PATREON PREMIUM GUIDE · BUSINESS & FAITH

THE FOUR LEVELS OF FAITH EVERY ENTREPRENEUR AND LEADER SHOULD UNDERSTAND

My notes on the four levels of faith for business owners, founders, and leaders

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MY VIDEO

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Watch my video first

I was on my way to church to preach, and the Lord told me to listen to a message. It was an interview with a woman of God. If I said her name, many of you would know who she is. What I like about her is that she operates with an anointing and with wisdom, not just in the church, but in business and in corporate America as an entrepreneur.

The interviewer had been in a session with her the day before. He asked her a question. Did the belief come before the demonstration, like the receipts, or did the performance and the experiences establish your belief? She said, "Well, as a Christian, obviously, no, the belief came first."

Then he explained how he frames belief. I don't think he is a Christian, and this is outside of the Bible. He said belief is an aggregation of data. He said it is a position you come to mentally, a framework and an outlook you establish for an expected outcome, based on your data and your life experiences.

That is how a lot of the business world is trained to think. So this page is for you as a business owner, founder, or leader. Each point starts with what I said in my video. Then **From my teaching** gives you what I have taught on it over the years. Then **For your business** shows you how it works when you are building a company or a nonprofit.

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MY NOTES · FOUR LEVELS OF FAITH

WHAT I SAID

These are my notes, with the time in my video for each point.

1. Belief comes before the receipts 00:46

The interviewer wanted to know which came first. Was it the belief, or the receipts? Did her results create her faith, or did her faith come before the results? Her answer was simple. As a Christian, the belief came first.

His answer was the world's answer. Belief is an aggregation of data. You look at your data and your life experiences, and you come to a position about what outcome to expect. That is the way he articulated it, outside of the Bible and outside of Christendom, which means the world of Christian faith and teaching.

FROM MY TEACHING

I wrote this back in 2014, and it still holds. Most of the time, for believers, God will require you to believe it before you see it.

Let's talk about how faith works. Faith is not about you trying to get God to put a YES on your plans. Faith is not about you convincing God. Faith is what happens when God convinces you!

Faith is God attempting to get you to REST IN WHAT HAS ALREADY BEEN DECIDED! This is why revelation must come before faith. Faith begins where the will of God is known. You can't be in faith until you know what God has already decided. But once you know, you can rest.

Faith is not you convincing God to agree with your plans. Faith is what happens when God convinces you to accept and align with the plans He made for you before the world began.

FOR YOUR BUSINESS

The way that man defined belief is the way a lot of business decisions get made. Look at the data, look at the track record, look at your experience, and then decide what to expect.

As a Christian entrepreneur, don't build the plan first and then ask God to put a YES on it. Find out what God has already decided about your business. Once you know, you can rest while you build.

Hear me. This is not about ignoring your numbers. God loves you enough to meet you at your level of faith. The data is one level of faith. It's just the lowest one.

2. The four levels of faith 02:12

She went on to explain something different. Let me tell you the way I say it. I teach that there are four levels of faith, and you have probably heard me teach on them before.

Level one is faith in what you see. Level two is faith in the written Word of God. Level three is faith in the Rhema, the spoken word of God, something God gives you directly. Level four is faith in God Himself, just a general faith in God.

I walk you through these four as I'm mentoring you on the power of seeing yourself the way God sees you.

FROM MY TEACHING

I first wrote about these four levels in Today's Word, my daily devotional, in February 2014. That spring I preached them at the jail ministry at the Prince William County Adult Detention Center and at Victory Christian Ministries International in Virginia. That November I preached them in Belgium. I teach them in my book Level Up Your Life too.

Here is how I laid them out.

- Level 1. Faith in the works of God. This is what you see.

- Level 2. Faith in the Word of God. This is what you read.
- Level 3. Faith in the Rhema Word of God. This is what you hear.
- Level 4. Faith in the person of God. This is whom you believe.

Grace is how God operates towards you, but faith is how you are to operate towards God! Faith is your part in accessing His grace.

And God loves you enough to meet you at your level of faith. If you can't believe without seeing it first, God loves you enough to perform the supernatural in front of you, so you can see it with your own eyes and believe. If you can believe God for the supernatural, He will perform the humanly impossible through you, so others who are not at your level can believe.

FOR YOUR BUSINESS

Every leader runs on one of these four levels, whether they know it or not. Here is what each one looks like when you are building something.

- **What you see.** You decide only by the numbers, the track record, or what worked for someone else.
- **The written Word.** God's Word governs how you run the company, your mouth, your mind, and your methods.
- **The Rhema.** God has said something specific to you about this company, this contract, this hire, or this move, even when the numbers disagree.
- **God Himself.** You have settled confidence even when there is no data, no verse, and no word yet. You are not frazzled. You work from rest.

3. Level 1: Faith in what you see 02:59

The lowest form of belief is what that man said. The lowest form of belief is the data. It is an outlook on life that is rooted and grounded solely on my experiences. The credible authority figures in my life, my life experiences, where I was born, and how I was raised form my belief system. I believe based on what I have seen and what I have experienced.

Jesus showed Thomas that this is the lowest form of belief. After Jesus was raised from the dead, the disciples told Thomas, we saw Jesus. Thomas said, I didn't see Him, and unless I see the nail prints in His hands and the cut in His side, I will not believe.

A few days later, Jesus walks through the wall like the Matrix. He says, Thomas, I heard what you said. Come here. Touch My hand. Touch My side. Thomas fell down and said, Lord, I believe. And Jesus told him, you believe because you see. More blessed are those who believe without seeing.

So the lowest form of belief is belief in what you see. That is what this man described. Belief based solely on the data, or on your life experiences in this world.

FROM MY TEACHING

Many Christians are like Thomas. They need to see something before they believe. It is a good thing God is gracious enough to give them what they need to see in order to grow, which is exactly what Jesus did for Thomas.

For unbelievers, God will allow them to see it in order to believe it. That is an act of God's unmerited grace.

This level of faith also grows when you see the manifestation of God's power, like a miracle. It grows when you see what God is doing in someone else's life. It grows when you hear a testimony. This is faith that comes by SEEING. I believe this to be the LOWEST form of FAITH.

FOR YOUR BUSINESS

Your clients already have level one faith in you. If I commit to delivering a project at work, people will either have faith in me or lack faith in me based on two things. They look at my character, whether my word can be trusted. They look at my track record, whether I have a proven record of delivering on my promises.

If I say I will deliver something by close of business on Friday, most people I know will believe me. I don't have a track record of being dishonest, and I have a proven record of delivering. So build that track record. It matters.

But I am a man, and I can promise to deliver and still miss it. Things I did not see coming can keep me from fulfilling my word. God is not a man. Nothing is unforeseen to Him. Nothing catches Him off guard. God has flawless character and a proven track record. He has NEVER failed you, and He NEVER will. So don't let your own track record become the ceiling on your faith.

4. Level 2: Faith in the written Word 04:37

The next level up is believing based on the written Word, the 66 books of the Bible. Now, the 66 books of the Bible contain what God said, not what He is saying. There are things God is saying to us based on what He said, but I have to live based on what He is saying.

Jesus never got up in the morning and picked a random verse to stand on for the day. He was living by what God was saying.

But you do need to read the Bible. You do need to get the Word of God down in your heart, because the Word of God contains the character, the attributes, and the nature of God. Once you get that down in your heart, you learn how God thinks.

So here is another level up. What the Bible says doesn't match what I'm seeing with my natural eyes or what I have experienced. But I choose to believe what the Word says over my experiences. That's faith.

FROM MY TEACHING

Without a doubt, we are supposed to have faith in, and live by, God's written Word. Faith comes by hearing the Word of God. When you find out what God's Word says about your situation, you actually discover His will. The Word of God is the Will of God documented.

Stand on the Word of God and keep standing, no matter how long it takes. There is a proper time, God's designated time, for your harvest. There is a time when your harvest is DUE. Don't give up before that time!

With the written Word you can master your mouth. With the written Word you can master your mind. With the written Word you can master your methods. With the written Word you can master your life. This is faith that comes by READING. I believe this to be the MOST COMMON form of FAITH.

But the Word of God will mean nothing to you if you do not have a relationship with the God of the Word. Plenty of people read the Bible who don't know God. So if you come to the Word with any motive other than getting to know the God of the Word, the power of the Word will not impact your life.

Many Christians never get past level two. You can live a great life by simply basing your decisions on the written Word of God. But I personally believe the only way you will ever maximize your purpose and potential is by hearing and obeying what God is saying to you daily.

FOR YOUR BUSINESS

The written Word is the operating manual for how you run your company. Joshua 1:8 ties meditating on the Word day and night to prospering and succeeding in all you do. I confess it this way. Your Word is the ruler by which I base my decisions.

The Word tells you what God said. The Holy Spirit tells you what to do with it right now. Let's say you are a pastor, your church wants to build a new building, and 20 banks have turned you down for a loan. God wakes you up, leads you to Philippians 4:19, and tells you to drive to a bank 75 miles away on Thursday at 10am. You go. You meet a loan officer who says the manager was out sick, and he is the regional manager, the only person who can approve your loan. You get the loan, and you give God praise.

Five years later, your church needs another building, and the Holy Spirit takes you back to Philippians 4:19. This time He says, you won't need a loan. I will give you the money to build it debt free. And He does. In both cases, God led you to the same verse. But without the Holy Spirit, you would not have known what to do.

5. Level 3: Faith in the Rhema 05:36

Another level of faith beyond that is faith in what God said to me, and I don't have a Bible verse to show where He said it. God gave me a promise. He gave me a dream while I was sleeping, or an open vision while I was awake. God gave me a prophetic word through someone else. That's level three. Now I'm believing the Rhema.

I'm believing that God said something to me specifically, and I can't prove to you that He said it. I don't have any physical, sense realm evidence to support it, but I believe He said it. It doesn't match my natural circumstances. As a matter of fact, my natural circumstances may fly in the face of what God said. I'm going to believe what God said anyway.

FROM MY TEACHING

Rhema is a Greek word that means an utterance, or a thing said. When you read the Word of God, you get to believe what God said. When you hear a Word from God, you get to believe what He is saying. Living off of what God said is great, but living off of what He is saying is greater.

That is how Jesus lived. After countless trips between Capernaum and Jerusalem, Jesus told His disciples that this time He felt a leading from the Father to go through Samaria. The team had NEVER traveled through Samaria, and the disciples did not like the idea at all. But the Father had scheduled a divine appointment with a woman at a well. Jesus did not read that in the Bible. He heard it from the Father.

Abraham waited 24 years for his wife to get pregnant, standing on a Word from God he did not read in the Bible. Joseph waited 20 years for his dream to come to pass. Caleb waited 45 years for his mountain. None of them got that promise from a Bible.

Revelation is authorization for participation. Instead of doing something and then asking God to bless it, God wants you to ask Him to reveal what He is already doing and what He is already blessing. Once He reveals it to you, you are authorized to be part of it, and the supernatural can flow through you. By grace it is already ours. By faith we find out about it. By faith we can access it.

Faith begins where the will of God is known. If you don't know what God has said or is saying about your situation, you don't know what to have faith in. You cannot release your faith, because God has not spoken. But once God speaks, you can have faith that what He said shall come to pass.

To be clear, the Spirit of God will never lead you contrary to the written Word of God. The written Word gives you the foundation and framework. The spoken word gives you specific direction inside that framework. So the Bible helps you check whether what you are hearing came from God.

I have lived this at home. In Isabella's last semester of nursing school, she was struggling with a class. She had not gotten more than a 77, and she needed a 92 on the final to pass. If she failed, she would be kicked out of the program and go back to the Army as a sergeant instead of becoming a lieutenant. As soon as she told me, I thought about all the money we had invested. I was spending two years in Korea so she could focus on school.

Some husbands would have put pressure on their wives. Instead, I said, "Wait a minute, Babe. Remember what God said! This is God's idea." I told her that either she would get a 92 or the Dean would make an exception, because God told me she would be an officer. Sure enough, she passed!

FOR YOUR BUSINESS

Our company started with a Rhema. God woke Isabella up on February 27, 2015 and told her to start a business called INSPIRED. We registered Inspired Solutions the same day. We see this business as part of our ministry.

Then the Lord told me to leave a company where I had a great career, a great title, and a great future. I loved it there. People asked, "Rick, why would you walk away?" But I learned a long time ago that I will do whatever God tells me to do. He wanted me to join my wife at Inspired Solutions, and He has plans for Inspired. Every single time I have released what I was holding, He has handed me something bigger than what I gave up.

Here is a quick example for you. Let's say your business is competing on a proposal. The Holy Spirit tells you God has favored you to win this project. You start working on it, and then you realize many of the other companies competing are FAR MORE qualified than yours. The enemy tells you that you are wasting your time and that you should NOT submit. But the Holy Spirit keeps telling you God has favored you to win. Now, whose report are you going to believe?

Listen to your normal conversation about that deal. If you have faith in God, it will come out of your mouth when you talk to people about it. If you have shifted over to what the enemy has been telling you, those words will come out instead.

When you are looking at financial statements, and they are telling you one thing, but you know what God said to you about your business, read the statements honestly and still stand on what God said. This doesn't mean denying reality. It means acknowledging a higher reality, which is God's promise. Abraham figured his body was as good as dead, and his faith did not weaken (Romans 4:19). He looked at the facts and still never wavered in believing God's promise.

Jacob is a great example. Laban offered Jacob money to stay, but Jacob asked only for the spotted, speckled, and black animals. Laban accepted quickly because there were so few of them. Laban thought Jacob had made a business error, but God was with Jacob, and later showed him in a dream that He was the one prospering his flocks (Genesis 31:5-12).

And a word over your business still needs structure. A lot of the leaders I mentor have the calling. They have the anointing. They may even have the prophetic word over their business. What they do not have yet is a built house. They are running a million-dollar dream inside a tent. Revenue shows up, but nothing holds together when pressure hits, because there is no architecture underneath it.

6. Level 4: Faith in God Himself 06:21

The last level is the highest level. Not just faith in what I see, level one. Not just faith in the Word that's written down, level two. Not just faith in what God said to me, level three. Level four is I just have faith in God.

I've gotten to the point where I've seen so much and experienced so much that I have faith in God no matter what happens to me. I'm walking with God and God is walking with me. There's a level of courage, confidence, boldness, and assurance that comes from knowing God is with me everywhere I go.

Maybe I haven't seen it yet. Maybe I haven't read it yet. Maybe God hasn't spoken yet. It doesn't matter. Am I frazzled? Am I broken? No. Why? Because I have faith in God. I have this underlying, unwavering foundation of faith that's built on my experiences with God. I've seen too much. I've seen it with my own eyes.

FROM MY TEACHING

This is not faith in man, because man will let you down. This is not faith in yourself, because you have failed yourself more times than you want to remember. This is not even faith in your ability to stay in faith. This is an overarching faith in the person of God and in His unyielding commitment to you and to the purpose He placed in you before the foundations of the world.

God is both the author and the finisher of the work He started in your life. He is fully committed to you in spite of your failures, faults, and flaws. When you know that, you can live your life with fearless confidence.

Even when we don't know what to do, even when God has not spoken yet, even when we don't have a promise to stand on, we can still have faith in God. Not faith in WHAT God said, but faith in WHO God is!

Get to the point where you can look in the mirror and say, "Self, I have been through too much with God to give up now. I have seen too much to doubt Him. I may not know what God is up to, but I do know that it is going to work out for my good!" When you get there, you are not moved by challenges or uncertainty.

David had confidence with the giant because of his experience with the lion and the bear. He knew he had been through too much with God for God to fail him now. You have been through TOO MUCH to doubt God now!

At this level you appreciate what God allows you to see, read, and hear. But even when you don't have any of those, you live every day with a settled confidence. Our confidence is NOT in us doing everything right. Our confidence is NOT in us being good enough. Our confidence is IN GOD!

I have written this about my own life. There are some things I am believing God for only because God promised them. I cannot make these things happen. If God does not do them, they won't get done. But I believe God. I know whom I have believed. I HAVE FAITH IN GOD!

FOR YOUR BUSINESS

Someone lied to you and told you the Bible says God helps those who help themselves. That's not in the Bible. God HELPS THOSE WHO REST!

This is not easy, because the business world is programmed to put the emphasis on human ability and effort. The go-getters will tell you that if you want something, you have to go out there and make it happen. Under that scenario, the spotlight is on you. In Christ, the spotlight is on God. You must learn not to do something just because you can, and to do only what He leads you to do.

Resting is not doing nothing. Resting in God means you are working while you are resting. You are working while you are trusting. You are not working FOR grace. You are working BY grace.

And how you wait can impact how long you wait. The devil may not be able to stop what God promised, but if he can get you out of rest, he can delay it.

If you are in a waiting season, don't take on any pressure to perform. God is fully committed to you and to the work He started in you, in spite of your failures, faults, and flaws.

7. Believe what God believes about you 07:20

When you get to this level, you can believe what God believes about you. And no matter what comes your way, you're not going to be broken or shaken or stirred. Say amen to that.

FROM MY TEACHING

Some people don't have a problem believing God. They believe God exists and they believe God has all power. Their problem is that they don't believe what God believes about them.

When you actually believe what God believes about you, it changes your self-image, your self-worth, the way you look at life, the way you approach your future, and even the way you deal with others. You stop relying on your own strength and ability, and you start relying on God and His endless power. Everything changes the day your opinion of you lines up with God's opinion of you!

You will never maximize your purpose and potential until you BELIEVE what God BELIEVES about you!

FOR YOUR BUSINESS

When you know God is ON you, IN you, WITH you, and FOR you, and all your confidence is in Him, you walk into every day ready to change the world. You know you will not be the one doing it. The Father living in you will give you the words, and He will perform the work. That's how you WORK and REST at the same time.

So stop thinking small. God wants to use your life as a display of His goodness. He will perform the supernatural through you, by His undeserved grace, so that people will know there is a God, that He sent a Savior, and that His name is Jesus. Your business can be part of that display.

THE WORD

Scripture (NLT)

"Then Jesus told him, 'You believe because you have seen me. Blessed are those who believe without seeing me.'"
John 20:29 (NLT)

"For we live by believing and not by seeing."
2 Corinthians 5:7 (NLT)

"God is not a man, so he does not lie. He is not human, so he does not change his mind. Has he ever spoken and failed to act? Has he ever promised and not carried it through?"
Numbers 23:19 (NLT)

"So faith comes from hearing, that is, hearing the Good News about Christ."
Romans 10:17 (NLT)

"Study this Book of Instruction continually. Meditate on it day and night so you will be sure to obey everything written in it. Only then will you prosper and succeed in all you do."
Joshua 1:8 (NLT)

"People do not live by bread alone, but by every word that comes from the mouth of God."
Matthew 4:4 (NLT)

"So Jesus explained, 'I tell you the truth, the Son can do nothing by himself. He does only what he sees the Father doing. Whatever the Father does, the Son also does.'"
John 5:19 (NLT)

"Abraham never wavered in believing God's promise. In fact, his faith grew stronger, and in this he brought glory to God. He was fully convinced that God is able to do whatever he promises."
Romans 4:20-21 (NLT)

"Have faith in God."
Mark 11:22 (NLT)

"The Lord who rescued me from the claws of the lion and the bear will rescue me from this Philistine!"
1 Samuel 17:37 (NLT)

> "That is why I am suffering here in prison. But I am not ashamed of it, for I know the one in whom I trust, and I am sure that he is able to guard what I have entrusted to him until the day of his return."
>
> **2 Timothy 1:12 (NLT)**

> "And I am certain that God, who began the good work within you, will continue his work until it is finally finished on the day when Christ Jesus returns."
>
> **Philippians 1:6 (NLT)**

APPLY IT

Action checklist for business owners

1. Pick one real decision in front of your business right now. Write down what the data says.
2. Write down what the written Word says about how you should handle it.
3. Write down what God has specifically said to you about it, with the date. If He has not spoken yet, write that down too.
4. Check that word against the written Word. The Spirit of God will never lead you contrary to it.
5. Before you launch your next initiative, ask God what He is already doing and already blessing.
6. When the financial statements disagree with what God said, read them honestly, stand on what God said, and keep building the house.
7. Listen to how you talk about your biggest deal this week. Whose report are you speaking?
8. Write down your lion and your bear, the times God came through for you and your business before.
9. Work from rest this week, not pressure. Do only what He leads you to do.
10. Say out loud what God believes about you as a leader.

THINK IT THROUGH

Reflection questions

1. Which level of faith am I really running my business on right now?
2. Where have I let the data have the final word over what God said?
3. What has God said to me about my company that I have not acted on yet?
4. Where am I asking God to bless my plan instead of asking what He is already blessing?
5. What would change in my business if I were not frazzled about the outcome?
6. Do I believe what God believes about me as a founder or leader?

I love you.

This is the YEAR OF DISCOVERY.

GREATER IS COMING.

Rick

COACHING & MENTORSHIP

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