with destructive spending habits and financial mismanagement. The money they spend is usually hard to replace. Don't get me wrong. Not all rich

people spend recklessly. Some of them are very mindful of their expenditures, and that is a good thing.

However, promotions and business success oftentimes compel people to upgrade their lifestyles to something that is harder to sustain. Despite their elevated financial status, they are no better than they were with limited means. The story remains the same.

What Does Being Wealthy Look Like?

Wealth is the overall count of income-generating assets a person owns, rather than money. Studies have shown that in America, a person needs to have $2.4 million to be regarded as “wealthy.” Interestingly, wealth, just like riches, is relative. For example, it might take a lot more to maintain a comfortable lifestyle in New York, as opposed to the Great Plains.

Investments and Passive Income

Usually, wealth comes from investments and passive income sources. According to the IRS, wealth is what you make out of anything that you earn without active participation. Some common examples include royalties, stock dividends, rental income, and real estate.

Financial Freedom

Passive income sources give birth to financial freedom. This freedom allows you to live your life on your own terms, without having to move a muscle. Different people have different

approaches to financial freedom. While some opt for a frugal lifestyle, others choose to accumulate more than they are able to spend. The moment you attain financial freedom is the moment you are free from all financial worries. When that happens, you set out in pursuit of goals that aren't linked to money in any way.

I don't know why I am quoting so much from Robert Kiyosaki, but the old man has a point. He says, ***"Rich is quantified in money, whereas wealth is measured in time, and not in Dollars."*** To put it simply, wealth determines how long you will be able to maintain a lifestyle.

How to Become Wealthy

Sure, we will discuss this over the course of this book, but here is a quick overview. The first step towards being wealthy is not focusing on your monthly paycheck. While it is your bread and butter, it shouldn't take away from you your birthright to dream big. Moreover, steer clear of schemes that promise you instant wealth. The steps I am sharing with you will help you break free from debt, and enable you to look at investment options.

Start Saving

It doesn't matter how insignificant your paycheck is. You should try your best to save a small trifle from your salary every month. Let's say 10-15% of your salary should end up in savings. To make your life easier, you can open up a separate bank account to set

aside your savings. This will help you save, without thinking too much about it. If you find saving difficult, take a close look at your budget. You might have to get rid of some expenses.

Pay Off High-Interest Debts

Being debt-free is one of the things that distinguish the rich and the wealthy. If you want wealth, you need to get rid of your debt. Debt and wealth can stay in the same place. Start by paying off high-interest debts. Your credit card is a great example. Also, do some research to find out whether or not it is a good idea to refinance a student loan or mortgage at a better interest rate. You should also explore paths to student debt freedom. Leading a debt-free life should be your number one priority if you want to embark on a journey towards wealth.

Focus on Investments

As difficult as it seems, investment is the quickest way to being wealthy. Sure, there are risks involved, but there are plenty of options out there. You can either resort to an automated advisor, seek financial advice from a broker, or invest in stuff outside the stock market. You can also invest in assets or a high-yielding savings account. By doing these things, you will make your money work for you.

Eliminate Unnecessary Expenditures

The easiest way to grow your wealth is to stay within your means. Instead, it is better to live a bit below your means. This way, you will save more and invest, which will provide you with bigger returns in the long run. Living within or below your means is all about resisting the urge to splurge on designer clothes or the brand new iPhone when you have a perfectly functioning smartphone to serve the purpose. Only buy the things you genuinely need, and not the things you want.

What Are Your Long-Term Financial Goals?

Unlike a rich person, a wealthy person builds assets and has long-term financial goals to focus his efforts on. When the going gets tough, ask yourself what you set out to achieve in the first place. Is it temporary comfort or luxury, or do you want to lay the foundation of financial success that your generations will profit from, even when you are not around? Very good! That's what I thought.

Wealth Comes from Your Mind

As we have already discussed, being wealthy doesn't mean having a wallet stuffed with fresh dollar bills. Sure, I wouldn't mind a wallet filled with cash, but there is more to it. Wealth is actually a mindset. A person who is wealthy or at least plans to be wealthy in the future has some long-term goals that continue to drive him.

Just ask yourself a question, and answer it honestly. Wouldn't it be amazing to retire early, with a couple of houses to your name? Wouldn't it be great to travel to your favorite destination with your family and friends, whenever you want? While you should work hard at your job, your salary shouldn't dictate your financial goals. You should have ample savings and investments that could last you a couple of lifetimes.

Some Examples of Wealthy and Rich People

The current net worth of Warren Buffett is $80.8 billion. On the flipside, the net worth of Jeff Bezos is $145 billion. Therefore, Buffet is known as a frugal billionaire. Buffet still lives in his Nebraska home. He bought this property back in 1958 for $31500. In 1971, he bought a California beach house for $150,000. He sold his California beach house for $7.5 billion[1], so can you dig it?

There was a time when MC Hammer[2], the American Rapper had $30 million in his bank account. He also owned a $1 million house

[1] Madeline Stone, M. S. (2018, October 15). Warren Buffett's Southern California vacation home. Business Insider. Retrieved October 15, 2018, from https://www.businessinsider.com/photos-of-warren-buffetts-house-in-california-2017-2?IR=T

[2] Matthew Michaels, M. M. (2019, August 8). Celebrities who were rich and famous. Business Insider. Retrieved August 8, 2019, from https://www.businessinsider.com/rich-famous-celebrities-who-lost-all-their-money-2018-5?IR=T#despite-his-hit-u-cant-touch-this-mc-hammer-filed-for-bankruptcy-9

with hundreds of staff members. He even had 19 racehorses in his stable. Sadly, due to aggressive spending, he lost all of his money. In 1996, Hammer was declared bankrupt. As a result, he ended up in debt of $13 million.

Wrapping It Up

Before we move to the next chapter, I am assuming you have gotten an idea of how different it is to be wealthy, as opposed to being rich. While rich people spend, wealthy people save and invest. Wealthy people have a lot of money, but they don't spend it in a single go.

Furthermore, wealthy people run away as far as possible from wealth. They don't use debt until and unless it is something substantial as buying property. Instead of spending all of their cash, a wealthy person takes cash and transforms it into assets. Surprisingly, wealthy people might lead a more frugal life than most rich people, but they aren't dependent on a paycheck.

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