



*“For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?” (Luke 14:28)*

Christmas is just around the corner and many of us are already wondering how we are going to buy presents with money we haven't budgeted, or checking our credit cards for available balances to charge gifts we can't afford.

Luke 14:28 above instructs the reader not to “*build a tower*” without sitting down first to count the cost. This is wisdom from Holy Spirit! Why start a project without sufficient funds to finish? This is a waste of valuable resources!

Now let's substitute the “*build a tower*” for “*gift giving*.” First task at hand is to sit down and make a list of people you intend to purchase a gift. Second, determine how much funds you have available for purchasing gifts, such as: how much in Savings account; piggy banks, Christmas Clubs, etc. Third, with the available funds, setup a budget category for “*Gifts*” determining how much you are going to spend per person, *i.e.*, \$15.00 to be allocated per person for a gift. Once you have determined the amount to spend, do not overspend on any ones gift! Stay true to your budget. Remember, we are counting the cost with what we have available for spending, and available funds do not include using credit cards for purchasing gifts!

What should you do if zero funds are available? How about homemade baked products? Baked products make an excellent gift, or if you are a crafter, why not make a handcrafted gift! Handcrafted gifts make for great presents—they are gifts from the heart!

So you say you aren't a baker or a crafter and you are still looking for ways to buy gifts without using a charge card—why not look for ways to cut costs in your household expenses! Cell phone and cable bills tend to be extremely high ticketed items. You can get rid of cable and use an antenna for local channels and purchase an inexpensive third party device to turn your TV into a “*smart*” TV, such as Roku. Ditch the cell phone plans! There are many mobile carriers that offer unlimited service with fees starting at \$40 per month instead of \$160 per month. How about eating at home more often and eating less at those chain restaurants and fast food places—you will see great savings there.

Make the decision today to setup a budget for future gift giving and that way you will have sufficient funds when you sit down to count the cost for any gift-giving occasion, and while you are at it, why not setup a budget for all of your household expenses?

**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**