



When your paycheck, pension check, social security check or whatever means you have for income arrives, do you put “pleasure” first or obligations first? Don’t turn the page yet!

Because, if you put pleasure first, you are not by yourself. As a financial coach of 10+ years, I have coached hundreds of people in which 80% put “pleasure” first and obligations last, and in some cases they forget about paying their bills altogether; and the best excuse of all is when they begin blaming others for their bills not being paid.

Why does this happen? Very easy answer, we live in a generation in which everyone wants everything now, no planning, no saving, just “*please me now!*” This is called satisfying the flesh. And, guess what, the flesh can never be satisfied, it always wants more! The more we make, the more we spend; the more we have, the more we want. We need to learn to stop pleasing the flesh and learn to be obedient to God’s commandment in which He instructs us to “render to Caesar, what is Caesar’s; and render to God what is God’s! We are to pay our bills in a timely manner and to pay tithes to God.

When coaching individuals they always want quick results with their financial disasters. Unfortunately, there is no quick fix. It takes discipline, contentment, and most importantly, individuals need to take responsibility for their own actions and quit blaming others for not managing their finances in a mature manner.

Jesus said in John 10:10 “*the thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and have life more abundantly,*” so as you just read, Jesus wants us to enjoy life, which includes having nice things, but He also wants us to have balance and discipline which teaches us to learn to wait and plan for those things we do not have immediate funds to purchase.

Integrity is a very important part of having balance in one’s life. When we borrow, whether from a lender or person, we are promising to repay the debt as agreed. When the debt is due, don’t play the blame game or excuse game, be a person of integrity and repay what is owed.

Learn to live a life of truth and integrity. When we live our lives this way, God will honor us by making sure we have **ALL** that we need for this life. God honors truth (Psalm 51:6) and He also says in Philippians 4:19, “*I will supply all your needs according to His riches in glory.*” So, if we have lack, ask Him, He’s waiting to hear from you! Father God says we have not because we ask not; or we have not because we are not being obedient to His commandments. Make the right choice and choose to live in obedience.

This world is facing economic struggles in which everyone will be affected. However, God promises to take care of His children that are obedient (Deut. 28).

Don’t allow the enemy to lie to you another day. Get your house in order according to God’s commandments, and if you need help in structuring your bills, seek guidance from a Financial Coach who can teach you and stick with it. It is not hard to live on a budget nor hard to develop a plan for the future.

**If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving—it will be used to measure what is given back to you.**  
*Luke 6:38*