



STUDY GUIDE

How To Grow Closer to God and Money

Opening Reflection - The Power of Generosity

Key Concept:

The masterclass begins with a powerful tribute to Dolly Parton's legacy of generosity — a woman who impacted hundreds of thousands through strategic, faithful giving. Ray reminds us that true wealth isn't measured by what we keep, but by the impact we create. Generosity is not a byproduct of wealth; it is evidence of faith.

Scripture References:

Proverbs 31:8-9 — Speaking up for those without a voice •

Luke 12:48 — "From everyone who has been given much, much will be demanded"

Reflection Questions:

1. What area of life would you make a difference in if you had greater financial resources?
2. How does the example of generous giving inspire you toward your own stewardship?
3. What barriers currently prevent you from giving as God calls you to give?
4. How might increased wealth actually enable deeper kingdom impact?
5. What legacy do you want to leave through your generosity?

Action Step

Write down one person or cause you want to impact financially. Commit to praying about how God might position you to help them.

A. Module 1- Does God Even Want You to Have Money?

1. Key Concept - Scripture explicitly affirms that God desires to bless His people with abundance. It is not prideful or ungodly to pray for prosperity; it is biblical. God's concern is not that you have wealth, but that wealth doesn't have you. The Devil's best trick is convincing believers that poverty is virtuous or that struggling financially somehow honors God — it doesn't.

2. Scripture references:

- i. Matthew 7:11 — "If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!"
- ii. Psalm 35:27 — "Let the Lord be magnified, Who has pleasure in the prosperity of His servant."
- iii. Luke 16:9 — "Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings."
- iv. Ecclesiastes 9:16 — "The poor man's wisdom is despised"

3. Reflection Questions

- i. How have you been taught to view wealth and money spiritually? What lies have you believed?
- ii. What would change in your life if you fully believed God wants you to prosper?
- iii. How might your impact for God's kingdom expand if you had greater financial resources?
- iv. Do you currently feel guilty about pursuing financial growth? Why?
- v. What does it mean to "not let money have you" in your daily decisions?

4. Action Step

- i. Identify one limiting belief about money that you inherited from family or culture. Write it down and replace it with the biblical truth from this module.

B. Module 2 - Ray's Journey — From \$6 Million to Finding God

1. Key Concept - In 2019, Ray made \$6 million but felt spiritually empty. His pursuit of financial success without a foundation in faith left him searching for meaning. In November 2022, he surrendered his life to Christ, and everything changed. This masterclass is born from three years of learning how to honor God while building wealth — a journey that brought freedom, family transformation, and authentic growth.

2. Scripture references:

- i. Matthew 6:33 — "Seek first his kingdom and his righteousness, and all these things will be given to you as well."
- ii. 1 Timothy 6:10 — "For the love of money is a root of all kinds of evil"
- iii. Ecclesiastes 5:10 — "Whoever loves money never has enough"

3. Reflection Questions: 1.

- i. Have you ever achieved a financial goal only to feel empty afterward? What was missing?
- ii. What does a "blessed life" mean to you?
- iii. How might surrendering areas of your business or finances to God transform your peace?
- iv. What family members or loved ones need to encounter Jesus as Ray's parents did?
- v. What would it look like for you to pray over major and minor business decisions?

4. Action Step

- i. Commit to praying about one significant financial or business decision before making it this week. Write down what God leads you toward.

C. Module 3:- You Can Have God AND Money

1. Key Concept - Over the last three years, Ray has learned and taught hundreds how to hear God in prayer and integrate faith with finances. The key insight: God is the only one who, when you surrender to Him, makes everything better. You don't have to choose between spiritual growth and financial increase — in fact, they should work together.

2. Scripture References

- i. Proverbs 3:5-6 — "Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight."
- ii. Philippians 4:6-7 — "Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God."
- iii. James 1:5 — "If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault"

3. Reflection Questions:

- i. 1. Where have you compartmentalized your faith from your finances or business?
- ii. What would it mean to pray on "every major and minor decision"?
- iii. How have you experienced God's leading in business decisions?
- iv. What does full surrender to God look like in your financial life?
- v. How might integrating prayer into your business strategy change your results?

4. Action Step

- i. Design a simple daily prayer practice for your business. Include prayers for: guidance, wisdom, favor, and kingdom impact. Commit to it for 30 days.

D. **Module 4:- The Devil's Best Trick**

1. **Key Concept** - The Devil's most effective lie is convincing believers that poverty is virtuous — that struggling financially somehow glorifies God. Scripture teaches there is NO virtue in poverty. A poor or struggling believer doesn't help anyone — it doesn't draw people to Christ. Being "broke" is not a spiritual credential. The truth: you can have money AND not let money have you. Use your resources to gain influence and bring people into God's kingdom.

2. **Scripture References**

- i. Ecclesiastes 9:16 — "The poor man's wisdom is despised"
- ii. Luke 16:9 — "Use worldly wealth to gain friends for yourself, so that when it is gone, you will be welcomed into eternal dwellings."
- iii. 1 Timothy 6:17-18 — "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth... Command them to do good, to be rich in good deeds, and to be generous and willing to share."

3. **Reflection Questions:**

- i. What messages about poverty and struggle did you receive growing up?
- ii. How has poverty (yours or others') actually hindered gospel influence?
- iii. What would it look like to use financial resources to "gain friends" for the kingdom?
- iv. Where are you currently being held back by false humility about money?
- v. What would your impact look like if you removed the shame around prosperity?

4. **Action Step**

- i. Challenge one limiting belief about poverty or wealth that you hold. Research Scripture that contradicts it. Write a new belief statement and meditate on it daily.

E. **Module 5:- The Call — Faith Driven Wealth Blueprint**

1. **Key Concept** - Ray created the Faith Driven Wealth Blueprint specifically for believers who want to make a bigger impact without disregarding their faith. It's for those who feel called to more but don't know how to get there. You are meant to be "a city on a hill that can't be hidden" — prosperous, faithful, and influential. The blueprint teaches exactly how to grow closer with God while growing your wealth at the same time.

2. **Scripture References**

- i. Deuteronomy 8:17-18 — "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is he who gives you the ability to produce wealth."
- ii. James 1:17 — "Every good and perfect gift is from above"
- iii. John 3:27 — "A person can receive only what is given them from heaven"
- iv. Matthew 5:14-16 — "You are the light of the world. A city on a hill cannot be hidden... In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven."

3. **Reflection Questions:**

- i. Do you feel called to greater influence and impact? In what areas?
- ii. How would you describe your current faith-to-finances integration level?
- iii. What would it look like to be a "city on a hill" in your industry or community?
- iv. What fears have held you back from stepping into greater financial responsibility?

- v. How might this blueprint change your trajectory?

4. Action Step

- i. Write your vision statement for what "bigger impact" looks like for you. Be specific about faith, finances, and influence.

F. The 5 Steps to Honor God and Grow Wealth

1. Stop Praying for Money — Pray for These Instead

- i. **Key Concept** - Money is a result, not a worthy prayer target. Instead of praying for wealth, pray for the things that create wealth: traits, impact, and influence. Ray's four-step daily prayer focuses on loving, adding value, growing impact, and bringing people to Christ. When you pray for wisdom and impact, God blesses your efforts naturally.

ii. Scripture References -

1. Matthew 6:31-33 — "Do not worry, saying 'What shall we eat?' or 'What shall we drink?'... But seek first his kingdom and his righteousness, and all these things will be given to you as well."
2. Proverbs 3:21 — "My son, do not let wisdom and understanding out of your sight, preserve sound judgment and discretion"
3. Psalm 37:4 — "Take delight in the LORD, and he will give you the desires of your heart"

iii. Ray's Four-Step Daily Prayer:

1. Help me love others
2. Help me value and add value to others
3. Grow my impact and reach
4. Help me bring more people to you, Lord

iv. Reflection Questions

1. What are you currently praying for regarding your finances?
2. How would shifting to praying for impact change your perspective?
3. What traits do you need to develop to create the wealth you desire?
4. How does prayer for impact differ from prayer for money?
5. What results have you seen when you pray for wisdom instead of outcomes?

v. Action Step

1. Adopt Ray's four-step daily prayer. Pray it every morning for two weeks. Journal what shifts in your mindset, decisions, and results.

2. Stop the Wishy-Washy — Get Clear on God's Role

- i. **Key Concept** - Stop the contradiction between claiming to follow God while relying entirely on self-development, human wisdom, and your own effort. God made the universe, your brain, your tongue, and your imagination. Most self-development leaves no room for God. True success requires acknowledging that God is the source and you are the instrument. Your skills matter, but God gets the credit.

ii. Scripture References

1. Deuteronomy 8:17-18 — "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is he who gives you the ability to produce wealth."
2. James 1:17 — "Every good and perfect gift is from above, coming down from the Father"
3. John 3:27 — "A person can receive only what is given them from heaven"

4. Colossians 1:16 — "For in him all things were created: things in heaven and on earth... all things have been created through him and for him"

iii. Reflection Questions

1. Where are you still trying to do things entirely through your own effort?
2. How do you explain your successes — to yourself or others?
3. What would change if you truly believed God gave you your abilities?
4. How does prayer and obedience work alongside hard work?
5. Where have you been pursuing "self-development" without inviting God in?

iv. Action Step

1. In your next business conversation or social media post, practice giving God credit for your success. Notice how it feels. Do this three times this week.

3. Grow Your Skills — But Know Where Results Come From

- i. **Key Concept** - God connects you with His people to teach you and sharpen you. Proverbs 27:12 says skilled hands matter. Prayer has led Ray to mentors and teachers who accelerated his growth. Develop your craft, take courses, read, learn — but do it in partnership with God. Ask Him to connect you with the right teachers. Growth and surrender are not opposites; they work together.

ii. Scripture References

1. Psalm 78:72 — "He cared for them with a true heart and led them with skillful hands"
2. Proverbs 27:12 — "The prudent see danger and take refuge, but the simple keep going and pay the penalty"

3. 1 Timothy 4:7 — "Train yourself to be godly. For physical training is of some value, but godliness has value for all things"
4. Proverbs 15:22 — "Plans fail for lack of counsel, but with many advisers they succeed"

iii. Testimony

1. **Christie Malone's Transformation** - Before getting help integrating faith and finances, Christie's faith and money were completely separate. Working with Ray, she uncovered a childhood belief that "I didn't need money." By partnering with God and seeking His answers in her business, her prayers and financial guidance completely changed. She went from feeling stuck to never feeling more abundant or in control of her finances, and she is breaking generational beliefs for her children's children.

iv. Reflection Questions

1. Who are the mentors and teachers God has placed in your life?
2. How do you currently approach learning and skill-building?
3. Where have you been trying to learn without inviting God's guidance?
4. What skill would most accelerate your impact if you mastered it?
5. Who should you ask to mentor or teach you?

v. Action Step

1. Identify one skill that would accelerate your financial and impact goals. Find one mentor, course, or resource. Commit to beginning this month. Pray before reaching out.

4. Trust in the Lord, Not Your Bank Account

- i. **Key Concept** - The opening chapter of Ray's book "Faith Driven Wealth" is titled: "Money Was My Master, But Only When I Was

Broke." This paradox reveals a crucial truth: when you trust in your bank account instead of God, money becomes your master — even when the account is empty. God wants you to trust Him, not what you've stored away. Riches are temporary; God is eternal.

ii. Scripture References

1. Proverbs 23:5 — "Will you set your eyes on that which is not? For riches certainly make themselves wings; They fly away like an eagle toward heaven"
2. Psalm 37:25 — "I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread"
3. Proverbs 3:5-6 — "Trust in the LORD with all your heart and lean not on your own understanding"
4. 1 Timothy 6:17 — "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God"

iii. Reflection Questions

1. How does your emotional state change based on your bank account balance?
2. What would it look like to trust God more than your finances?
3. Where are you still holding onto control instead of surrendering to God?
4. How has God provided for you in the past, even when circumstances looked impossible?
5. What would freedom from financial anxiety feel like?

iv. Action Step

1. For one week, track moments when you are anxious about money. Each time, pause and pray: "God, I trust You more than this circumstance. Help my faith be greater than my fear." Journal the shifts you notice.

5. Stewardship — God Cares Most About Your People

- i. **Key Concept** - God wants you to steward money, yes — but He cares MOST about your stewardship of people. He brings people into your life, and your job is to love, value, and serve them. When you do, He brings you more — more influence, more opportunities, more resources. The promise of John 6:37 reminds us that those God gives to you, He will not cast out. Love people. Value people. Serve people. Watch what He does.

ii. Scripture References -

- 1. John 6:37 — "All that the Father gives Me will come to Me, and the one who comes to Me I will by no means cast out"
- 2. Luke 6:38 — "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap."
- 3. 1 Peter 4:10 — "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms"
- 4. Proverbs 22:7 — "The rich rule over the poor, and the borrower is servant to the lender"

iii. Testimonies of Stewardship in Action:

- 1. **Sean Kelly:** "Ray helped me develop confidence to speak with anyone, overcome fear of 'no,' and significantly increase my income. Since working with Ray, five high-level leaders have told me I'm the best networker they've ever seen. But most importantly, Ray helped me reconnect with my Heavenly Father and deepen my trust in God."
- 2. **Kyle Devine:** Nine years ago, Kyle was a dead-broke single father. Ray told him: "If you can't afford to invest in yourself, you can't afford NOT to." That shifted how Kyle looked at investing in himself and his finances. But the biggest impact? Ray helped him work through deep childhood wounds and forgive. When Ray gave his life to Christ, Kyle wanted to go deeper too. Ray taught him: "God is the source. Money is a resource." Nine years later, Kyle's

finances are completely different — and more importantly, so is he.

3. **Ronai Brummett:** "Ray completely changed the way I look at business. Instead of chasing success, he showed me it's about loving people, adding value, and trusting God with the results. That shift brought more peace, purpose, and growth than striving ever did."

iv. Reflection Questions

1. How are you currently stewarding the people God has placed in your life?
2. Who in your sphere needs your love, value, or service right now?
3. How might better stewardship of people increase your influence and resources?
4. What is one way you can add value to someone this week?
5. How does generosity toward people connect to financial growth?

v. Action Step

1. Reach out to five people this week. Ask how you can serve them, add value, or help them achieve their goals. Don't ask for anything in return. Journal how it feels and watch what God does.

G. Seven Reasons You May Be Struggling Financially

1. Praying for money instead of impact — You are asking for the result instead of the foundation.
2. Compartmentalizing faith from finances — Not inviting God into your business decisions.
3. Relying entirely on self-development — Ignoring that God is your source.
4. Trusting your bank account more than God — Anxiety replaces faith.
5. Neglecting to develop skills and knowledge — Passivity masquerading as faith.
6. Mistreating or undervaluing people — Poor stewardship of relationships.
7. Holding generational or childhood beliefs about money — Inherited lies blocking your breakthrough.

2. Reflection

- i. Which of these resonates most with you? What would shift if you addressed it?

3. Prayer Section

- i. **Opening Prayer** - Father God, we come to You acknowledging that You are the source of all wisdom, all provision, and all impact. We surrender our finances, our businesses, and our influence to Your leadership. Help us to see money not as an end in itself, but as a tool for kingdom impact. Give us the courage to pursue prosperity without shame, the humility to acknowledge Your role in all success, and the generosity to steward both resources and people with excellence. In Jesus' name, Amen.
- ii. **Daily Declaration** - I choose to pray for impact, not money. I choose to acknowledge God as my source. I choose to grow my skills while trusting in His provision. I choose to trust God more than my circumstances. I choose to steward people with love and generosity. By God's grace, I will honor Him and grow in wealth, influence, and faith. Amen.
- iii. **A Closing Prayer for Surrender** - Lord, I release my need to control outcomes. I release my fear about money. I release my shame about pursuing prosperity. I release my tendency to compartmentalize You from my business and finances. I invite You into every decision — major and minor. I want to be someone who adds value, loves people, and brings others into Your kingdom. Use my resources, my skills, and my influence for Your glory. Make me a city on a hill that can't be hidden. In Jesus' name, I believe and receive this. Amen.

4. Closing Encouragement

- i. You don't have to choose between loving God and building wealth. In fact, the deepest financial and spiritual growth happens when the two are integrated. The path forward begins with a simple shift: stop praying for money and start praying for impact. Stop acting like you have built your success alone and

start acknowledging God's role. Stop using self-development as a substitute for faith and start inviting God into every business decision.

- ii. Ray Higdon's journey from \$6 million (empty) to encountering Jesus (full) reminds us that true blessing is not about the amount in your bank account — it's about alignment with God's purpose. When you align with Him, everything becomes better: your peace, your impact, your influence, and yes, your finances.
- iii. The invitation is clear: Grow closer to God and grow your wealth at the same time. You were made for this.