THE CONCEPT OF MIRACLE MONEY IN (MATTHEW 17:24–27) AND NOE-PENTECOSTAL MIRACLE MONEY PROPHECY IN NIGERIA: A CRITIQUE

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Abstract

The issues of miracle money among some Christians have prompted this research, with the observation that certain ministers from the western part of Africa, especially Nigeria, have popularized miracle money as a bait to attract millions of people to their crusades. The concept of misusing God's grace to touch the weakness of man in order to bring him to the Kingdom is misplaced. Nigeria in particular is facing the challenges of end-time pangs, less money in families, unemployment, poverty, sickness, etc. Man's problems are almost reduced to the barest minimum when there is sufficient money in his bank account to meet his needs. Man, in his desire to acquire money, will always answer calls to where it is likely available and free of charge. God does not reward idleness or laziness, but will always meet us at the point of our needs by sending angels in the form of human beings to give us gifts to help our situations. In this research, careful and critical focus is placed on the quest for miracles in Nigeria, against the intentions and implications of Jesus' miracles in the New Testament, and sought to evaluate our attitudinal orientations as a possible effect of the poor economic situation in the country. The research found that the quest for miracles by many Nigerian Christians indicates their lack of understanding of the essence of miracles in the New Testament. This negative attitude also explains the frantic efforts by some Pentecostal preachers to work miracles, including monetizing them. This research recommends that the government, as a matter of urgency, checkmate fake miracle workers and prosecute them because they are deceivers and fraudulent. It concludes that, based on the high rate of poverty in the country, the problem of miracle money can be addressed by addressing the economic, social, and political situation of this country through good governance.

Keywords: Churches, Jesus, Miracle, Money, Nigerian

Introduction

In contemporary Pentecostal ministry, prosperity teachings are very copious at the expense of salvation messages. The concept of getting rich at all costs is gradually flooding several ministries due to the quest for money. Miracle money is the concept of receiving sudden, supernatural financial provision or unexpected debt settlement rooted in prosperity theology. It is often associated with religious figures who claim that prayer and faith can prompt God to instantaneously manifest funds in physical pockets, purses, or bank accounts. The concept of miracle in Nigeria is best explained sequel to the emergence of the charismatic movements, characterized by healing and exorcisms of Jesus. This was evidenced in the Aladura Pentecostal movement aimed at the universal pandemic of disease caused by mucus membranes (Ademiluka, 2022). Etymologically, the word "miracle" comes from the Greek "thaurmasion" and the Latin moraculum - as that which causes wonder and astonishment, being extraordinary in itself and amazing or inexplicable by normal standards.

The miraculous finding of the silver coin in the mouth of a sea creature as obedience to Jesus's command, as told by Matthew, is for two reasons. On the one hand, the superiority of Jesus as the Son of God over the gods of the sea could have been portrayed by this narrative. On the other hand, the fact that it was a silver coin that was found also signifies that Jesus rescued Peter from the abuses of the temple cult. However, this miracle story emphasizes Jesus' obedience to civic responsibility and the law of God, despite the fact that he paid the temple tax with a Tyrian coin. In other words, God's uniqueness and holiness are revered on the basis of the First and the Second Commandments, in that he is not represented in a pantheistic manner - God is not absorbed by his creation and is not placed on equal footing with anything on earth, in the air, or in the sea. Matthew 17:24–27 represents Jesus as the fulfillment of the covenant and one who has power over nature.

"Miracle money is best understood in the context of neo-Pentecostalism with its emphasis on prosperity and miracles," (Ademiluka, 2022, p.16). Miracle money has become a controversial phenomenon in contemporary Nigeria churches (Pentecostal) today, with its prosperity theology, which emphasizes financial prosperity as a divine right, often encouraging large "seed faith" donations to trigger these miracles.

This research will guide Christians against magic and deception in the name of miracle money. It will encourage Christian faithful to work hard for their daily bread rather than being lazy and expecting money from heaven that will appear in their bank accounts or as gifts which cannot sustain them for life. The analytical method is employed to properly critique this concept of prosperity messages in our contemporary era. If miracle money exists, why is Nigeria still owing and borrowing from foreign nations? Why are there poor Christians in society? Which spirit and bank printed the currency? How did they get the serial numbers on the currency? This research will reawaken those who have refused to work and depend on "God will supply all our needs according to his riches in glory." Christianity is not a tool for magic and yahoo.

A Look at Miracles

Miracle is an extraordinary event manifested with divine intervention in human affairs, and an extremely outstanding or unusual event, thing, or accomplishment. Miracles are generally defined as extraordinary, wonder-inducing events that defy natural laws, traditionally attributed to direct divine intervention. They are often viewed as signs of God's course of nature, such as supernatural healing, or, as Aquinas argued, events for which we do not know the course. In another definition, "miracle an extraordinary and astonishing happening that is attributed to the presence and action of an ultimate or divine power" (Werblowshy, p. i, 2026).

The term "miracle," when used by people who do not bother themselves to make it precise, may describe a wide range of events; sometimes, it is used simply to talk about some unexpected situation. For example, when someone passes a difficult exam unexpectedly (it is a miracle that I passed) (Sweizyski, 2012). Philosopher Thomas Aquinas identified three types of miracles, as cited by (Livingstone, 2026):

1) Events done by God that nature could never do, e.g create something out of nothing.
2) Events when God does something nature can do but not in the order God does it in. E.g resurrection of Christ. Nature can make someone live, just not after they have died.
3) An event which nature could do but God breaks the rules or principles of nature, e.g., God curing someone of a disease. Nature could cure them of a disease, but it is part of the principles of nature that curing a disease takes time. God does it instantly, thereby breaking the principle of nature despite doing something nature could nonetheless do.

A miracle for Hume, cited by (Livingstone, 2026), is "a violation of the law of nature." Hume argues that there are various reasons to doubt testimony of a miracle:

1. Miracles are rare, and thus belief a miracle has occurred is more likely mistaken than not.
2. Miracle stories tend to come from ignorant and barbarous nations rather than from people of good sense and education.
3. Humans have a tendency to believe wondrous things without justification.

A miracle is generally defined as an extraordinary, supernatural event manifesting divine intervention, or a temporary exception to the ordinary course of nature that defies standard scientific and natural laws.

Miracle Money as a Concept

This can be defined as funds appearing instantly in bank accounts or in the pockets of believers through supernatural means. While it was previously described as physical cash appearing, contemporary miracle money is now often linked to mobile banking alerts. Some proponents, such as Apostle Johnson Suleiman and prophet Jeremiah Fufeyin, have been associated with these claims. They have publicly spoken about miracle money. Prophet Jeremiah Fufeyin argues that it is not magic but rather "favor" that compels people to release financial blessings on believers, according to the Apostle: "miracle is an intervention not an economy to live by. It shows up when you do not know how to get out of the situation" (Suleiman, 2024, p. 30).

There are certain questions begging for answers here. Are there banks in heaven? Is there any spiritual money-printing machine we are not aware of? Someone responded, and I quoted: "Take note, there are no banks in heaven or money-printing machines; don't expect to receive any money that you did not work for" (Ameh; 2025, para. 2). Now, supposing there is anything called miracle money, the real idea is to sow into people's lives; hence, real miracle money should be attached to sowing in the lives of widows, orphans, strangers, the less privileged, and even ministers of God. (Eteng; 2015). While unexpected financial blessings or gifts are possible, claims of magical, instantaneous, and unexplained digital transfers are generally fraudulent and not a biblical or practical system; hence, miracle money is man's invention to arise the inner weakness of his fellow mankind, (Eteng; 2025).

Someone puts it: "God is not a showman, desperate for our attention to validate his ego, nor is he a waiter or a salesman hanging on our every whim to ensure himself a good tip or commission" (particularly called, 2022, p. 3). In fact, the former Vice President, Yemi Osinbajo, warned that such doctrines harm Nigeria's development by discouraging hard work.

Recently, the likes of Abel Damina of Power City, Fada Oluoma of Catholics, Pastor Charles Osazawa, etc. are now vocal in condemning it. According to one of them, "miracle money alerts are fake. God won't break his principles of work for money. He gives vision and sends men to help fulfill it", (Osazuwa, 2026). Others argue that the concept is fraudulent, unbiblical, and a "yahoo yahoo" (scam) practice that exploits the poor, (Damina & Oluoma, 2024).

Theoretical Framework: The Prosperity Theology Theory

This theory is promoted mainly in charismatic and neo-Pentecostal movements, this theory suggests that poverty is not God's will and that God can miraculously release wealth to His followers. Miracle money is money that miraculously appears in someone's purse, wallet, pocket, or bank account to demonstrate the power of God. Preachers who allegedly dispense miracle money claim the power to declare "miracle finances" over those at their miracle money crusades, with the result that some congregants find or receive money instantaneously.

The aberrant practice of proclaiming miracle money into people's pockets is done mainly in various places in Africa by self-proclaimed "prophets" such as Uebert Angel and Shepherd Bushiri. These men and others teach what is generally known as prosperity theology, the idea that poverty is of the devil (or actually is a demon) and that God wants Christians to be rich and happy and healthy. Related to the concept of miracle money is the deceptive and manipulative appeal for "seed faith" offerings, which promise a miraculous financial return on a person's money given in faith to the preacher (Got Questions, 2022)

Promoters of miracle money point to one of Jesus' miracles as "proof" that what they are doing is of God. On one occasion, when the temple tax was due, Jesus commanded Peter to go fishing and to expect a miracle: "Go to the lake and throw out your line. Take the first fish you catch; open its mouth and you will find a four-drachma coin. Take it and give it to them for my tax and yours" (Matthew 17:27). The problem is that Jesus' miracle of the coin in the fish's mouth bears little similarity to the modern practice of receiving miracle money. Why didn't Jesus just make the money appear in Peter's pocket? Why didn't angels slip the coin into Peter's hand? Why did Jesus make Peter actually work for the money? Also, the money did not go to either Peter or Jesus but to the authorities for taxes.

Of course, the hucksters claiming the power to produce miracle money for people expect those who are "blessed" in such a way to donate some of the windfall to their ministries. One wonders why the supposed creators of miracle money even need contributions from others. Could they not simply make miracle money enough for themselves? We are warned against those who would take advantage of us in a church setting: "In their greed these teachers will exploit you with fabricated stories" (2 Peter 2:3).

Jesus Concept of Miracle Money in Matthew 17:24–27: A Critique

The question of whether Jesus supported "Miracle Money"—defined as "money unexpectedly appearing instantaneously into believers' pockets and digital bank alerts", is a subject of theological debate. Though there is one key scriptural incident often cited regarding this topic (Matthew 17:24-27), when asked to pay the temple tax, Jesus told Peter to go to the sea, cast a hook, and open the mouth of the first fish he catches, where he will find a coin to pay the tax for both of them.

Proponents of miracle money have interpreted this to mean that Jesus can provide money miraculously. The problem is that Jesus' miracle of the coin in the fish's mouth bears little similarity to the modern practice of receiving miracle money. By observation and critical analysis, the context of (Matthew 17:24-27) does not apply to the very definition of miracle money—

instantaneously appearing in the pockets of believers—unless a Nigerian 21st-century God, who deals on digital bank transfers from the Central Bank of Heaven (CBH), exists, if there is any.

Jesus miracle money, as narrated in Matthew 17, exemplifies hard work and the need to do something meaningful to earn a living. If not, why didn't Jesus just make the money appear in Peter's pocket? Why didn't angels just slip the coin into Peter's hand? Why did Jesus make Peter actually work for the money? (Gotquestions, 2002b). Critics and some theologians note that this was a unique, one-time incident used for a specific tax, not a general practice of producing money for personal gain. Also, the money did not go to either Jesus or Peter, but to the authorities for taxes.

Certainly, the Neo-Pentecostal charismatic leaders, claiming the power to produce miracle money for people, expect those who are "blessed" in such a way to donate some windfall to their ministries. According to the author; "one wonders why the supposed creators of miracle money even need contributions from others; could they not simply make miracle money enough for themselves?" (Gotquestions; 2002b, para. 2).

We are warned against those who would take advantage of us in a church setting: "In their greed these teachers will exploit you with fabricated stories" (2 Peter 2:3). The social and economic significance of Jesus' instruction to "render to Caesar the things that are Caesars" (Matthew 22:21) lies in his subversion of a political trap, drawing a distinction between earthly obligations and divine allegiance, and legitimizing the payment of Roman taxes. By using a Roman coin, Jesus acknowledged the *de facto* authority of the Roman Empire while prioritizing spiritual duty to God.

Image as Metaphor: Jesus emphasized that just as the coin bears Caesar's image and belongs to him, humans bear God's image (Genesis 1:26–27) and belong to God. This meant that while taxes (money) are owed to the State, the whole person is owed to God. This teaching has served as a foundational principle for Christian interaction with government, emphasizing the duty of civic obedience while maintaining primary loyalty to spiritual principles (Sawyer, 2020).

Arguments on Debt and Miracle Money in the Old Testament

The concept of "Miracle Money" and supernatural debt cancellation is a prominent theme in many charismatic and prosperity gospel teachings, where individuals expect supernatural divine intervention to wipe away financial obligations. These issues revolve around divine intervention, faith, and the ethical implications of borrowing and not repaying (Natasha, 2026). In Matthew 17:27, reference is made to a ta'tilp, the silver Tyrian coin which Peter found in the mouth of a sea-creature. On the basis of an authoritative word from Jesus, it served as payment for both Peter and Jesus' temple tax. In Jesus' time, the half-shekel was the currency used for paying temple tax. The requirement to pay a half-shekel tax is based on Exodus 30:11-16; 38:25-26 and Nehemiah 10:32-33. As a matter of fact, all references to the so-called 'shekels of the sanctuary' are from the Priestly document. Exodus 38:25 implies that the payment must be in silver (Richardson, 1992).

In Pauline epistles, while written by Paul, the passage reflects Jesus's teaching on integrity: "pay to all what is owed to them; taxes to whom taxes are owed; revenue to whom revenue are owed" (Romans 13:7-8). He further says, "owe no one anything except to love each other." The Bible generally presents debts as a form of bondage; the borrower is a slave to the lender (Proverbs 22:7), and it encourages living within one's means rather than using debt to fund a lifestyle. In the Bible, God emphasized the principle of repayment: "the wicked borrows but does not pay back, but the righteous is generous and gives" (Psalm 37:21). This verse is widely cited as the direct biblical standard for debt repayment.

In (2 Kings 4:1-7), there is this “Go and Sell” principle: even in cases of supernatural intervention, it is argued that God’s primary response is not the magical appearance of cash, but the provision of opportunities for entrepreneurship and creativity to enable people to pay their debts. “Go, sell the oil and pay your debt, you and your sons live on the rest” (2 Kings 4:7). According to the author, “here God’s answer to debt is entrepreneurship” (Zunga; 2024, para. 1). Again, “God’s solution to debt is not the miraculous appearance of money; His solution is granting grace of overflow within the entrepreneurial and marketplace space to pay off your debt” (para.2). “Go and sell”, what do I need to sell? Sell service, goods, your talent, skill, intellect, ideas.

There is a particular concern about Ebitimi’s perspective on miracle money. He believes the existence of miracle money is with a nuanced view, which exists as prophetic declarations can lead to debt cancellations (N. Ebitimi, personal communication, March 5, 2026). This above submission cannot be proven biblically. Could it be a figment of imagination? Or is he trying to project God as an “unjust” God, who is bent on favouring a debtor who was helped in times of need and, when the supposedly agreed date was due, was not responsible enough to pay back his debts, and God just magically made him; the (lender) forgot someone was owing him because God has canceled the debts. What kind of God is that? Can we associate such a miracle with God? Where is the place of integrity Jesus admonishes us to uphold? Then something must be wrong. If truly these claims happen as Ebitimi’s and others puts it, then we must understand the difference between magic and miracles.

One of the problems with some Pentecostal preachers is that they fail to understand the hermeneutical approach, text interpretation, and biblical exegesis. Now, upon realizing that “miracle money” does not hold water in the place of Bible and logical reasoning, because people are beginning to ask questions, the context was nuanced. Charismatic leaders further justified the concept, and in their justification, one said, “Miracle money is supposed to be an intervention, not a sustainable way of life designed to replace hard work” (Suleiman, 2024).

One of the fundamental problems with this concept of miracle money is poverty and the lack of job creation by the government and private sectors, as many people are not measuring up to the economic reality of the country (Ademiluka, 2022). The idea of miracle money is very utopian, phantasmagorical, and, at best, very magical. There is no God or angels anywhere that can make money appear magically. Those who want money should go and work, as God or any supernatural being will not do for humans what humans can do for themselves (Adelakun, 2021).

Consequent upon this research, one may be tempted to take a position that what exists in many of our Nigerian churches today are “magic” crested as miracles, and out of desperation, a lot of Christians have failed to, or pretend not to understand, the operations of magic, insofar as their problems would be solved. Every miracle that must enjoy the highest degree of certainty must exist in conformity with the scripture.

Contemporary Miracle Money in Nigerian Neo-Pentecostal Churches

Contemporary “miracle money” in Nigerian churches refers to the phenomenon where pastors and prophets declare that supernatural forces—especially angels deposit funds directly into the bank accounts, pockets, or purses of congregants during prayers (Gotquestions, 2022). Often associated with prosperity theology, this concept posits that God can instantly alleviate poverty by creating money, allowing followers to reap where they did not sow (Suleiman, 2024).

As Africans, we need to imbibe the futility of the belief that some supernatural force exists somewhere to resolve issues that other humans have long mastered, and rationally too. For us to thrive, we should commit to learning the laws of nature through an ardent study of science and technology, not turning what other scientifically advanced cultures have gifted us into miraculous spectacles. There is no God, or angels, or spectres anywhere that can make money appear magically. Those who want money should go to work after they leave their churches or mosques. God -or any supernatural being-will not do for humans what humans can do for themselves (Adelakun, 2021).

Forms of Contemporary Miracle Money in Nigerian Neo-Pentecostal Churches

1) **Digital bank alerts:** With the advent of mobile technology, many proponents claim that money appears in accounts, often confirmed by instant phone alerts during services (Adelakun, 2021).
2) **Physical manifestation (cash in hand/bags):** Some church members testify to finding cash unexpectedly in their wallets, purses, or bags after prayer, (Gotquestions, 2022).
3) **Sudden debt payment/ unexpected inflow:** Miracle money is also interpreted as supernatural intervention, causing long-forgotten debtors to suddenly pay back, or someone unexpectedly providing financial help, (Fufeyin & Suleiman, 2025). The Lord Jesus Christ has resources available to Him. Even though He didn't have any money, He knew where it was, and provision for the need was supplied. Jesus will provide for all our needs. The provision was not in a money bag, and there wasn't an abundance of coins. The provision was for the need itself. He gives us enough for our daily bread. The needs we have will be met by Him, and He knows where all the resources are to make that available (Fraser, 2026).
4) **Contextual uses:** While some view it as a direct miracle, others define it as a "divine intervention" rather than a daily economy (Suleiman, 2024).

Economic and Practical Consequences Occasioned by Miracle Money

Miracle money encourages laziness, and this phenomenon promotes an "anti-work" culture, encouraging people to wait for miracles rather than engage in productive labor. Jesus specifically told Peter to "go to the sea, cast a hook." The miracle did not just materialize in their home. It required Peter to use his vocational skills (fishing) and engage in physical effort.

From an economic perspective, creating money without a corresponding increase is unsustainable. Suppose it were even true that angels can deposit money in bank accounts, so what? Does that mean Jesus Christ was sacrificed on the cross just so that a mere chicken change can appear in your bank account for just one day? What happens tomorrow and the day after? Will the bank of heaven make "miracle money" a recurring transfer? Where is the "miracle" when you still have to wake up the next day to forage for survival in Nigeria's ever-depressing economy? What possibilities of social flourishing do the angels depositing money guarantee in the long term? Will those angels also hang around to help us fix our public infrastructure? Will they stop our incompetent leaders from stealing us blind? Does miracle money empower us to confront our perennial economic issues or even combat climate change? If truly angels could make things happen, why settle for small amounts of money when we might as well ask them to stop insecurity in Nigeria? Why not ask them to cure COVID-19 or help Africa develop vaccines? (Adelakun, 2021).

Miracle money is likened to "occult practices," "money rituals," or "magic" in a religious guise, which de-anchors wealth from productive work and promotes a magical worldview. While many believers cling to miracle testimonies as proof of God's power, mainstream Christian consensus and financial experts strongly advise exercising caution. Churchgoers are often encouraged to rely on legitimate financial stewardship, productive labour, and verifiable business opportunities rather than expecting unexplainable digital transfers.

Ethical and Financial Concerns on Miracle Money

1. **Charismatic Fraud:** Many critics, including church analysts, consider this to be “charismatic fraud,” where pastors use agents or technology to send money, creating the illusion of a miracle.
2. **Unverifiable Testimonies:** These miracles often happen in a “black box” where the source of funds cannot be traced or verified, leading to suspicions of money laundering or fraud. Also, bank errors or delayed transactions are occasionally rebranded as miracles. There are also documented cases of individuals refusing to refund mistaken transfers, leading to investigations by bodies like the Nigeria Police Force or the EFCC
3. **Exploitation:** former Nigerian Vice President, Prof. Yemi Osibanjo, has argued that such practices undermine the country’s development by creating a culture that celebrates wealth without questioning its sources. He openly condemned the "miracle money" gospel by urging the Nigerian church to refocus on the true gospel — one built on integrity, productivity, and accountability, not empty promises of sudden wealth. We can’t build a nation on miracle money and shortcuts. True gospel preaching encourages diligence, honesty, and responsibility — that's what transforms societies. This doctrine promotes a culture of "wealth without work," undermining Nigeria's national productivity, diligence, and values, (Osibanjo, 2025).

Criticisms and Controversy over Miracle Money

a) **Source verification: Critics**, including religious leaders like Dr. Abel Damina, Reverend Areogun, argue that this practice often lacks accountability and can be a front for fraud, with some linking such money to potential criminal sources (“Yahoo Boys”) or Ponzi schemes.
b) **Economic impact: Some** critics argue that these claims are economically unsound and contribute to inflationary pressure (a case of too much money chasing too few goods). Ifeanyi (2025) posits that if miracle money is real, why don't we just stop collecting tithes and offerings in our churches? We can just pray for miracle money anytime there's need in the church, and it will drop
c) **Theological debate:** Many traditional theologians argue that such practices contrast with the biblical requirement to work for sustenance, questioning why pastors need to collect tithes and offerings if money can be created miraculously. On the contrary, Suleman (2024) argues that miracle money is an emergency intervention during severe hardship, rather than a sustainable economic lifestyle. He cites scriptural examples, such as Peter finding coin in a fish's mouth, to justify sudden financial deliverance. He quotes John 4:38, Jesus tells his disciples: “I sent you to reap what you have not worked for. Others have done the hard work, and you have reaped the benefits of their labour.”

While proponents often cite stories like Peter and the fish (Matthew 17:24-27), critics view this as a misapplication of scripture, stating that God promises to bless the work of hands, not produce instant miracle cash. The stated purpose of the coin in the fish's mouth was to meet a required civic/religious obligation and prevent spiritual offense to the tax collectors. It was an act of humility and submission to existing authority, not a prosperity blessing or a mechanism for generating sudden, abundant personal wealth.

Many moderate pastors clarify that “miracle money" is not literal cash falling from the sky. Instead, they believe it manifests when God prompts individuals to settle old debts, fulfill forgotten pledges, or bless someone unexpectedly. The questions begging for answers are: did the central bank print such money with an accurate serial number? Which bank was involved in such a transaction without a trace? If we argue that such money came from God, does it mean that heaven or the spiritual/celestial realm transacts with the same currency of a particular country of ours in the terrestrial?

Conclusion

It is obvious that some Neo-Pentecostal churches in Africa, including Nigeria, are driven by a strong quest for materialism and by depending solely on the supernatural for miracle money. This doctrine is embossed in the hearts of its adherents through prophecy. It reveals why some members do not want to be meaningfully engaged to earn a living, but instead totally depend on a supernatural being that will provide money in their laziness. At least, Jesus told Peter to go fishing, which was his profession. We cannot be depending on supernatural bank alerts to change the economy of our nation.

Miracles in the bible were aimed at solving problems (healing, resurrection, provision) rather than creating wealth without effort. The focus on monetary miracles has caused money to replace God, focusing on materialism rather than spiritual growth, (George, 2026). Matthew 17:24-27, is a misapplication of scripture in contemporary Pentecostal churches. The philosophy that God promises to bless the work of our hands is call to be industrious. God will give you everything you need if you work hard. We are reminded to seek the kingdom of God first, rather than seeking things that just satisfy us in the short term that is, alert which is not worked for and is only temporary.

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