



KEY PRINCIPLES FOR FINANCIAL **BREAKTHROUGH**

GOD'S PLAN FOR PROSPERITY
SPIRIT, SOUL & BODY

PHIL TRUJILLO

Key Principles for Financial Breakthrough

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KEY PRINCIPLES FOR FINANCIAL BREAKTHROUGH

Experience is a great teacher! Phil opens his heart and unpacks his life with truth and humility. It is when we are at our darkest hour that the light of Christ and the power of His Word guides our steps to His redeeming work in our lives. From the opening chapter, Phil takes us on a journey of forgiveness, hope, and freedom in Christ Jesus. Enjoy the journey!

*Pastor Bob McClelland
Empty Tomb Ministries*

Phil Trujillo is my friend, my brother, and my spiritual father. You mean so much to me, you impacted my life tremendously. Your book will enhance the lives of those who read it. I have started a new business and a non-profit organization because of your coaching. I also received a \$25,000 grant because of your guidance.

*David White
Legacy Acre Ministries, Entrepreneur, Philanthropist*

Phil unveils his heart amongst circumstances in his life that without the full faith and trust of God would have shattered the life of any non-believer. Phil reveals how situations outside of his control ultimately led him to putting his full faith in Jesus Christ and how he was raised from the ashes by God's undeniable love. The fruits of Phillip's journey have ultimately converted many who were dead and showed them a life that they could have never dreamed of.

*Michael Romero
Financial Planner, Management Advisors*

KEY PRINCIPLES FOR FINANCIAL BREAKTHROUGH

I just finished reading your book. I feel I have come to know you better as a brother in Christ. Your story is inspiring and as a result of life's obstacles it proves to be worthy to share with others. You have shown that trusting in a risen savior is the only way of achieving success in all areas of our life. Prosperity is ours for the asking, and I believe God wants His children to prosper. Thank you for the privilege.

*Nina Garcia
Retired Administrative Assistant*

I highly encourage everyone to read this book, Key Principles for Financial Breakthrough. If you want to get to the next level of financial freedom, this book is loaded with truths that will quickly bring supernatural intervention into your life.

*Manuel Romero
Entrepreneur*

This book is a compelling and timely story of a man who worked hard all his life and made one mistake that changed his life and set him on a path of self-reflection and learning to trust the God that was the source of his life. It is a book that everyone could use as a path to wholeness. It is also very timely for our nation, helping to create a better way to work with those caught up in the justice system. Phil's love of God and dedication to helping others is relentless. The understanding and compassion that are a part of Phil's heart have the ability to bring life back to the broken hearted and help them redeem their spirit. If you read it you will know the meaning of the only power there is ... love.

*Dorothy Holland
School Teacher for 42 Years*

KEY PRINCIPLES FOR FINANCIAL BREAKTHROUGH

The closing of the cell door stopped the everyday rigors of running the race to success in corporate America's ever-changing financial environment. Before Phil went to prison, he attended our men's Bible study. His credentials, education and his passion to help and educate us, as well as his clients is invaluable in the corporate world today. Phil came out of prison with a calling and an extreme urgency in his heart to minister and coach people to the cutting edge in this constantly changing economic environment. He brings Biblical Principles into this book, making you aware that people perish because of a lack of knowledge. His message is clear; the path we take is not against flesh and blood but against spirits and principalities. The insights contained in Phil's journey are an encouragement for you as an individual or as a group desiring a greater presence of God in your life.

Jim Cox
President, Nico Restoration

Phil's journey is a story of a young man struggling to survive and prosper in a competitive world and how the Lord changed his direction and his life. Without the trials and tribulations and learning along the way, Phil wouldn't be where he is today. He had an idea of where his life would lead and what the world thought he should do but God had other plans. Phil's journey is one of going from being driven by the world's view of success to being led by the Holy Spirit to help others discover and follow God's plan for their successful walk through this life. His desire and commitment are to help you align with God's will for you, which can only lead to a more abundant and prosperous life in body, soul, and spirit.

Steve Barber
Retired Air Traffic Controller

Phil's journey from being trapped in the world's materialistic system of achieving financial success to the freedom God provides in His Word presents a challenge to all of us. We have a choice to walk through this life struggling with the lies of the enemy concerning prosperity or surrendering to the healing Word of God. It is only, like it was for Phil, when we surrender our life to God in total that we can truly find freedom. Phil has walked that path and as his brother in Christ I can attest to the fact that God has taken him on this long journey to prepare him for this moment in time. God has entrusted Phil with His sound Biblical Principles concerning prosperity and has ordained and empowered him to share those principles with His church.

Thomas M. Mitchell
Pastor, Walk With God Ministries

DEDICATION

This book is dedicated to Cathy Harris Trujillo, for her loving kindness and tireless devotion, her endless emotional and financial support, and help in putting my book together. You play an important role in my life as I grow in my Christian faith. Your unselfishness and love will always be treasured. You are truly my Proverbs 31 woman.

PROLOGUE

Every journey has a beginning and an end. Our lives are all different and yet similar in that we end up taking many detours from where we thought our path was going. In that sense, each misstep, each detour, each dead end is a learning experience. Few people, if any, have a life that is just straight and narrow with no surprises. God puts us on a path and only God knows what lays at the beginning and the end

This story follows Phil's journey from a driven youth with the world driving him forward to where he currently resides. Without the trials and tribulations and the learning along the way Phil would be unable to minister now. He had an idea of where his life would lead and what the world thought he should do but God had other plans.

In this book Phil shares his story and why he is driven now, not by the world's view of success, but by the Spirit's call to help others on to a Godly plan for success. His hope is for your path to have fewer setbacks and detours and to be aligned with God's will which can only lead to a more abundant life both spiritually and personally.

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INTRODUCTION

Prosperity is a Bible-based truth that impacts every area of our life and it is vital that the Church body understand that fact. There are more verses in the Bible about prosperity than any other subject. Jesus spoke about money in half of His parables. Yes, God wants us to prosper in all that we do, and to do so we must follow His covenants. However, our nemesis, Satan, has other plans.

There is no area in which the devil has deceived Christians more than our finances. He believes that if he can keep the Church in poverty and need, or even confined to having “just enough,” he can hold back the completion of the great commission. He even authored the great lie that our Father wants us to be poor.

My story will seem unique to the majority of success-driven people. Admittedly, all of us have experienced successes and failures. However, I trust that very few have “explored” the extreme highs and lows of this success/failure dynamic as I have in my 70 years on planet Earth. My journey to an apparent successful life and then a tragic collapse has led to wonderful blessings and God-given wisdom.

It is the desire of my heart and the mission of Cast Your Nets Ministries to share with you God’s truth regarding prosperity. Through participating in our coaching program, you can achieve the financial breakthrough the enemy’s lies have kept from you. Our program also addresses your unique spiritual challenges, needs, and their associated pain.

God’s plan for His children is for them to prosper in every part of their life. Through our individual Coaching Program, we reveal God’s Biblical Principles to empower you to achieve not only victory in your finances but also in your daily walk with Him.

It is my prayer that this book will be your first step in opening God’s door to achieving financial breakthrough in your life. You will find an overview

of our Coaching Program at the end of the book and a link to a short video message of encouragement from me to you. I invite you to visit our website for more information;

castyournets.net.

Deut 8:18 But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

Phil Trujillo
Coach, Public Speaker
& Expert in Biblical Economics

CHAPTER ONE
SOWING THE SEEDS OF DOUBT

THE MOMENT OF TRUTH

Have you ever had a sobering moment when you wished that your life would have turned out differently? Fear and shame take hold of you so strongly that you can hardly breathe. You feel like a failure with everything in your life feeling out of control. My moment came as I stood before a judge some ten years ago.

I found myself in a cold, sterile courtroom overcome by a barrage of heavy thoughts racing through my head. My trial was over and I was found guilty. Now I waited for the judge to deliver the next chapter in this nightmare... my sentence.

I couldn't focus. "If only this, if only that," swirled dizzily in my head. Would I get jail time? How was my wife going to survive all alone and with no money as we had used our savings and my wife's 401K retirement in a futile attempt to retrieve the invested funds. I was embarrassed and ashamed, overwhelmed with fear.

On one side sat the victims who had lost money, facing my family, friends and my empathetic clients on the other side. What would be my fate? I wouldn't have long to wait. The voice of the bailiff quieted the courtroom as the judge entered and took his seat... All Rise!

Everything was a blur. The prosecutor called four people to testify as to how their financial losses would negatively change their lives forever and how terrible a person I was. I was barely aware when my attorney called three people dear to me who advocated my character, hoping to convince the judge to be lenient with his sentence.

Sadly, my first opportunity to speak on my own behalf was after my trial, right before sentencing. My public defender had instructed me not to testify during the trial. I slowly rose and addressed the judge. I didn't try to justify my actions as their investment advisor. I took full responsibility for the losses incurred by my clients. Now I waited and wondered. What was going to happen and how in the world had my life come to this?

THE BEGINNING

Growing up in a small southern Colorado town with my parents and my younger brother and sister was normal, as far as I knew it at the time. My father was a blue-collar worker at a cement plant and my mom took care of everything else. We were content and I never saw or heard my parents disagree or fight. I suppose that we were a typical family to any outside observer. But looking back, I don't remember ever seeing them hold hands, hug, kiss or say "I love you." Neither did they ever say they loved me or that I was special.

I felt physically cared for and believed they loved me, even when I was being punished. But in retrospect, because my family was not demonstrative with their feelings, I realize that the seeds of doubt and fear were sown early. My subconscious began asking hard questions; was I okay, was I good enough, did they really love me, did I measure up or was something wrong with me?

Those seeds of doubt slowly and subtly began to sink roots that went deep and became the source of the fear of failure that I battled all my life. They have driven a subconscious, and sometimes outwardly obvious, overwhelming need to excel in everything I set my hand to, from sports to work to relationships. Every part of my life was focused on performing at the highest level possible to gain the acceptance of my family. I had to live up to other peoples' expectations and prove that I was worthy and belonged.

THE SOCIAL DIVIDE

One Saturday, a week before high school was to begin, my father took me to visit my uncle who was a priest at the Abbey High School in Canon City. The Abbey was a tradition in our family as several of my uncles were graduates. It was a renowned, college prep school patronized by our nation's elite that placed high value on education. I didn't realize until we got there that the true purpose of our visit was to enroll me for the upcoming term.

I was stunned, the thought of leaving my life-long friends behind caught me completely off guard. It was a decision made by my dad without any regard to my feelings. One week later I found myself standing at the Abbey's front

door, feeling alone and lost. I had abandoned my public-school friends and felt guilty and ashamed because I didn't get the chance to share my feelings and say good- bye. Not having closure was emotionally hard on me and as I stood there in front of that door, I could feel those seeds of doubt pushing their roots of fear even deeper.

THE GAP WIDENS

I was totally unaware of economic and social differences until I went to the Abbey. My father was a blue-collar worker while most of the other students' parents were doctors, lawyers, and business owners. It was extremely challenging to make any meaningful friendships. Between not living at the school and the economic gap, I was always standing on the perimeter. It was especially hard during summer breaks as the few friends that I had at school came from other states and many of my old friends had established new relationships and had drifted in a different direction. It was a lonely time.

During my senior year I got up the courage and nerve to invite a girl to the prom. To my surprise she accepted and I was suddenly faced with the stark reality that I didn't know how we were going to get there. I turned to my dad and he agreed to help me out. We went car shopping and he found an old Chevy whose paint was so oxidized it was hard to see the blue color. He was excited and proud that he had gotten me a car but, while I was glad to have the wheels, it wasn't what I had in mind for the prom.

I picked up my date and as we entered the Abbey campus my heart sank. The streets were lined with new corvettes the boarding students had been given to celebrate their upcoming graduation. I quickly drove around behind the gymnasium to park because I didn't want any of them to see my ugly car.

Once again, I faced the devastating fact that I came from a lower social economic background and didn't believe that I belonged. Inwardly, I began to look for a way to fight the growing fear of failure and the feelings of doubt about my self-worth. I was far from God's truth and getting farther away as I sought to fix what I believed was a broken me by myself.

MY WAY TO THE TOP

In my own way, I tried to bridge that social gap and gain the approval and acceptance of my high-born classmates by excelling in sports. I played a number of sports and ultimately wrestling became my focus, placing second in the state in both my junior senior years. My success in high school sports had its roots in my childhood as I had watched my uncle's weight workout and it was fueled by my passion to succeed in the elevated world of my classmates.

As a young boy my grandfather had taken me to the Abbey to visit my uncle who was a student at the time. We found him in the gym and I was fascinated as we watched him complete his workout, one session after another. My eyes took in his every move and in

my mind a decision was being made. This was going to be the key to giving me the courage to face the doubt and fear that wanted to control me. At the end of his workout the weights he had been holding over his head slammed against the floor. I was hooked. I was going to be a powerlifter and during my high school years it became my ticket to fighting the fear of failure.

A DRIVEN OVERACHIEVER

After graduation my powerlifting aspirations took on a serious focus and my first job was a perfect fit. My uncle asked me to move in with him and he got me a job as an ironworker. I was building my strength and making good money that allowed me to pay my college living expenses and tuition. My plans were coming together. Fear was shoved into the corner every time I lifted an iron bar or a set of weights.

I entered college at the University of Northern Colorado (UNC), majoring in siness and physical education. In addition to my studies, I was focused on finding a way to elevate my powerlifting skills. So, early in my first year, I got up my courage and called on the president of UNC. I was surprised when he invited me to his home as he wanted to understand my collegiate power lifting goals.

As I explained the powerlifting sport, he became very interested and asked how he could help. I told him that I wanted to represent UNC at the NCAA championships but that I didn't have the financial means. To my utter amazement he took out his personal checkbook and wrote a check to cover my travel expenses. That was the first time anyone had shown that kind of confidence in me.

Every year for the next three years he personally supported my powerlifting efforts, for which I was able to reward him by becoming an All-American Powerlifting Champion under UNC's banner. I won the NCAA championships three years in a row in bench press, squat and deadlift. It was not only personally gratifying as I climbed to the top of the sport, it was also a blessing to be able to honor him by presenting him with all three of my NCAA trophies. A proud moment.

At the age of 27, I won the men's open championship, which qualified me for the World Championship held in Perth, Australia. In that competition I placed second overall and set a new world record in the 132-pound class. The record held for ten years; bench pressing 350 pounds, squatting 380 pounds and deadlifting 450 pounds. At the age of 55, I won the National Championships in the 165-pound class.

Powerlifting continued to be my vehicle of choice to prove myself in my battle with fear. However, in the midst of all the success, the roots continued to grow deeper. I didn't understand that doubt and fear are "spiritual strongholds," let alone how to deal with them.

THE MANY FACES OF FEAR

As a young man I didn't know why I was so driven to be acknowledged, accepted, and approved of by others. It drove me to extreme competitiveness in every area of my life. I had to excel and be the best at whatever I was doing. Running parallel with this was my constant struggle with feeling inferior, never understanding that the roots of those feelings were spiritual or why they continued to plague me. I knew nothing about my invisible enemy, Satan. Nor was I aware of how he was using mental conditioning, false images, and lies to keep me focused on myself, the rejection, and the

resulting bitterness. Not once did I focus on the truth that I was created in the image of God. I was conditioned to accept the lie... that's just who you are!

I wasn't taught about the Bible in my younger years and didn't understand how the enemy was using fear as a weapon to sabotage me: fear of rejection, abandonment, loss, and authority. I was afraid to be alone and yet I had trouble giving and receiving love because I feared the criticism of others. Only later in life did I discover the true antidote to fear.

2 Chronicles 20:15 He said: "Listen, King Jehoshaphat and all who live in Judah and Jerusalem! This is what the LORD says to you: 'Do not be afraid or discouraged because of this vast army. For the battle is not yours, but God's.'

2 Chronicles 20:15 He said: "Listen, King Jehoshaphat and all who live in Judah and Jerusalem! This is what the LORD says to you: 'Do not be afraid or discouraged because of this vast army. For the battle is not yours, but God's.'

CHAPTER TWO
A NEW CAREER

A CHANGE IN DIRECTION

At UNC I was preparing for a career in teaching business and physical education but my experience as a student teacher changed that plan. At the Abbey we were taught to respect the teachers and administrators. In sharp contrast, the norm in the public-school system allows students to be belligerent, unruly, and display total disrespect for faculty. So, one semester short of graduating, I left UNC and got serious with a career in ironworking. I entered the ironworkers apprentice program and became a journeyman. I was well on my way to a new career. Little did I know that was all about to change.

As learning is a passion of mine and, in the face of this new responsibility, I began looking for an outlet to put my business education to good use. That door opened during an accidental meeting with a Denver Bronco football player, Sam Brunelli, who introduced me to selling motivational programs part-time. I was up to the challenge. Every day during my commute to and from my construction job in Denver I listened to the motivational tapes I was selling. I fed on subjects such as how to get motivated, set goals, think positive, and be a successful salesman. Over the next two years, I filled every minute of my commute time listening and absorbing these lessons. I was ready and the door to success opened very unexpectedly.

One snowy morning I wasn't able to get to work, so I decided to put my new skills into action and make a few sales calls. At my first sales stop, armed with this "impressive" sales knowledge, I confidently knocked at the door. An older gentleman opened the door and interrupted me in the middle of my nicely practiced monologue and turned the tables on me. It just so happened my first potential client was a top salesman with Mutual of Omaha. He became the seller and I signed up right then to become his sales agent. Two months later I was on an airplane, heading to Omaha to begin my new career. This was my chance to propel myself to success. Excitement and anticipation pushed fear into the corner.

THREE SPIRITUAL ENCOUNTERS THAT OPENED MY EYES

As I began my career in finance and insurance the first connections between God's Word and my business life began. The first spiritual encounter took place in a gym when I met a young man and explained the benefits of having life insurance at his age. He was excited to be setting up something for his future and at the age of 17 he signed the papers for a policy on the spot. Little did either of us know that a few days later he would tragically be killed in a train accident.

The delivery of the death benefit to his parents was a major turning point in my life. We went through the insurance formalities and then they asked me if I wanted to go with them to attend a Bill Gothard seminar. I knew who he was and I was curious about what he had to say, so I went with them. That first night I heard the gospel message for the first time and it began to open not only my eyes but my spirit. On the third night I gave my heart to the Lord and what happened after that amazed me. A hunger for God's Word consumed me and I started attending a Baptist church. My knowledge and understanding of the Word continued to grow, along with my relationship with Jesus. It was a new beginning... *a new life*.

The second spiritual encounter took place while I was working with Mutual of Omaha. I had become a stock broker and my business was expanding by selling mutual fund investments as well as life and health insurance. I was enjoying great success at that time but the Lord had a challenge for me. My Christian walk and business life were about to intersect.

I met with a young unmarried couple in their early 20's. She was pregnant and they wanted to learn their options concerning maternity coverage. I was a young "on fire Christian" and I felt I heard the Lord say to me to share the gospel with them and I did. As our meeting ended, we scheduled to meet the following week to finalize the coverage. The day of the next meeting came and she called to cancel because her boyfriend didn't feel comfortable with me and my message. In an instant, there it was again... *fear of failure and rejection*. I felt that I'd blown it and should never have combined evangelism with business.

As I tried to rationalize that, one of my agents came by and asked to speak with me. He sat down and had a funny look on his face. He told me that he had a dream and felt that he needed to share it with me. He saw me standing in a bank vault with hundred-dollar bills floating all around me. I didn't know quite what to make of that but it lifted my spirit. I went back to work and forgot about it until I was received a phone call from a young mother in need that led to my third spiritual encounter.

She was friends with client of mine so I promptly scheduled to meet with her. Tearfully, as her story unfolded, she confided that as a child she was the sole survivor of a car wreck that took the lives of her parents and her sister. Orphaned, she would later discover that her father had set up a trust fund for her benefit. When she inquired more deeply about her inheritance, the fund's bank representative would not divulge the value of the trust or her access rights to the funds. She told me that they would only send her enough money each month to cover her basic expenses. When she pressed the bank's managers, they became very belligerent and intimidated her into dropping her inquiries.

It seemed obvious to me that the trust was substantial and they were concerned that she would take the account elsewhere. I reviewed the trust document and, as I suspected, her father had left her in total control of the assets, not the bank.

We immediately submitted transfer instructions to the bank and one million dollars was wired into an account that I set up for her. Her life was instantly changed as her haunting financial pressures were alleviated. To this day, I can recall her joy! Again, I heard the Lord's voice in my spirit saying that while I was taking care of His business by sharing the gospel with the young couple, He was taking care of business for me.

It was a great lesson on obedience to God and a financial blessing. But there were storm clouds on the horizon that I didn't see coming.

CHAPTER THREE
STORM CLOUDS ON THE HORIZON

A WELL-TRAVELED PATH

My business took off and, as a result of my consistently high sales volume, I was invited to become a member of an exclusive Producer Group in the insurance and securities business that represented a number of insurance companies. This group provided the opportunity for me to expand my business across state lines and offer a portfolio of financial products. It also incorporated annual sales incentive programs that included travel around the world and the opportunity to interact with successful professionals in the industry. In short order, the business relationships I was able to establish became my ticket to financial success. I was still trying to prove that I had self-worth with a driving force to overachieve to the exclusion of the rest of my life.

Scripture says that we go into captivity for lack of knowledge (Hosea 4:6). My regret is that I didn't know that Satan defiles a believer with wicked thoughts that can become realities when left unchecked, where they ultimately become strongholds. The spirit of fear that I allowed to hound me is a perfect example. I became oppressed and controlled by those fears.

2 Cor 10:5 We demolish arguments and every pretension that sets itself up against the knowledge of God, and we take captive every thought to make it obedient to Christ.

This was a difficult season in my personal life. When I was very young and right out of college, I married my first wife. In spite of my success, I was once again faced with my fear of failing. I didn't know how to be the "priest" of my home nor how to handle personal conflict according to the Word of God. Rather than trying to resolve the real issues I chose to ignore them. I didn't know how to express my feelings of vulnerability or how to deal with the spiritual issues of unforgiveness and bitterness. As a result, I made bad homelife decisions. While focusing on my need to succeed, I ignored growing problems at home. Rather than seeking the Lord's help, I chose to run. The stress became too much and our marriage ended in a difficult divorce.

The cost of my running away was high. I didn't escape my fears, I took them with me. I was reminded of my failure as I suffered the pain of seeing my daughter only every other weekend. At this same time, my business partner of five years absconded with the company's profits. My business dissolved and I was left holding deep company debt. Once again there I was, looking at the consequences of failure and facing the fear of having to start all over. I was bitter, felt rejected and I made another hasty decision.

Without allowing myself time to heal I fell prey to my fear of loneliness and quickly remarried my new business associate. It was a solution that was destined to fail from the start.

After restarting my business, it grew quickly and together we were making six figures, living in a million-dollar home, and driving Mercedes and BMWs. My staff grew to 11 full-time professionals with a large monthly overhead. But there was a downside. As the only salesman in the company, keeping the doors open was totally dependent upon me. I soon found myself working under a tremendous amount of stress and struggling once again with my old nemesis... *the fear of failure*.

For my new wife and I, our work quickly became the center of our relationship. The business consumed all of our time, energy, my health, and ultimately our marriage. The physical and mental stress found my weak point. I failed to pay attention to my body and developed diverticulitis, which led to an emergency operation. What followed was becoming a well-traveled path. As my fears once again began to take control of me, I made the decision to run from them. After many years, our marriage ended in a divorce. I felt lost and defeated, alone in a life of disappointing failure. I was no longer in control and didn't know how to get it back.

Fighting this type of oppression is a spiritual battle in the war against Satan. All Christians are in this war but most, like me at the time, are ignorant of that fact or how to war in the spirit. To find the answer I needed the wisdom of a warrior who has taken God's Word into battle under the leadership of the Holy Spirit.

God had a perfect plan for my life and He knew that the journey ahead was going to be more difficult than I could even imagine. In preparation he gave

me my greatest blessing; a blessing that I would desperately need in the dark days ahead as the storm clouds engulfed me.

A RAY OF SUNSHINE AMID THE STORM CLOUDS

In 2005 I met Cathy, a wonderful Christian woman who would become my greatest blessing. She was working for an investment advisor I was doing some joint work with and we communicated over a three-year period. Our relationship grew and we married in 2008, right before my legal troubles with the SEC blindsided both of us. In early 2009 I was put out of business by a SEC edict and by 2011 we were forced to give up our home. Through it all Cathy never left my side.

It began in 2008 as the investment world witnessed the steepest bear market in history. That year, the SEC was also caught flat-footed by a major Ponzi scheme in which investors lost a total of \$50 billion. The SEC's reaction was to initiate a widespread house cleaning investigation of all independent financial advisers. I found myself caught right in the middle as a result of a client's claim that was judged to be erroneous.

The SEC filed a civil suit charging me with failing to provide full disclosure in one of my private offerings. The court issued a Cease and Desist order, which effectively closed my business until April of the following year when my attorneys resolved the case in my favor. What I didn't know was that at the same time the Attorney General of Colorado was conducting a grand jury investigation to build a case to indict me with securities fraud ... a felony.

The civil suit had been dismissed, but it opened the door for the SEC to begin an investigation. My successful 30-year career was in peril. This investigation was led by the Attorney General of the State of Colorado who charged me with fraud, which I had not committed. The actual perpetrator of the fraud and theft was the overseas company that produced the investment into which my client's funds were wired.

The US investment firm that brought me this offering produced documented due diligence. Unfortunately, I relied on their legal assessment and did not do my own, with my clients suffering as a result. I had no excuse. I should

have known better and verified their information. One mistake and there I was. I knew what was about to transpire would forever change my life.

I will never forget that day in June 2009 when I received a phone call from my attorney informing me that the Attorney General was about to serve me with papers. The prosecutors presented the case in court and the judge issued a warrant for my arrest and set bail at \$100,000. I was sick and paralyzed with fear. What did I do wrong? Why was I being considered a criminal when I had never been in trouble with the law? My past performance record was over 30 years as a dedicated financial planner sharing investment ideas with my clients. Why me? Once again, I felt rejected and abandoned.

MY LIFE CRASHED

Cathy and I began to sell off our assets to make ends meet. She went to work as a real estate agent and I began looking for part time work. As our income declined, one of the first obligations we were not financially able to honor was our mortgage and we subsequently lost our home to foreclosure. Our intent was to sell it, however an attorney for the clients was able to establish a lien against it (without due process), leaving us without clear title and the ability to sell.

The stress on us was beginning to mount as a result of lost income and falling behind in our financial obligations. This was the year that I foolishly spent Cathy's retirement savings of \$100,000 on overseas legal fees trying to save my clients' investments.

The night we moved into a motel for a week was one of the darkest moments in our life. Cathy wasn't hungry so I left to have dinner alone with my fears and depression. While at the restaurant the waitress informed me that a couple that I had never met paid for my meal. I began to cry. It was the kindest thing that had happen to me in months. It was a memory I would need in the days ahead as everything began to escalate. Our world continued to fall apart and we lived in the basement of a friend's home. We were effectively homeless.

THE PRICE OF FAILURE

On that sunny spring day in March 2011 at my sentencing hearing there wasn't a sound in the courtroom other than the scraping of my chair against the cold tile floor. As the judge entered, I rose and fixed my eyes on the powerful man that was about to determine my fate. In lieu of a trial I was offered an eight-year sentence, but erroneously I thought a trial would allow me to show my innocence. Many of my clients were called to testify at my trial and most refused. The trial had not gone well and yet, I still had hope of probation and no jail time. Crack went the gavel and my fate was sealed.

The judge pronounced that I would serve 12 years in prison! Hard time not at the minimum-security white-collar crime facility but at Colorado's maximum-security federal prison, where men convicted of terrorism, murder, serial killing, and rape were incarcerated.

I was stunned and only briefly allowed to hug Cathy and kiss her good-bye. I was too embarrassed to look into the crowd as the sheriff escorted me to a side door in the court room that led to an elevator. He had me lean against the wall while he patted me down. He cuffed my hands behind my back and put chains on my ankles. As I stood there waiting for the doors of that elevator to open, every fear that had haunted me for years overwhelmed me as I tried to comprehend what lay ahead.

I was escorted past rows of empty cells of concrete and iron bars. I was the first one there and when he put me in a cell the last sound, I heard was the slamming of the door. I stood there looking through the bars at a concrete wall... *all alone*.

Have you ever felt so alone that you were frightened? As I stood in the middle of that cold cell, the only person in that basement, something came over me and I fell to my knees. I sensed the presence and mercy of God as I had never before. I had nowhere else to go to, no one else to turn to.

“God, if you are truly for real, I need your help more than ever! I know I made a mess of my life and hurt my wife, my family, and my clients who were my extended family. But God, if you will take me into your arms

and give me another chance, I promise you, I will be all in... one hundred percent all the way.”

My mind was racing and my thoughts were scrambled, yet I wanted to say a prayer. The only one I could remember was the prayer I had learned as a child, the Lord’s Prayer. When I got to the part that says, Your kingdom come, Your will be done, I stopped praying and just listened. God did not speak in an audible voice, but the voice of His Spirit rose up inside me.

He told me that this was a new beginning for me and that I was forgiven, I was accepted, and He loved me unconditionally. He was never going to leave me unprotected and I was going to be given a fresh revelation of the two kingdoms — the Kingdom of God and the kingdom of darkness — and that He was calling me to set the captives free.

CHAPTER FOUR
A LIFE CHANGING OPPORTUNITY

OLD SCHOOL

A few months before my sentencing I talked Cathy into going to Colorado Springs to attend a week of spiritual cleansing and discipleship. This crash course in sanctification of the soul and mind allowed both of us to better hear God's Holy Spirit, for which we are forever grateful. The opportunity cemented my desire to learn more and begin my legacy of helping others break out of spiritual bondage.

I was facing a 12-year prison sentence but my soul soared and rejoiced in the fact that I could hear my Father's voice and be led by Him! The Word of God tells us that we are supposed to heal the sick and cast out demons, but I had never been taught these Christ-given instructions by my church or its members. My week of being disciplined opened my eyes and my spirit and began God's cleansing and restoration of my soul.

My first year in prison was perhaps the hardest. I was in a facility where I was only allowed out of my cell to work, eat, and go to school. God again was merciful and even though I lived with angry young men, He provided me with favor with them. They called me Old School. I was put in an 8 x 10 cell with a ten-year hardened resident. Upon meeting him in our cramped accommodations I started offering silent prayers to God for a change of plan, beginning with a new cellmate. His massive arm muscles and tall stature reminded me of Goliath.

I shouldn't have worried. Cathy, who was also getting her prayers answered at this time with new real estate clients, prayed that God would give me the biggest, the meanest, and the most street-smart man in there, as my cell mate. After one of our nightly calls, I shared a description of my new "cellie," whose appointed job was Manager of the Weight-Pile. It was then I learned of her plea to God, for this protector.

I was impressed that she had God's ear but also a bit terrified. He and I got along well, as he liked to eat and I always had extra food (prisons provide only nutrient-free fare, so if you didn't have a wife or family adding money to your account, hunger was your companion). This gentleman, who was once a white-supremist, eventually gave his life to the Lord. The same man

who told me on my first night: “You will be allowed to live if you keep your Bible believing to yourself.” Thanks, Cath!

In my second year, I was transferred to a medium security facility where I had free movement throughout the day. It was there that I was given the opportunity to help others. My new, life-changing goal the Lord imparted to my soul began. It was also the start of me giving God my total commitment; 100 percent.

From day one, along with her prayers of protection, Cathy took my daily 20-minute calls and sent me emails through the prison’s JPay money-wiring service to keep me encouraged. She sent me Christian books and family pictures and made the hard journey to visit me. In the midst of her grueling schedule, Cathy continued to provide this daily outside stimulation so that I could focus on God and not my environment. Her love got me through those dark days. She was then, and still is today, my greatest blessing from the Lord.

At this second facility I volunteered to assist as a General Education Degree (GED) instructor to help inmates get their high school diploma. At the same time, Cathy and friends from my men’s Bible study group made it possible for me to enroll in the Christian Leadership University’s correspondence program for a Master’s in Christian Counseling. I was reading and studying the Bible and the Lord began to instill in me the hope and vision of a new future for Cathy and me as her real estate business began to take off into six figures. Although we were physically apart, we walked together with the Holy Spirit.

REACHING OUT

I met a lot of quality men that were incarcerated, both young and old. The Lord showed me that the reason many of them were in prison was because of a spiritual issue. Spiritual issues are at the roots of unforgiveness, fear, idolatry, and hatred. They are the primary reason underlying a recidivism rate that is over 80 percent. It’s an issue that never gets addressed. They enter prison and the system only focuses on the symptoms, like anger management or addiction. Unfortunately, the inmate leaves prison struggling with the same spiritual issues that caused him to be incarcerated in the first place.

The problem is that without God their only option, like ours, is to try and deal with a spiritual issue in the natural, in our flesh. No matter how strong our will and determination are, they won't work in the spiritual arena and the result is at best only temporary. If we could successfully deal with spiritual issues in our own strength, then Jesus would have gone to the cross needlessly. It is only through Him that we can successfully address those spiritual issues that open doors to Satan, giving him jurisdiction over that part of our life. But once His Spirit reveals those issues and we acknowledge them and follow His leading, they can be overcome and defeated.

THE NEW BEGINNING

Prison was the beginning of new, enriched life for me. The Lord used the time I was incarcerated to minister to me, and at the same time He used me to minister into the lives of my fellow inmates. Over the next two years I was one of the leaders in our prison church services and was able to spend time with other inmates in my cell, helping them identify the spiritual roots underlying the issues they were facing. In the process I was able to lead many of them to the One who has the answers and is the true source of deliverance. Time after time I witnessed these men learning that God is not the problem, He is the solution.

Those years were the fulfillments of God's promise that if I would put my total faith and trust in Him, He would be faithful to His promise of using everything that had happened in my life for my good, because He called me

Rom 8:28 And we know that for those who love God all things work together for good, for those who are called according to his purpose

and I chose Him as Lord of my life... *39 months in Cañon City*, I was a confidant to a few older inmates and a spiritual father to over 50 hurting, young men one hundred percent all in! During my June 28, 2015, is a day that I will never forget. The relief, the joy, and the incredible freedom I experienced in being released from prison to a halfway house was the first step in beginning my transition to a new life. The calling the Lord placed in my heart took flight.

Father God used my fears, my failures, and my constant striving to be acceptable (to man) to lead me to my knees when that cell door slammed shut. Everything in my life had brought me to that lonely moment when I was completely broken. Unknown to me, in that very moment He sowed in my heart the seeds of love and a ministry that I would only realize while reaching out in love and sharing the gospel with my fellow inmates.

Isa 53:12 Therefore I will give him a portion among the great, and he will divide the spoils with the strong, because he poured out his life unto death, and was numbered with the transgressors. For he bore the sin of many, and made intercession for the transgressors.

My years of experience and knowledge of the financial world, the hard lessons I experienced, and the Word of God were being used in sharing the Biblical keys to financial breakthrough. As I stepped outside that cell and into freedom, the Lord opened the door to my future.

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CHAPTER FIVE
GOD'S SEEDS TAKE ROOT

After being released, one of the first steps I took was to study programs designed to help those in the ministry find the clarity and focus they need to get organized and establish a solid foundation based on the Word of God. It was the beginning of the fulfillment of my dream of coaching and equipping Christians to achieve Financial Breakthrough by applying solid Biblical principles.

At first, I was concerned that what God was asking me to do would be considered just another prosperity ministry... *name it and claim it*. But I soon understood that what God teaches us in His Word about prospering is so much more than just financial success. What He was asking me to do was to share my knowledge of the financial industry, but not according to the world's system. His plan was established in the very beginning and it hasn't changed over the centuries. In fact, it is more applicable today than ever before as He is preparing His people for His soon coming return. In that knowledge we need to be looking solely to Him as Jehovah- Jireh (the Lord will provide).

In God's provision of a ram to take the place of Abraham's son Isaac, there are key truths for us in overcoming financial challenge in our life.

Gen 22:14 So Abraham called that place The Lord Will Provide. And to this day it is said, "On the mountain of the Lord it will be provided."

First, Abraham was obedient to what God commanded Him to do. Second, he stood in faith and believed in God's promise that He would provide. Third, he received God's provision on "the mountain of the Lord."

These same requirements are just as valid for us today as they were for Abraham. But notice where Abraham received God's provision. It was on the mountain of the Lord. For us, that is where we are to be living today, walking with Him and developing a deeper relationship with Him.

So much of teaching on prosperity in the church today is based on claiming God's promises in His Word. It is completely focused on getting from God without anything required on our part except standing in faith. The part about going to His mountain is ignored. Our focus cannot be only on achieving a financial breakthrough. We also need to be focused on what

God is asking us to do, which we will only discover by spending time with Him.

Moving into financial freedom requires us to shed the erroneous beliefs we've built up over the years, beliefs that have continued to negatively affect our prosperity, our health, and our spiritual life. These false beliefs need to be uncovered, revealed, and replaced with Biblical truths about "who" we are and "whose" we are. We need to understand where we are and how we got there in order to effectively partner with God and change the direction of our life. That means understanding the role that predisposition to sin plays in that process.

PREDISPOSITION VERSUS DESTINY

Our thoughts and choices impact our brain, body, mental health, and spiritual development. They impact not only us but those with whom we have relationships, even the generations that follow after us. Scientific studies reveal that the good, the bad, and the ugly truly do come down through the generations genetically. They create a predisposition in us, but that liability or tendency to suffer from a particular condition, hold a particular attitude, or act in a particular way doesn't have to become our destiny. Our mind is the signal—the biological mechanism—that switches these genes on or off.

Therefore, we are not destined to live out the negative patterns that we were born into and/or exposed to. We can make a life choice to overcome them by recognizing them, taking responsibility, and replacing them with the Word of God.

We need to understand that we aren't responsible for something we are predisposed to as a result of decisions others have made for themselves. We are responsible to be aware of these predispositions, evaluate them, and choose to eliminate them. But how we ask?

That's the major question plaguing the Saints. '

Consider the example of living with a parent who is an alcoholic. Science has proven that their children are predisposed to becoming alcoholics. We see it occur over and over again in families. The same goes for smoking, over-eating, pornography, drugs, etc. But that doesn't excuse us from being responsible for our own choices. It's our choice to change.

I have witnessed this over the years in my financial practice, in my seminars, and in my own life and the lives of my family and friends. If we don't wake up to the reality of predisposition, we will find ourselves living a life we didn't plan on. The good news is we can change all that because God has given us the answer.

THE ANSWER

Do you believe that God will only come through for you some of the time or that He doesn't want to come through for you at all? Do you believe that God is only good some of the time? If those thoughts vex and confuse you, you will have a hard time creating a place for His glory in you.

Unless you were born in a fourth or fifth generation ministry household, you are like the rest of us who need Discipleship. One of my goals is to encourage you surpass the average Christian ideal and let God restore you to your proper place as the Bride of Christ.

2 Peter 1:3 His divine power has given us everything we need for life and godliness though our knowledge of Him who called us by His own glory and goodness.

There can be "no doubt," there can be no yes, but. Our response needs to be "yes and amen," and that is only possible when our relationship with God is where He wants it to be. We can be forgiven of our sins by accepting the sacrifice Jesus made to atone for our sins on the cross. Forgiveness is God's part and its free, our part comes with a cost. We need to turn away from our old life and embrace the new spiritual life God gives us.

We don't have to live in the past, weighed down with fear and the guilt of sin, believing that we have to live that way forever. Our responsibility

is to repent from our old lifestyle, old ways, and old fleshly desires. We need to stop speaking negative words, thinking negative thoughts and believing the

lies that have been fed to us by Satan, the father of lies, and turn to the truth of who God says we are.

James 3:6 The tongue also is a fire, a world of evil among the parts of the body. It corrupts the whole person, sets the whole course of his life on fire, and is itself set on fire by hell.

Jesus said, the words that I speak are spirit and life. He did not speak words of doubt and therefore neither should we. Old predispositions are driven out when we choose to believe the truth of who God says we are and speak it.

James 3:6 The tongue also is a fire, a world of evil among the parts of the body. It corrupts the whole person, sets the whole course of his life on fire, and is itself set on fire by hell.

We are not destined to live a life that is dictated to us by how we were raised or by the preconceived thoughts and actions of others.

We are free to choose our destiny and God is the One who holds the key to that destiny for us.

At Cast Your Nets Ministries we focus on the scientific and spiritual consequences of negative predispositions and what the Word of God says about overcoming them. In particular, as they relate to God's plan for our financial prosperity: we must renounce, repent and remove unclean thoughts, soul ties, ancestral curses, evil strongholds, etc.

This is particularly important for new believers. They should be led into discovering what it means to "work out their salvation" under the leadership of the Holy Spirit. That doesn't mean working to be saved, but working out your life in Christ, working out what He has given you that the Holy Spirit will use to conform you into the image (character) of Jesus (Romans 8:29). That is God's plan; walking with Him in a victorious life.

GOD'S PLAN

God revealed the keys to making a comeback and turnaround to me when everything in my life had been destroyed my marriage, my — business, my relationships, my finances. He revealed to me a systematic antidote to overcome the world (Satan's kingdom), which operates to steal, kill, and destroy man's destiny.

John 10:10 The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.

I witnessed this truth first hand in prison.

When men leave prison, they are broken emotionally and financially. They are not trained or prepared to compete for a job on the outside as 50 percent of them are illiterate. As a result, they return to their old life of crime—the life they are predisposed to—and end up back in prison. As I shared with my fellow inmates; it doesn't have to be that way for them or for us. We do not have to continue to live a life that has been dictated by others. We are free to choose a different life, a life of fullness and honor... a life of prosperity.

There is a sure way of achieving financial breakthrough and it's through supernatural intervention. God has the answer and that is why I want to help you build your faith and understand that it is God's will that his children prosper—spirit, soul and body.

KEYS TO FINANCIAL BREAKTHROUGH

Prosperity is a Bible-based truth that impacts every area of our life. It is vitally needed in the Church today. There are more verses in the Bible about prosperity than any other subject. Jesus spoke about money in half of His parables. Yes, God wants us to prosper in all that we do, but Satan has another plan.

The promises God gave Abraham and his seed (we are his spiritual seed when we accept Christ) are still valid today. This vital Biblical teaching is not currently in the curriculum of most Bible teachers. God is very clear when His Word says if you do this, then I will do that. For example, the Bible tells us that “God is not mocked, for whatsoever a man soweth, that shall he also reap”

Deut 8:18 But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

(Galatians 6:7). The message is clear. If we follow his commandments concerning tithing and giving of our time and talents in the way He directs, we are walking in His planned covenant and will not miss out on His blessings and protection. The opposite is also true.

There is no area in which the devil has deceived Christians more than in the area of finances. He believes that if he can keep the Church in poverty and need, or even confined to having “just enough,” he can hold back the completion of the great commission. He knows the key that will open the door and let him in... disobedience.

Disobedience to God’s Word can keep us from prospering. Consistently throughout the Scriptures, when God’s people walked in faith and obedience, they prospered and experienced victory in battle. When they were disobedient, self-centered and went their own way they experienced defeat and failure.

Num 23:19 God is not a man, that he should lie, nor a son of man, that he should change his mind. Does he speak and then not act? Does he promise and not fulfill?

Our present culture tells us that we are all good and that it’s okay to “do what’s right in our own eyes.” Not true! Our natural, inherited nature comes from the man who first sinned; Adam. As a result, after salvation we are immediately engaged in a spiritual battle to overcome the world and our enemy.

Please don't misunderstand me. I am not saying that if you are not prospering you are living in disobedience. That belief is a result of a false teaching that exists in the church today. Most Christian beliefs regarding prosperity have been tainted and impacted by the "name it and claim it" prosperity message that perverts the Word of God. By way of example, look at three of God's commandments regarding giving, which the enemy distorts with his lies in order to rob God's people of His blessing.

God instructs His people to bring three major gifts to Him: Tithes, Offerings, and First Fruits. These three gifts open the door to God's promised blessings, abundance and protection as a result of our obedience.

Tithing – The Tithe is the first ten percent of everything we receive. It launches the divine law of multiplication, increase, and protection. In my program, we explore how the tithe breaks curses, causes God to rebuke the enemy on our behalf, and opens the windows of heaven, resulting in God pouring out a blessing... it's His promise.

In the past, I stopped tithing. I didn't realize the protection it afforded me and I found myself out from under God's covering, just like Cain. Cain was cursed for bringing an offering of his own choice, not what God told him to bring, and he did it "in the process of time." This means he did not put God first. In contrast, Abel was blessed for bringing the "firstfruits" to God as He required.

Mal 3:8 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings.

Here is an interesting study of the Hebrew meaning when God's says we "rob" Him when we do not bring tithes and offerings. The Hebrew word "rob" has the connotation of aggressively and forcibly stealing from another person. I was jolted when my brain envisioned a scene where an armed robber jumps out of the bushes to threaten and steal from another. It would never have occurred to me I was participating in this egregious act with God.

Offerings – Offerings are voluntary giving above the tithe. They represent our sowing financial seeds in faith as led by the Holy Spirit. It is important to understand what God says about sowing and receiving a harvest as opposed to the lie of the enemy that says giving is a tool to get God to give; treating God as an ATM machine. God is very clear about blessing others with our offerings, especially the poor and needy as well as the ministries and missions that spread the gospel.

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. For with the measure you use, it will be measured to you.”

I discovered this truth in 1990 when I was re-starting my business. I only had \$150 in my corporate and personal checking accounts. As I was seeking God on what to do, He said to me to empty both accounts and send the whole \$150 to three different ministries.

After a bit of mental struggle, I obeyed and that afternoon I received a call from a business that I had made a proposal to a month earlier. The owner told me that he was ready to begin our relationship and a check for \$5,000 was waiting for me to come by and pick it up. But that isn't the end of the story. A week later I received a

Gen 26:12 Isaac planted crops in that land and the same year reaped a hundredfold, because the Lord blessed him.

call from a lender that I owed \$10,000. He said that the debt had been cancelled and my account was settled. That was a hundredfold return; a \$150 offering yielded a \$15,000 return. I did what God asked of me because I wanted to be obedient, not because I wanted to make Him do something.

Sadly, I didn't understand the power of that principle until years later. But when it became a truth to me, I began to regularly implement it into my life.

First Fruits – Most Christians have little understanding of First Fruits offerings, yet there are tremendous promises from God to those who obey Him in this area. It is as much a command as tithes and offerings. Making an

Prov 3:9-10 Honor the Lord with your wealth, with the first fruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

offering of our First Fruits to God simply means putting Him first. He tells us to honor him with our “increase,” which can mean many things: a pay raise, a new job, a promotion, an inheritance, etc. Like Tithes and Offerings, we are to sow our First Fruits in faith that God will provide an even greater harvest in return.

Are you ready to prosper? Helping you to understand the plan that God has for you to break out of your financial rut is the mission of Cast Your Nets Ministries.

CHAPTER SIX
ARE YOU READY?

OUR MISSION

At Cast Your Nets Ministries we are dedicated to showing you how to break out of your financial rut. You will learn how to achieve and maintain permanent freedom from old bondage and rule and reign as a healthy ambassador of God as His Word transforms your life. From on-site workshops, coaching, and consulting, we help you change from the inside out. We offer a wide array of development and training programs built on timeless Biblical Principles that get results.

Ignoring a problem never makes it go away, it only makes things worse and ultimately harder to solve. The good news is that you don't have to stay where you are. You can move forward to realize your potential and become all God created you to be. It's all about taking action. It's your choice.

Our mission is to restore sincere men and women to wholeness in spirit, soul, and body through one-on-one coaching and seminars based on God's truths. We are dedicated to healing old wounds and replacing old erroneous thought patterns through strategic prayer and obedience to the Word of God. Our goal is to walk with you, step-by-step with the Holy Spirit, until your victory is secured with a focus on:

- Learning your greatest challenges to enable goal setting.
- Achieving financial breakthrough using the Word of God under the leadership of the Holy Spirit.
- Restoring broken relationships with God, family, and others.
- Physical healing by uncovering, revealing, and removing negative spiritual roots.
- Learning to master adversity with a full understanding of God's Word.
- Inspiring believers to go beyond their real and perceived limitations.

- Sharing the good news of the gospel with an unbelieving world as a restored and powerful disciple of Christ.
- Picking up your sword of truth to quench the thirst of the business world as a lay disciple.

At times, we find ourselves separated from our God, our Father. However, knowledge with breakthrough prayers and a Biblical process will heal old wounds, replace limiting thought patterns, and restore our relationship with Him. Breakthrough can be obtained!

OUR COACHING PROGRAM

Our Coaching Curriculum is focused on forgiveness towards others, removing negative generational patterns, and learning how to implement proven Biblical strategies for financial breakthrough. The goal is for you to gain clarity with respect to the issues in your life the enemy is using to hold you back, to build your confidence in the promises of God, and to establish a plan you can start today to get your financial breakthrough.

In this dynamic training we will inspire you to action by teaching you misunderstood Biblical Principles and innovative and proven strategies for consistent performance as a Disciple of Christ.

- Seven ways to increase your blessings and miracle results. • The vital ingredients to building your winning foundation.
- How to “discern the enemy” accurately and quickly.
- The playbook for outsmarting the adversary.
- Outperforming the competition by recognizing their weaknesses and surpass their strengths.

Each module incorporates:

- A personalized one-on-one mentoring curriculum.

- Video training, checklists, and templates.
- Specific action-oriented assignments.
- Direct email access to your mentor.
- Confidential lessons and accountability.

Here is an overview of our in-depth coaching program.

DISCIPLESHIP CURRICULUM FOR THE SOUL

In Discipleship Curriculum for the Soul, you will discover when and how you were set up by the enemy by exploring and understanding generational patterns, curses, and forgiveness. Our focus is on learning how to deal with and break off ungodly soul ties and taking action to reverse setbacks by removing ungodly beliefs about yourself and others. We focus on revealing and understanding how the enemy has impacted your beliefs and life by exploring the root causes.

- **Switch on Your Brain** explores how the ancient science and spiritual reality of epigenetics impacts our thoughts and the struggle of predisposition versus destiny.
- **Generational Patterns** explores the unresolved sins of our ancestors and dealing with unforgiveness.
- **The Secret to Breakthrough** delves into the impact that Iniquity, Transgression, and Sin have on our financial condition.
- **How to Reverse Every Setback** deals with the impact that ungodly beliefs have on our self-image; breaking ungodly soul ties; uncovering the enemy's lies about prosperity; eliminating stress, anxiety, and fear; and removing the strongholds of jealousy, envy, and rebellion.

PROSPERITY AND BIBLICAL ECONOMICS

In Prosperity and Biblical Economics, you will discover the power of letting go and letting God. Learning that God wants you to be whole and prosper in body, soul, and spirit. In His Word He has revealed His laws to financial increase and His keys to financial breakthrough. Gaining a solid understanding of His plan for breakthrough in all three areas of prosperity can only come when we let go of the world's lies and embrace the truth that He has given us in His Word.

- God Wants You to Prosper explores God's theme of restoration and how He wants to prosper us even in the negative circumstance we face.
- The Biblical Laws of Financial Increase are foundational to understanding the Biblical principle of sowing and reaping and the power of prayer in achieving financial breakthrough.
- Keys to Financial Breakthrough looks at stewardship and what God's Word tells us about His commands with respect to the role and power of tithing and the impact it has on financial breakthrough.
- Thy Kingdom Come explores God's plan to change your life forever that will not only prosper you but will bring you victory over Satan's attacks against your finances.
-

YOUR NEXT STEP IS YOUR FIRST STEP TO BREAKTHROUGH

Every journey has a beginning and an end. Our lives are all different and yet similar in that we end up taking many detours along the way from where we thought our path was leading. In that sense, each misstep, each detour, and each dead end is a learning experience. No one lives a life that follows the straight and narrow path and doesn't encounter any surprises along the way. God puts us on a path and only He knows what lays at the beginning and the end.

I had an idea of where my life would lead and what the world thought I should do, but God had other plans. Through my journey, struggling to survive and prosper in a competitive world, God called me, prepared me, and ordained me to minister Biblical Principles that lead to spiritual and financial freedom.

The trials and tribulations I encountered along my journey were used by the Holy Spirit to challenge and prepare me mentally and spiritually to take up the calling God set before me. It is His calling and vision as opposed to those I encountered in my journey that espoused the world's materialistic view of success.

I am dedicated to helping you discover and heal old wounds by replacing old erroneous thought patterns through strategic prayer and obedience to the Word of God. My heart is to help you step-by-step with the Holy Spirit into an abundant and prosperous life in body, soul, and spirit in your walk with God.

Ignoring a problem never makes it go away, it only makes things worse and ultimately harder to solve. The good news is that God has the keys to deal with those problems and what caused them. His Word and His Spirit are the difference between staying where you are indefinitely and moving forward to realize your full potential in Him.

As my journey has shown, in life there are always going to be ups and downs. They are unique to each of us but we all encounter them along our journey. What if you could learn how to make the up times last and minimize or eliminate the down times? God has the answers and we will explore them together and help you implement them in your life to achieve greater success, faster and with fewer setbacks.

It is my calling, mission, and commitment to share with you the Biblical principles that God revealed to me regarding prospering in body, soul, and spirit. It is my goal to show you in God's Word how you can be set free from Satan's lies and live in God's truth.

God's truth will transform your life by creating change from the inside out. He has given us His timeless Biblical Principles that get results. When you combine the right information with precise implementation you get rapid transformation.

I look forward to providing you with a free 15-minute strategy session to help you take that all important first step ..

[Book your call.](#)

KEY PRINCIPLES FOR FINANCIAL BREAKTHROUGH

After a successful 30-year career in the insurance industry, Phil retired to answer God's call. In 2012, he established Phil Trujillo Ministries, aiming to restore individuals in spirit, soul, and body. Through one-on-one coaching and seminars rooted in God's truth, Phil ministers to the deep wounds of betrayal, rejection, shame, guilt, and loneliness. His life experiences and his pursuit of wholeness inspire him to guide others on their journey to healing and restoration.

Today, Phil Trujillo's ministry focuses on helping Christians discover biblical principles to overcome financial crisis, rebuild broken relationships, and achieve spiritual and physical well-being. With a passion for sharing the keys he has received from the Lord, Phil dedicates himself to helping others overcome their fears based on the solid foundation of God's Word.

