



MONEY, DEBT & THE REAL PROSPERITY GOSPEL

AN HONEST CONVERSATION ABOUT FAITH AND FINANCES

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- Chartered Professional Accountant

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RESOURCE
EP 24



EPISODE SUMMARY

Pastor Neil McKeever is a Chartered Professional Accountant and a passionate believer who pursued accounting after sensing the Lord place it on his heart. He completed his CPA designation in 2007 and has since spent years walking alongside everyday people, helping them steward their money in light of God's Word. Neil bring together deep financial expertise and bold faith conviction – equipping believers to walk out of debt and into the freedom and abundance THE BLESSING brings.

“They always say money is the root of all evil. Well, that’s not right. It’s the love of money. Somebody can be living in poverty and still have a love of money in their heart.”

What if everything you’ve been told about Christians and money is upside down? In this episode, Angel and Sarai sat down with Pastor Neil McKeever, a Chartered Professional Accountant who lives at the intersection of faith and finance, for a real, no-fluff conversation about money, debt, tithing and the prosperity gospel. Together they unpack why God wants His people to have money (and it’s not the reason most people assume), how to walk out of credit card debt with a clear-headed plan, the “ten and ten” principle that reshapes how you handle every paycheck, and why distribution – not accumulation – is the actual point of biblical prosperity. Pastor Neil also shares practical tools any believer can put to work this week: an envelope budgeting system that pulls you back into reality, a smart strategy for paying down a mortgage faster, and a powerful mindset shift for anyone who has ever felt stuck in lack. If you’ve ever felt confused, conflicted or even uncomfortable about money as a Christian, this conversation will reframe your thinking and put a real plan in your hands. The truth is, your finances are a tool, and God has more to say about them than you might expect.

KEY TAKEAWAYS

- *Money isn't the problem – the love of money is.*
Your bank balance doesn't determine your heart; what you do with what's in your hand does. Poverty doesn't equal humility, and prosperity doesn't equal greed.
- *The “ten and ten” principle reshapes every paycheck.*
Honour God with your first 10% (tithe to your home church, where you're being fed) and aim to save or sow another 10%. If 10% is too steep right now, start lower. The goal is to keep moving up.
covenant promises.
- *Credit card debt compounds against you daily.*
Card balances at 19%+ recalculate interest every single day. A lower-interest personal loan, paired with the discipline to stop using the card, can be a clear path out.
- *The envelope system gives you back control.*
When the cash in the envelope is gone, the spending stops. No more lifestyle creep on borrowed money, just real numbers you can feel.
- *The real prosperity gospel is not about us.*
We accumulate to distribute. Money is a tool to get the gospel further, faster, and to bless real people in real moments. Where He guides, He provides.

QUOTES & ENCOURAGEMENTS FROM THIS EPISODE

“Don’t look at the natural, because the natural is temporal.”

— *Pastor Neil*

Reframe: your physical circumstances aren’t the final word. The spiritual leads, the natural follows. Set your eyes on what God has said, not what your statement says.

“When somebody is given money, you get to see their character by what they do with it.”

— *Pastor Neil*

Reframe: money doesn’t change your heart — it reveals it. Your generosity is a clearer mirror than your bank balance ever will be.

“The main reason for accumulation is distribution.”

— *Pastor George Pearsons (quoted in the episode)*

Reframe: God isn’t growing your finances so you can hoard them. He’s growing them so you can be a delivery system for His goodness in someone else’s life.

“Where He guides, He provides.”

— *Pastor Neil*

Reframe: when God assigns the vision, He attaches the resources. Your part is to keep honouring Him with what you already have.

KEY SCRIPTURES

Anchoring truths from the heart of this episode (NKJV).

1 Timothy 6:10 (NKJV)

“For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.”

Proverbs 10:22 (NKJV)

“The blessing of the LORD makes one rich, and He adds no sorrow with it.”

Ephesians 3:20 (NKJV)

“Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the power that works in us...”

1 Peter 5:6–7 (NKJV)

“Therefore humble yourselves under the mighty hand of God, that He may exalt you in due time, casting all your care upon Him, for He cares for you.”

THIS WEEKS FAITH STEPS

Five simple, doable moves to put this episode to work in your life.

- 1. Honour God first.**
Set up your tithe to be the first transaction of every pay period – to your home church, where you're being fed. Make giving the first move, not the leftover.
- 2. Try the “ten and ten.”**
Choose a percentage you can save or sow this week – even 3% counts. Pray over it and ask the Holy Spirit where He wants you to direct it.
- 3. Look at your debt honestly.**
Pull up your credit card statements and write down the interest rate on each one. Then bring it to the Lord and ask Him for wisdom on the next step – a personal loan, the envelope system or another path forward.
- 4. Run one envelope.**
Pick a single spending category (groceries, eating out, entertainment) and try the envelope system for two weeks. Notice how cash changes the way you spend.
- 5. Reframe your “why.”**
Read Ephesians 3:20 aloud each morning this week. Then ask the Lord, “What is the next image of Your abundance You have for my life?” Write down what He shows you.

GET CONNECTED

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