

# Grow Mode 2 : Wealth Builder: How Small Steps Become Big Gains

## Grow Mode Bumper

Welcome to Redemption Church.

We exist to help people Find & Follow Jesus Christ.

My name is Chris Fluitt.

Last week we started our Grow Mode journey with a Bag Check. We may have holes in our bag or purse. (Haggai 1:6)

([www.youtu.be/VfzVyE3zkBQ?feature=shared](http://www.youtu.be/VfzVyE3zkBQ?feature=shared))

We learned that you can't grow what you don't track.

- Some of us realized we've got money leaks—things we spend on without even noticing.

- We committed to tracking our spending.

KEEP DOING THIS.

That was step one. Today, we're going to level up.

So let me ask you:

**How do people become millionaires?**

- Is it winning the lottery? Nope. Over 70% of lottery winners go bankrupt in just a few years.
- Is it inheriting a fortune? Nope. 79% of millionaires today are first-generation rich—they didn't inherit it, they built it.
- Is it luck? Wrong again.
- Ordinary, simple, and repeatable decisions make millionaires.

Here's the surprising truth: most millionaires didn't do anything spectacular or flashy. They did something ordinary, simple, and repeatable. They took small, consistent steps over time.

- Limited spending - A daily coffee skipped here.
- Consistent investment - A little bit invested there.
- Money constantly working in the background.

And over time, those small steps turned into a big future.

**Example:** Let me show you how powerful this really is. If you took \$100 a month and put it in a jar under your bed for 25 years, you would have \$30,000. And that's good — that shows discipline. But if you took that

same \$100 a month and invested it at 9% annual growth, you wouldn't just have \$30,000. You'd have over \$112,000.

## 100 dollar plan graph

That's \$82,000 of growth above what you put in. That's the power of letting your money work for you instead of just sitting in a jar.

Here's the big idea today:

Small, consistent steps NOW lead to big impact LATER.

The Bible has something powerful to say about this.

Proverbs 13:11 (NIV):

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Little by little. Not flashy. Not overnight. But steady growth.

Jesus told a story in Matthew 25:14–30, the Parable of the Talents.

### **Matthew 25:14–15 (NIV):**

“Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey.”

It was the master’s money. The servants didn’t own it. They only managed it.

That’s us. It’s not my money. It’s not your money. **It’s the Master’s money.**

### **The Master’s Money**

- It’s all God’s money.
- He entrusts it to us for a season.
- Our job is to manage it.

- Our job is to grow it.

But here's the severity of this parable.

When the master returned, two servants had invested and doubled what they were given. They heard:

**Matthew 25:21 (NIV):**

“Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!”

But the servant who buried his one bag of gold? The master said to him:

**Matthew 25:26 (NIV):**

“You wicked, lazy servant!”

That's not just a scolding — that's judgment language. Jesus is showing us that to waste what God gives is not just careless, it is **wicked**. To hide resources out of fear is not neutral, it is **lazy**.

This should wake us up: if it's the Master's money, then burying it is an insult to Him. And if it's the Master's money, then growing it honors Him.

And here's the bold truth: As long as I've been going to church, I've never heard a sermon telling me that I should be **investing my money** — that I should...

- look at stocks
- plan for long-term growth
- treat money as something God wants multiplied.

But Jesus Himself taught this. It's right here. There is **biblical evidence** that God wants His people to grow what He's entrusted to them.

So we, as believers, need to change this.

Talk about Giving AND Growing!

We should encourage one another to build wealth with wisdom. Because wealth in the hands of God's people funds generosity, funds mission, and leaves a legacy.

That's the Word. God calls us to be good and faithful servants with the Master's money — to manage it, to grow it, and not to bury it.

But maybe you're sitting here thinking, *Okay, I believe that... but how do I actually do it? What does it look like in real life to take small steps and see money grow little by little?*

That's exactly why I've got Dan Klonowski coming to give us some simple steps on how to accumulate wealth.

Would you help me welcome Dan Klonowski?

# DAN KLONOWSKI – Practical Investment Teaching (~10 min)

Thanks Dan!

The principle Dan just showed us is the exact same principle Jesus pointed to in Scripture: little by little, faithfully invested, becomes much.

And here's the part I love: this connects even if you're still in debt.

We talk about building a debt snowball—where you pay off one debt, then take that payment and roll it into the next one, until all your debt is crushed.

But what happens when the snowball is finished? You're no longer sending hundreds or maybe even thousands of dollars to creditors every month. That's almost like getting a promotion. It's almost

like you got a raise—because you're keeping more of what you make.

Now here's the key: Take a chunk of that debt snowball and aim it at building wealth. Move it with a plan. That's one way to grow what God has given you.

And for those who are still climbing out of debt—this should give you hope. Because that snowball you're rolling right now will soon become the engine that builds wealth. So keep pushing. It comes into play sooner than you think.

## Musicians

I know Christians who have incredible faith.

- They will pray with me and believe for healing.
- They have determination to serve, to love, to forgive.

- They believe they can be powerful in the Kingdom of God.

But then those same believers turn around and act like they will **always** be in debt. Like they'll never have hope when it comes to their finances.

And that's not okay. If you have faith in the resurrection of Jesus, if you believe He conquered death itself, but you don't believe He can bring increase and provision into your life — then something's wrong there.

I'm not talking about chasing money. I'm not talking about the prosperity gospel. I'm talking about faith. Some of us have faith that we will always struggle, that we will always be in debt, that we will never get ahead. And that's just as misplaced as burying the Master's money.

God is the Provider. He is Jehovah Jireh. And He calls us to believe not only for salvation and healing but also to believe that He can grow and increase what He has entrusted to us.

If you feel stuck... This Series is for you.  
Call Dan.

Start working a plan.

And pray in Faith for a transformation.

## Action Time

### 1. Fix Your Focus

- Whatever step you're on - stay focused there!
- If you're paying off debt, double down on that.
- If you're tracking your money for the very first time, don't quit.

- If you're ready to invest, start learning and moving in that direction.

We drift from what we don't focus on. But when you fix your focus, growth happens.

## 2. Pray Before You Pay

- *“Lord, how do You want me to grow what You've given me?”*

Invite God into your finances.

It is the Master's Money.

## 3. Repent and Rebuild

We have been that lazy wicked servant...

Some of us have buried what God gave us — wasted it, hid it, or ignored it.

But the good news? You don't have to leave here the way you came. Today is the perfect time to repent and start again.