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- Are you worried about making ends meet?
- **Are you worried because you don't know how you will be able to afford to retire?**
- Do you lose sleep at night worrying about how you are going to pay bills?

Or,

- **Do you want to retire early and never have to worry about your finances**
- Are you just starting out in your career and want to build a secure financial future?

If you answered yes to any of these questions there is a way to financial prosperity that can help you regardless of where you are now financially or where you want to be. And, most likely it is a way you have never considered.

It is a different road to success beckoning to anyone willing to follow it.

While it is a different road, the end result – **financial prosperity will never be in doubt** because you will achieve **Success His Way – God's way**.

Listen to what we are told in Psalm 26: 8 - 9.

“The Lord is good and glad to teach the proper path to those who go astray; he will teach the ways that are right and best to those who humbly turn to him.”

Christians throughout the world need to learn there are some pretty awesome promises made to us about our finances in the Bible. **Poverty and want is not a condition of destiny for us in the Bible.**

We see a glimpse of these promises in Jeremiah 29:11:

“For I know well the plans I have in mind for you, says the Lord, plans for your welfare, not your woe! plans to give you a future full of hope.”

When Christians make the commitment to follow the rules set out for us in the Bible regarding our finances we will enjoy life as our Creator intended; free of financial worry because we are putting God and His work first in our lives.

The purpose of this booklet is to send a message of hope to as many people as possible that they will be financially successful when they follow the guidelines set out for us in the Bible. When they do this they will then unleash the power to change their lives and the world!

Christians however, can't have this great impact in the world if they are poor. And so I want to strongly encourage everyone to develop a second income, which is a theme you will find in this booklet. This is so important to do because I see too much worry and fear caused by money problems.

You must be financially secure so that whatever happens that is beyond your control does not impact you. And the way to do this is through developing a second income that will carry you through any crisis and take care of you in retirement.

While there are many ways to start building a second income, I am an advocate of an Internet based business. The main reason is that there are many ways to make money on the Internet - enough for everyone to find their own “niche on the Net”.

Another reason to build an Internet business has been highlighted because of recent world events. Think of the results of Hurricane Katrina. Homes, businesses, careers were all destroyed in a matter of hours. If you had an Internet business that

was on autopilot, your income would continue to flow into your bank account no matter what your circumstances. What an awesome and secure position to be in.

Regardless of how you decide to build your second income, rest assured, when you achieve Success His Way, a life free of financial worries will be your reward.

My sincere desire is this booklet will start a change in your life as it has mine through the message it brings of hope and success. May it give you the desire, confidence and direction you need to reach your financial dreams while helping to do God's work here on earth by achieving Success His Way. Enjoy ...

You will notice some references to the books of Tobit in this booklet. As you might be aware there is not total agreement between Christian denominations about the number of books included in the Bible. Without getting into a Biblical scholarship debate, I included these verses because of their value to the topic of financial guidance. I believe the wisdom of these verses can help you achieve Success His Way!

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When you follow God's Word in the Bible, your destiny is to be financially successful.

- Mark Kauchak

This is a bold statement to make, but when you learn the awesome promises made to us in the Bible you will know it is true. Yes, **you are destined to be a financial success.** Believe it or not you have been blessed from the moment of your birth with everything you need for success.

You may have a hard time believing this because:

- of past failures to make any money building a second income or failures you have had in other parts of your life.
- **there is a pile of bills sitting on your kitchen table waiting to be paid with little money to pay them with.**
- you are overwhelmed trying to figure out how to make *any* money online
- **you are not sure how to manage your finances to ensure a life free from financial worry**

Make no mistake though; regardless of where you are now financially, **Success can be in your future – when you commit to following a different path!**

The Bible is a treasure house of information about how to be financially successful. It is a guide filled with advice as real and applicable today as it was when it was first written two thousand plus years ago.

The Bible provides us the guidance we need to enjoy a life of financial abundance by laying out the rules we must follow in order to obtain the awesome promises waiting for us.

But few people ever spend the time to look for, read and understand the messages in the Bible. And so, the promises God is ready to grant us remain unknown to most of us even though they are there for anyone willing to take the time to investigate the success secrets of the Bible.

The lessons that teach what we need to do to be financially successful are just as powerful and applicable today as they were to the first readers thousands of years ago.

These proven messages about financial success however, have been forgotten and overshadowed today by the newest, quickest and surest ways to make money at the cost of disappointment, discouragement and confusion in so many lives.

I can hear it now; my parents were divorced, my dad drank, I was born in a poor neighborhood, I don't have a college degree, I'm too old, I can't... I don't..., I wasn't... I'm not ... and the list goes on and on.

While some people cling to these and so many more excuses for financial failure and can recite them like a mantra, be assured **poverty is not God's plan for us!**

Wealth Secret # 1

Forget any ideas you may have about who can be successful! When we make the decision to follow God's rules our financial success does not depend on our education, sex, race, where you were born, the wealth of your parents or how tough your life has been. None of this matters when we commit to follow God's rules.

That God shows no favoritism is a message that is clear from the Bible.

In Romans 2:11 we read;

“With God there is no favoritism.”

And from Acts 10:34-35;

“Peter proceeded to address them in these words; “I begin to see how true it is that God shows no partiality. Rather, the man of any nation who fears God and acts uprightly is acceptable to Him.””

Yes it is true some of us will have tougher roads to travel. In the end however, the only person responsible for achieving or not achieving financial success is the one person we see in the mirror every day when we wake up in the morning and go to bed at night.

Remember, success many times comes about because people change the way they think about success. So forget those ideas about success you may have picked up along the way because of the wasted time and money you have spent trying to build a second income with nothing to show for your efforts. **Forget ideas about success that try to convince you who can and who can't be successful.**

Learn a new way to financial success that is available to anyone willing to take the time to learn at and to take action!

[The Biblical Guide to Internet Riches](#) teaches there are three ingredients needed for success regardless of how you want to make money. Every aspiring entrepreneur needs, in this order, a Success Philosophy (the approach to wealth), a Success System (the game plan) and a Success Program (how you make your money).

But the Success Program, or how you actually make your money, comes third on the list of success steps following the Success Philosophy and Success System.

Most of us have not been taught or learned steps one and two. All we see advertised on the Internet, in magazines and in the mail is information about Success Programs – how to make money to buy huge houses, expensive cars or take dream vacations.

I tried many programs and many ways to make money. So how did I do with all of these programs designed to help reap a huge, financial harvest?

Like the majority of people trying to build a second income I failed miserably spending untold dollars and time with nothing to show for it other than a stack of bills and a very unhappy wife because I did not have a Success Philosophy or a Success System to follow.

Take making money on the Internet for example. We have all seen the statistics quoted about Internet success. Depending on where you get your information, **the chances of people making real money on the Internet is somewhere between 3% – 10%**. That is pretty sad.

What makes it even worse is that many people truly need to make some extra money not to buy a fancy new car or wide screen TV, but just to stay one step ahead of bill collectors. Or, many people are just looking for some extra money to get ahead in life and have some financial security.

Think about it this way. If you were out looking for a car to buy and the chances of it starting were only 3% or even 10%, would you buy it? Would you buy

anything for that matter which only had a 3% or even 10% chance of working? Of course not!

Yet how many of us do not hesitate to plunk down hundreds of dollars to start building a second income using approaches almost guaranteed to result in failure? Ouch! That hurts doesn't it?

There has to be more reasons than just bad programs to explain why people are not making money. Actually the opposite is probably more accurate – there are so many good programs and ways to make money, the beginner and those who have failed on the Net are overwhelmed with choices. But most books you will find about how to make money on the Net are focused on programs, or how to make money.

No, it is not the program – *it is your approach to making money that is wrong!*

When you finally accept this fact and you open your mind to new possibilities, you will find the success you so desperately want.

Once you learn and follow a new Success Philosophy and the step by step Success System, the Success Program you choose will help place you in the 3% to 10% of Netrepreneurs who do make money on the Net. And most importantly for Christians who want to build Success His Way, these two building blocks are based on the Bible.

Without a Success Philosophy and Success System, you have a shaky foundation on which to build your success that all too often comes tumbling down, as you have probably unfortunately experienced.

Let's look at how both of these factors can help us reach any financial goals we desire! We will start with the Success Philosophy.

As you might expect, Christians are called to do more with the gifts our Father blesses us with.

When you read the Bible you will find there are definite expectations placed on us about how we are to use our money. And as we will soon see, how we use our money will determine how much more we will be blessed.

The purpose for the money we acquire is not to have bigger houses, faster cars or more gadgets to play with. These can come as a by-product of following the guidelines in the Bible, but they are not the primary reason we will be blessed with wealth.

As a result of a great deal of research, there is only one reason I have discovered to explain why we are destined for financial success. When you use this concept to guide you, you will discover your life will be changed in so many wonderful ways.

Wealth Secret # 2:

The reason why God will bless us with financial abundance is so we can be His hands on earth.

- Mark Kauchak

This may come as a surprise to many, but if you read the number of verses in the Bible that talk about our financial duties, you will find some pretty specific guidance for us. Our financial obligations can be summarized as follows:

1. Tithe
2. Help the needy

Here are a few verses taken from [The Biblical Guide To Internet Riches](#).

In Malachai 3:10 we read:

“Bring the whole tithe into the storehouse, that there may be food in my house, and try me in this says the Lord of hosts: Shall I not open the floodgates of heaven, to pour down blessings upon you without measure?”

And in Proverbs 3:9-10:

“Honor the Lord with your wealth, with first fruits of your harvest. Then will your barns be filled with grain, with your new wine your vats will overflow.”

From Hebrews 13:16:

"Do not neglect good deeds and generosity; God is pleased by sacrifices of that kind"

Finally we see the advice Tobit gives to his son Tobiah in Tobit 4:7:

“Give alms from your possessions. Do not turn your face from any of the poor, and God’s face will not be turned away from you.”

What is really fascinating and little understood is that the Bible tells us by doing what God has asked us to do, to tithe generously from our first fruits and help the needy; He will bless us many times over. All we need to do is put God first in our lives.

Whether we are tithing or helping those in need, when we are generous with our money, we read in the Bible that we cannot outdo the generosity of our Father and He will bless us many times over. These are promises we can rely on because they are found in the Bible. But we must let money flow freely in and out of our lives

Here is how Christians can make such a tremendous impact in the world.

The wealth pump starts when we tithe and help those in need. God has promised to bless us far in excess of what we give. When we receive these blessings, we are in a position to use more of our money to tithe more and give more to help the needy. As we receive more blessings from God we are in the position to tithe and help more – and the cycle grows and grows.

Now imagine this concept being used by Christians throughout the world and the impact we can have. Can you see now why I am so excited about spreading this philosophy to as many people as possible?

Isn't this awesome? Once you learn the rules you need to follow to receive God's blessings, your excuses for not taking action and not succeeding are gone!

Here are the rules you need to follow for how you use your money.

Wealth Secret # 3

We must follow Gods Rules for our Finances. They are in this order:

1. Be a good steward for the money you are given
2. Tithe
3. Provide for yourself and your loved ones
4. Help those in need
5. Buy the extras you will enjoy – treat yourself!

We all know it is not easy to follow these rules. Just think about what bombards us 24 hours a day on TV, internet and the radio; buy the newest, sleekest, sexiest, largest ... for ourselves. All of these messages work to make sure we put ourselves first. Why? Because this attitude is all part of the “me first” Wall Street mentality to spend, spend, spend on me, me, me.

Think about the testimonials and pictures you read about for programs. When the people describe how their lives have been changed because of all the money they made with a particular program or book, they talk about how many new cars or the big house they bought or the vacations they took. **When we buy into this philosophy, tithing and helping others go by the wayside, which is not God’s plan for our money.**

Placing ourselves first on the priority list for spending money goes counter to God’s plan for our money. When this happens and we place our needs first on the priority list, we focus our financial plans on ourselves essentially paying ourselves first instead of God. Satisfying our desires becomes number 1 on our list instead of number 5. Our life is out of whack!

Before you get the idea you have to dress in burlap bags or live in a cardboard box remember this; there is nothing wrong with buying the nicer things in life. But those things must wait when we follow God’s rules not man’s. Placing ourselves number 5 on the priority list is very difficult for many of us. But who said being a Christian was easy?

What is so awesome is that when we follow God’s plan for our finances, when we put God first in our lives the financial pump is primed and we will be blessed far

beyond our original contributions. God has promised rewards of abundance when we follow His rules – when we achieve Success His Way.

With all of the verses in the Bible describing how we should use our money to do good it is truly unfortunate there are people who actually believe money is evil. This attitude is hard to understand if we believe God wants us to be financially successful so we can be His hands on earth.

How can we fulfill this role when our attitude about money may actually be preventing us from accumulating wealth to do God's work? We need to change this attitude at once!

Believing money is evil will sabotage our efforts to gain wealth. This attitude works just like magnets with the same charge that repel each other. Negative thoughts about money repel money.

This may be hard to understand now, but the Chapter on Faith in [The Biblical Guide to Internet Riches](#) will describe very clearly why this is so and why it may be the very reason you have not been making money with your programs to date.

Rather than debate the good and the bad of money, we need to think about money in a whole new way. This way of looking at money will forever change how you think about it as it has mine and in so doing will eliminate false beliefs that may be the cause of your lack of financial success.

Here it is ...

Wealth Secret # 4

All the money we obtain is a loan from God.

But unlike loans in real life, our God is kind and generous and does not require us to pay 100% of the loan back. The Bible instructs us to pay God back in the form of tithes and by helping those in need. We are also told the tithes must come from the first fruits of our success, meaning it is the first obligation we must pay.

And unlike loans in real life, when we pay back the small portion God asks of us, what does He do? Whatever the amount of money we offer as tithes and use to help the needy, we will be blessed many times over and His generosity will not be outdone. The Bible is very specific about these blessings!

The money we are provided by God as a loan should be viewed as a tool. Like any tool, it can be used in a good or bad way. How you use it is up to you. When you view money as a tool, you can use it for good and you can let it go in and out of your life without a problem. Your only concern should be how to use this tool to live God's word.

Wealth Secret # 5

Any journey to success must start with a decision to change!

Sooner or later in your life you must decide to change your financial situation. Your decision to change will be the starting point for your journey to success.

Through all of the reading I did in the Bible and my library of success books, it is clear that success does not come from outside factors alone. Success must start from the inside.

With the knowledge you learn in [The Biblical Guide to Internet Riches](#), you will have the foundation you need to reach any financial goals you desire. For as you will discover, **how much money you make depends on only one factor – you!**

But nothing can happen until your journey to financial success starts with a decision. You have to finally say “I am not happy with where I am at and I am going to do something to improve”.

Until you make this decision, nothing in your life will change – it is this simple. Despite what you may hope for or want to believe, doing nothing and hoping things will magically change for you will not bring you success.

Tony Robbins in his book “Awaken the Giant Within” says:

“Making a true decision means committing to achieving a result, and then cutting yourself off from any other possibility.”

From Tony’s viewpoint, **when you make a real decision to do something, you are committing every fiber of your being to get the result you want.** To me, that is what “cutting yourself off from any other possibility” means.

How can we turn this decision into the type of decision described by Tony Robbins that will not allow you to settle for anything less than total success? **You must find deep within you the reason why you want to change.**

James Allen in “As A Man Thinketh” also talks about the next step to take once you have made a decision to change:

“A man should conceive of a legitimate purpose in his heart and set out to accomplish it ... They who have no central purpose in their life fall an easy prey to petty worries, fears, troubles and self pityings, all of which are indications of weakness, which lead just as surely as deliberately planned sins (although by a different route), to failure, unhappiness, and loss, for weakness cannot exist in a power evolving universe.”

According to Napoleon, here is the benefit of the burning desire caused by having a legitimate purpose or a Core Desire:

“A burning desire to be and to do is the starting point from which the dreamer must take off. Dreams are not born of indifference, laziness or lack of ambition.”

Make your decision to change. Then find the reason why you want to change. It must be a powerful and compelling reason. You will need this for one of the steps in the Success System you will shortly learn about.

Wealth Secrets 6, 7 and 8

There are three related factors we need to learn about in order to get ready to claim the promises of financial success waiting for us in the Bible. Since they are inter-related we will discuss them at the same time.

You must have an unshakeable Faith, a Positive Mental Attitude or PMA regardless of the trials you encounter and you must include Prayer in your plans for success.

There is absolutely no doubt Faith is a key message for us to learn and use in the Bible. There is a superb definition of Faith found in Hebrews 11:1:

“Faith is confident assurance concerning what we hope for, and conviction about things we do not see.”

Does this describe the Faith you have about achieving your financial goals?

Given the emphasis placed on Faith by the inspired writers, Faith must be a key factor to our success in life too. Here are a couple of examples from [The Biblical Guide to Internet Riches](#).

The blind men meet Jesus in Matthew 10: 28-29.

“Jesus said to them, "Are you confident I can do this?" "Yes Lord" they told him. At that point he touched their eyes and said, "Because of your faith it shall be done to you."”

Or how about the hemorrhaging woman in Mark 4:28:

"If only I just touch his clothing," she thought, "I shall get well." Jesus said to her, "Daughter, it is your faith that has cured you."

In each of these examples, Jesus worked a miracle in the lives of these people because they had **Faith**. Ultimately, Faith means how much we believe God will (not can) bless us in our lives. Faith creates a burning desire for success because you will be doing something you are passionate about and you know success is the end result.

Faith creates a powerful by-product that plays an important role in achieving your success - Positive Mental Attitude (PMA). Believe it or not, the Bible does talk about the need to have a Positive Mental Attitude!

Faith and PMA are the dynamic duo that will see you through any adversity, through any slump, through any doubts to make sure you arrive at any destination of your choosing.

What then is the relationship between Faith and PMA?

To start with, when you have Faith, you know you will achieve your desired goal of financial independence. With this confidence, you develop a Positive Mental Attitude.

With PMA, regardless of the roadblocks you run into on your journey you have the ability to keep positive thoughts – because through your Faith you know you will achieve success.

Finally, praying is interconnected and cannot be separated from Faith. There are just 2 things required to have your prayers answered.

1. Asking in Faith
2. God's willingness to bestow

The secret to answered prayer in any aspect of our lives is to have both conditions fulfilled. This also applies to our prayers for financial success. Both conditions must be met in order for us to realize the promises made to us about financial security in the Bible.

But how should we pray? What is the most effective way to pray so that God will hear our prayers? We must do several things.

1. First, we must pray with complete Faith. Remember we must pray not that God *can* answer our prayers but that He *will*. That is praying with Faith!
2. We must **eliminate the escape clause ... If ... from our prayers!** We must pray with the expectation of prayers being answered. Unfortunately answered prayer seems to cause more amazement than being the norm for us. This is a very important concept covered in detail in [The Biblical Guide to Internet Riches](#).
3. You must be specific in your prayers. You must ask your Subconscious Mind the right answers to get the answers you seek. To say I want to be financially successful is not being specific. To say I want to pay off \$35,000 in bills is specific. How else are you going to know if your prayers are being answered or how else will you know when you are receiving guidance to achieve your goals?
4. Once you have prayed in Faith, go about your business taking action, knowing that your prayers rest with God. Listen to your Subconscious Mind for answers to your prayers and be alert for the circumstances you need for success!

Employ these techniques in your prayer life and see how powerful your prayers can become!

All of the Wealth Secrets discussed help form a Success Philosophy that is aligned with the Bible. The Wealth Secrets will prepare your mind to achieve Success His

Way. We must now develop a Success System to implement what we have learned, for as we know, without taking action, there can be no success.

The Success System taught in [The Biblical Guide To Internet Riches](#) is a step - by - step process, or formula to help you identify your Success DNA, create your plan for wealth and put it into action. With this formula, it does not matter how you want to make money on the Internet – or how you want to achieve success in any aspect of your life for that matter.

The **first Factor of the Formula** of the Success System **is to Conceive**, which consists of 6 steps.

Step 1

You must identify your Heart's Desire – that one reason that is causing you to develop a second income. The Desire will be your focus that will drive you to success no matter what obstacle you must overcome.

Write down your Heart's Desire(s). Make it a passionate statement. Make it a powerful one. Put lots of feeling into it because you will find the more passion and feeling it has, the more of a motivator it will be for you.

Step 2

Set your goals. Don't make the mistake of setting lofty goals right from the start. If you do, you may find your Faith may not be strong enough to *believe* in what you are doing and you may be doomed from the start. Don't forget about your ultimate objective, just set smaller sub-goals to help you

get there. It's like the old joke; "How do you eat an elephant? One bite at a time."

Step 3

Identify your Financial Success DNA. In this step you will answer questions to help you determine what your strengths and capabilities are as well as what really interests you. This means you need to really be honest answering these questions since this will help you choose the program that will give you the best chance of success. This is not the step where you choose your program.

Step 4

Find the program that matches your Financial Success DNA. This is where you do the research to find the program that best matches your Financial Success DNA. Don't choose a program just because of the money it promises or the "guru" who is pushing it. Make sure it is something you will enjoy doing! Note, **it is not time to sign up for a program!**

Step 5

This is the step you choose your program and develop the plan to implement your decision. No, **it is not time to sign up for programs yet!**

Step 6

In this step you will fine-tune your plan by giving it a once over to make sure you are still happy with your selection. After all, you will be committing time and money to build your financial future. Take the extra time now before you get started to make sure you are headed down the right path. **It is still not time to sign up for programs yet!**

Factor 2

Once you have finished the Conceive Factor, **the next Factor is to Take Action.** **This is when you will finally sign up for your program** and execute the plans you developed in the Conceive Factor.

The Bible encourages us to take action and not expect success to just fall in our lap.

In Ecclesiastes 11:6 we find the following verse:

“In the morning sow your seed, and at evening let not your hand be idle:
For you know not which of the two will be successful, or whether both
alike will turn out well.”

Factor 3

The **final Factor** is to **Persevere** and is important enough to merit separate mention.

In Mark Chapter 11, the story is told of a man who receives unexpected visitors late at night. Because he had no warning of their arrival, he has no food to offer. He goes to a neighbor's house, even though it is a late hour, to see if the neighbor has some food to spare. Jesus tells his listeners,

"I tell you, even though he does not get up and take care of the man because of friendship, he will do so because of his persistence, and give him as much as he needs."

We are told in this and other parables about the need to persist in our efforts.

When we do persist, our reward is to be blessed with what we ask for – financial prosperity.

If you believe and follow what you have learned in these few short pages you will be far ahead of the majority of Netpreneurs searching for Internet success. There is much more you can learn about achieving Success His Way if what you have read thus far interests you.

The way to success described in [The Biblical Guide to Internet Riches](#) is Success His Way. The road you take will be then up to you. **We can follow God's rules or man's. Choosing the road you take is up to you.**

If you are interested in learning more about achieving Success His Way there are a couple of ways for you to do that.

The first recommendation for you is to subscribe to Success His Way e-zine. This is a bi-weekly e-zine written to provide ongoing support and motivation by discussing various topics in greater detail to help you along your success journey. Visit <http://www.successhisway.com/SHWJ.htm>

The second recommendation would be to buy: [The Biblical Guide to Internet Riches](#). There have been references to it in this booklet to give you a glimpse of how it can help you achieve Success His Way. I hope it did serve to show there is much more to learn about how the Bible that can be so helpful in guiding you to Internet success.

The book makes extensive use of and provides the many verses which serve as a basis for the Q Formula for Internet Success; which is your step by step guide to success in the Internet.

Here is how The Biblical Guide to Internet Riches will help you:

1. You will learn a way to build financial success that is taken from the Bible
2. You will learn a step by step process how to identify and implement the right Internet program for you saving you potentially hundreds of dollars, weeks of your time and hours of frustration, worry and doubt
3. You will learn secrets how to achieve financial success that is only limited by your desire.
4. You will experience peace of mind and excitement because you are following God's rules for success

Still undecided? Visit [The Biblical Guide to Internet Riches](#) to learn more about how this book will change your life and help you achieve your financial dreams by achieving Success His Way.

Whether or not you decide to subscribe to the e-zine or buy the book, I hope you will join me achieving Success His Way. When we choose to follow His rules we will have the power to provide positive changes in our lives and the world.

I wish you much success on your journey!

Mark Kauchak is the author of [The Biblical Guide to Internet Riches](#) and [Success His Way](#) e-zine. Visit www.successhisway.com or contact Mark at mark@successhisway.com. He always looks forward to hearing from his readers.