



The most asked questions in 2015 were: “How can I get out of credit card debt? How can I save more? And How can I control my spending.” These are very good questions and have been addressed in previous Newsletters, but since this is the beginning of a new year, I thought it would be helpful to review these questions one more time.

Individuals usually overspend because they do not have a budget, which causes credit card usage and refinancing one’s home for major home repairs, etc. With Father God’s guidance and a financial plan, including a budget this would stop overspending.

Begin with prayer! Ask Father God for His guidance and for His forgiveness for not being a good steward of what He has entrusted you with.

Next, if married, you and your spouse should work on establishing a monthly budget together. Cut up all credit cards except one (to be used only in extreme emergencies). Stop using your debit card for daily purchases. Use CASH! Analysts have written many articles stating, “when consumers use credit cards or debit cards they tend to spend more.” So get back into the habit of using cash for daily purchases.

Next use online banking for paying your bills. Stop paying vendors fees for using their payment methods over the phone and on the internet (those fees add up). The advantage of online banking is that it keeps track of monthly payments, you can print out payment history and it’s free!

When we try to manage our finances apart from God’s money management principles found in the Bible, it’s like putting a gun to our head and playing Russian Roulette. Also, we put a curse on our finances when we refuse to use God’s principles for money management, tithing and offering.

Saving for the future or for future expenses is almost never thought about with most individuals. As God’s children, we need to change our way of thinking. When we get our paycheck or whatever form of income, tithing and saving should come first.

Father God should “always” receive 10% of everything He blesses us with. Because all “blessings” come from God. Then we should pay ourselves. Start with 5% with the goal of saving 20% or more from every paycheck or source of income.

If we continue with the mindset that “I don’t make enough to tithe or save” you will never save or tithe and your finances will always be a problem in your life. Malachi 3:8-10 says: “Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me.....Bring ye all the tithes into the storehouse....”

To save money, look for ways to cut costs such as cutting those high cable bills and high cell phone bills. How about grocery shopping and eating out. Stop shopping at those high end grocery stores. Eat in and have your children help you with meals. Finally, designer clothes and designer purses do not define a person. A person is defined by their integrity and character not clothes. So if you desire copying a person, try copying the integrity and character of Jesus Christ—He is a perfect example.

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