JM Jason Mayfield

SERMON OUTLINE FOR PASTORS

THE WEALTH PRINCIPLES THEY DON'T PREACH IN CHURCH

Four Things You Must Do to Build Your Wealth and Live the Life You Desire

> You can have more in life, but prosperity is birthed out of pain and built by obedience, not luck. Develop a vision, get on a written budget, sow in the direction you want to go, and take massive action.

MAIN TEXT
1 Chronicles 4:9-10

FIRST PREACHED
March 22, 2026

SERIES
We're Passionate About Giving Generously

BY
Pastor Jason Mayfield

AT A GLANCE

THE MESSAGE

1. You can have more in life. Do not let the church make you feel that broke and disgusted is what pleases God, and do not let the area you come from make you comfortable with less.
2. Money has no ethic. It is a tool, and what comes out when a person has money was already inside them.
3. Prosperity is birthed out of pain. Jabez was named for the pain of his birth, and difficulty is the price of being trusted with increase. Sometimes the pain is extreme and sometimes it is very light, but it has to be enough to force a decision and action.
4. One: develop a vision for your life. Vision is the heading, it is simply deciding what you want your life to look like, and once you have it you can reverse engineer the steps and measure every decision by the question, should a man such as I do this.
5. Two: get on a written budget. Decide where money goes before you consult it, which keeps it a servant rather than a master. Make two budgets: one that controls the money you have, and a faith budget that prices out the life your vision requires.
6. Three: you go where you sow. Beyond the supernatural return, sowing works like a rudder that bends your heart toward what you sowed into, and the seed has to be in the likeness of the outcome you are believing for.
7. Four: take massive action. Adam was put in the garden to work it before the fall, so work is design, not curse. Pentecostals tend to work for what the cross already provided and refuse to work for the things that actually require effort.
8. There is no straight road. Expect an uphill climb, expect to go without on the way, and expect to get recertified at each level of income.
9. When something always comes up to stop you, that is usually not opposition. It is self-sabotage, a nervous system protecting you from the risk of the next level.

WATCH IT PREACHED

youtu.be/nGrvpregNoQ

READ THE ARTICLE

jasonmayfield.com/messages/the-wealth-principles

PREACHING NOTES

Before You Preach

This message is part of teaching on the church value “We’re passionate about giving generously.” It follows a message on the supernatural side of sowing: tithing, sowing and giving, naming your seed and your soil by faith, and the four laws of sowing and reaping. This week turns to the natural, practical side of building wealth.

Be upfront about the tone. When this subject comes up, the pastor gets direct, more coach than preacher. Say plainly that you are not raising money: you are trying to put money in people’s pockets. And say at the start what you will say at the end: there is no anointing for wealth handed out at the close. There is homework.

Expect two kinds of pushback: people who think wanting more is unspiritual, and people who want a supernatural shortcut. The message answers both.

Introduction

> **1 CHRONICLES 4:9-10** ESV
>
> [9] Jabez was more honorable than his brothers; and his mother called his name Jabez, saying, “Because I bore him in pain.” [10] Jabez called upon the God of Israel, saying, “Oh that you would bless me and enlarge my border, and that your hand might be with me, and that you would keep me from harm so that it might not bring me pain!” And God granted what he asked.

Jabez prayed a prayer the average churchgoer would call selfish: “Oh that you would bless me and enlarge my border” (1 Chronicles 4:10). Someone probably told him, “God ain’t no genie in a bottle.” Nobody said He was. He is God who came in the flesh and died on a cross so that we might have eternal life and life to the full. And God granted what Jabez asked.

“He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?” (Romans 8:32). All things means all things: power, healing, wholeness, a saved family, and yes, your finances.

Personal testimony: God touched our finances after we stepped away from full-time ministry, completely apart from anything the church gave. That keeps the preaching honest. A preacher who does not need your money can tell you the truth, from the pulpit and from everyday life in business.

WEALTH AND LIFESTYLE ARE INTERTWINED

Today is about building your wealth, and that is the same conversation as living the life you want to live. When your wealth changes, your lifestyle changes. If it goes down, it changes by necessity. (You have not felt it until you buy off-brand bread.)

You Can Have More in Life

1. Do not let the church beat it out of you. The church has a tendency to make people feel they need to be broke, busted and disgusted for God to be happy with them. That is not true.

Money will not turn you into a depraved sinner. If something is already in your heart, money only gives it a way out. Jesus taught that what defiles a person comes "out of the heart" (Matthew 15:18-19). Poor people can do crazy things, too.

There is no ethic to money. Money has no ethic. It is just a tool.

2. Do not let the area beat it out of you. Where you come from can make you comfortable with a lesser life and with things that should never be accepted, like letting a family member with destructive behavior stay around your children because "blood is thicker than water." That is not in the Bible. The only blood that matters is the blood of Jesus Christ. Do not settle for less because less is around you.

Prosperity Is Birthed Out of Pain

Jabez was named for pain: "his mother called his name Jabez, saying, 'Because I bore him in pain'" (1 Chronicles 4:9). Prosperity of any kind comes out of pain, too.

Some prosperity preaching makes life sound like nothing but good, good, good. That is not true. You will go through something on the way to where you want to be.

- "It is good for me that I was afflicted, that I might learn your statutes" (Psalm 119:71).
- "After you have suffered a little while," God "will himself restore, confirm, strengthen, and establish you" (1 Peter 5:10).

Difficulty is the price of being trusted with increase. If you have never been through anything and you suddenly have more money than anyone in your family ever had, you cannot be trusted with it.

Sometimes the pain is extreme: abuse or abandonment that makes a person say, "I'm not going to live this way anymore." Sometimes it is a light affliction, and you never know which it will be.

Illustration: my father. My dad was an alcoholic, and he was abusive. I called the police on him twice so we could live safely in the house: once after he broke my mother's nose, and once when he pulled a gun on me. Neither got his attention. A bad drunk-driving wreck when I was in high school did not get his attention. Then one day, picking up his paycheck in downtown Birmingham, where he was a firefighter, he barely tapped another car while parking. It frightened him so badly that he got sober, and he stayed sober for the last 10 or 15 years of his life. Sometimes it is a very light pain that finally drives the change.

Either way, you have to make a decision and take action toward the life you want. **Without pain, you will never make the decision.** Most of us know we need to get in shape. We just do not hurt enough yet.

Today: **four things you must do if you want to build your wealth and live the life you desire.** Write them down. Some will sound simple. They will change your life.

1. Develop a Vision for Your Life

People reject the idea of vision for one of two reasons. It sounds too lofty, or it sounds like woo-woo nonsense. **Having a vision for your life won't change anything, but without it, you can't change anything.**

Vision is practical. It is setting the heading for your life, the way a ship's navigator sets a heading. Ask yourself:

- What do you want to do?
- Where do you want to go?
- What do you want your life to look like and feel like?

Vision becomes the ruler every decision is measured against. If your vision is to be a doctor, building things in the shop is great, but it will not make you one.

Personal example: The Lord called me to ministry early, so I built my high school years around it: choir, band, and a mass communications class editing video, which turned out to matter a great deal once everything in church went to video. As a teenager I wrote charts for a band I did not have. I led worship only about five times before becoming a music pastor. That is the power of vision.

REVERSE ENGINEER IT

Once you know where you are going, you can work backward. If you want to be a doctor, a ballet major is the wrong road. What skills do you need? What do you need to accomplish, and by when? What do you have to become to realize the vision?

> **NEHEMIAH 6:10-11 ESV**
>
> 10 Now when I went into the house of Shemaiah the son of Delaiah, son of Mehetabel, who was confined to his home, he said, "Let us meet together in the house of God, within the temple. Let us close the doors of the temple, for they are coming to kill you. They are coming to kill you by night."
> 11 But I said, "Should such a man as I run away? And what man such as I could go into the temple and live? I will not go in."

Nehemiah was rebuilding the wall of Jerusalem, and his enemies tried to frighten him into hiding in the temple. His answer becomes our filter: "Should such a man as I run away?" (Nehemiah 6:11).

When you have a vision, every decision gets measured by that question. Should a man such as I do this? Should a woman such as I? It shapes what you say, what you do, and, for young people, who you date. Do not date losers.

It is never too late to develop a vision for your life. We have seen people at 35, 50 and 60, from good families and bad, through good marriages and broken ones, get a vision and change their trajectory. God can do a great work in your life if you will participate with Him in the process.

2. Get on a Written Budget

You cannot spend more than you make and get wealthy. "You cannot serve God and money" (Matthew 6:24). **Money makes a terrible master, but it makes a wonderful servant.**

You show money who is boss by deciding where it will go before you ever consult it. When you decide at the checkout line, your wallet is making the decision. Make the decision on paper first, and if you are smart, involve the Holy Spirit. That keeps money your servant.

Every person ought to have two budgets.

Budget one: the budget that controls the money you have. Everybody has something to budget, even if it is $11.18. A great resource is Dave Ramsey's *The Total Money Makeover*. Following that plan, we paid off $63,801.99 of debt in six months.

Budget two: the budget your vision requires. Many people get a vision and never find out what it costs. You want the seven-bedroom house with the double-size pool, but you have never priced it. You want to travel the world, but you do not know what a ticket to Atlanta costs. Call this a **faith budget**. It is the most fun money you will ever spend, because you do not have to spend it yet.

- It makes you count the cost. You may find a three-bedroom house suits you just fine.
- Without it, any amount of money sounds arbitrary. Say "$10,000 a month," and half the room hears a fortune and the other half wonders how anyone lives on it.
- Remember taxes. A large share of a high income goes to taxes, so plan with what you actually keep.
- People around you will think you can do anything once you make a little more than they do. All money has limits.

The faith budget feeds back into your vision. You revisit the vision, adjust, and keep reverse engineering.

3. You Go Where You Sow

The previous message covered the supernatural effect of sowing financial seed into the kingdom. There is also a natural effect.

> **MATTHEW 6:21** ESV
>
> [21] For where your treasure is, there your heart will be also.

Sowing turns your heart toward what you sow into. Sow into missions and you will want missionaries to succeed. Sow into the house of the Lord and your heart turns toward getting your family into the house of the Lord. **Vision is the heading. Sowing is the rudder.**

Illustration: the computer. Years ago I had an online ministry but could not produce videos fast enough. A friend who is a pastor could turn out videos left and right. I bought him a brand-new computer and named the seed: my own productivity in making videos. Over the next three months I made more than 100 videos, up from about four a month. I sowed in a direction, and my life went in that direction.

WHAT SIZE SHOULD YOUR SEED BE?

Your vision and your faith budget tell you. Review the four laws of sowing and reaping: you reap **what** you sow, **where** you sow, **more** than you sow, and **after** you sow. "Whatever one sows, that will he also reap" (Galatians 6:7).

A seed produces after its likeness, and there is a quantity factor, too. No one can set the size of your seed for you, and we will never run a service that says five people need to give $10,000 for a miracle. But if you have a $1 million vision, a $10 seed in the bucket is not in the likeness of it. If you need $70 to get through the week, $7 might be the seed. **Anybody can show up and tip God, but when we sow, we have to sow in a way that we feel it.**

Ashleigh put it this way in a training: if you work at a 10, you will get paid at a 10. If you work at a 3, you will get paid at a 3, and you cannot work at a 3 and be upset you are not paid at a 10. You cannot sow at a 3 and be upset you are not reaping at a 10. That law works in every area of life, including how you treat your spouse.

"But isn't God big enough to multiply a small seed into anything?" Expecting a tiny seed to produce a giant harvest is not the Bible. That is Jack and the Beanstalk.

4. Take Massive Action

You are designed to work.

> **GENESIS 2:15** ESV
>
> 15 The Lord God took the man and put him in the garden of Eden to work it and keep it.

This is before the fall. In a perfect world, Adam was given work. Work is design, not curse. And you work to eat: "If anyone is not willing to work, let him not eat" (2 Thessalonians 3:10). You work to fund the life you are living now, and at the same time you work toward your vision.

THERE IS NO STRAIGHT ROAD

People give up when they do not see a straight path from where they are to the vision accomplished. They underestimate what it takes. It has been said that we overestimate what we can do in a year and

underestimate what we can do in a decade. Follow a reasonable growth pattern. (For our church, the next big number is 150, not 10,000.)

Illustration: the parade. My daughter marched with the Saraland band in a parade in New York City and said it was much easier than Mardi Gras. Why? "Because it was a straight road." Mardi Gras twisted and turned. **There is no straight road to the life you want to live, the vision you want to accomplish and the wealth you want to build.** It is uphill. Sometimes you will go without on the way to having more: off-brand bread and cereal in a bag. Do not get discouraged.

WORK FOR THE RIGHT THINGS

In the Pentecostal church we tend to get this backward. We work for what Jesus already accomplished at the cross, coming to the altar to get saved again every week, and then we will not work for the things that actually require effort, as if they will float in on a cloud. Some television preachers make it sound like you just believe God and everything works out. That is not how it goes. Jesus came so that you "may have life and have it abundantly" (John 10:10). Take hold of it, and do what it takes.

> **PROVERBS 13:11** ESV
>
> [11] Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

We want a supernatural lottery ticket. Believe in prosperity by the plow: put your hand to the plow. **Every level of wealth is a test**, and some people stay stuck at a level of income because they keep failing it. If your income goes down, you have to get recertified: get on a budget, tell your money who is boss, and move forward.

Conclusion

You can have more than you ever thought you could have. Not a church where everybody has a yacht and a plane, but a church where the community notices a pattern: the people who go there seem to be living above the standard of life around them. They pay for strangers' groceries. They help people across the city.

There is no anointing for wealth handed out at the end of this message. Here is the homework:

- Go home and **get a vision**. Lock yourself in a closet if you have to.
- Go home and **get on a budget**. Do not leave the kitchen table until you have one.
- Go home and **decide what to sow**. What is the next step in your generosity journey?
- Go home and **take massive action.**

SELF-SABOTAGE, NOT SPIRITUAL WARFARE

Close with this. People who always have something come up that stops them, which is most people, tend to call it opposition or spiritual warfare. **If you always have stuff come up that stops you, that is not**

spiritual warfare. It is self-sabotage.

Your nervous system is designed to protect you from danger. When you go to do something that requires more of you, or where you might fail, it tells you to stop, and suddenly the dishes, the car, the kids and the house all seem urgent. Sometimes the kitchen has to stay dirty for a week or two so you can cross your threshold.

Look every obstacle in the face and say, “In Jesus’ name, you’re important, but you’re not that important. I’m about to go do what I’m called to do.” That is how you take massive action.

If you receive the Word today, give the Lord a hand clap of praise.



ABOUT

PASTOR JASON MAYFIELD

Pastor Jason Mayfield is the Senior Pastor of Citylight Church in Saraland, Alabama, an author, and the creator of POWER 27. He has given more than 20 years to the local church and helps pastors and ministry leaders lead BIG.

Free outlines, articles and leadership resources: **jasonmayfield.com**

You are welcome to preach from this outline. Scripture quotations are from the ESV® Bible (The Holy Bible, English Standard Version®), © 2001 by Crossway, a publishing ministry of Good News Publishers. Used by permission. All rights reserved. www.esv.org