



*“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)*

**Linda writes:** Christmas is over and I am now stuck with bills I forgot to pay and I had to charge some presents because my money was tight. How can I get out of this mess?

This is a common occurrence for many! The Christmas Holiday is over and you find yourself with a mound of unpaid bills and additional credit card purchases. Now you are left with having to figure out a way to catch up before your utilities or phone are cut off. Unfortunately, this is the state of many after Christmas due to poor planning during the year.

The first task at hand is to make arrangements to pay bills you put on hold to purchase Christmas presents you couldn't afford by calling your creditors to make payment arrangements. This will be a temporary fix!

Depending on the amount of debt you have incurred, you are left with two options to raise money quickly: 1) Have a household sale to sell items you are not using; or 2) get a temporary part-time job until you are able to pay past utility bills and pay off your credit card debt.

Most individuals find themselves in this situation because they are not working from a budget with allocated categories for spending. So, to prevent this situation from happening again and to know at all times where your money is being spent, try using a budget, which is a godly principle.

A good budget should include categories for Gift-Giving, Personal Allowance, and Savings. Working from a budget takes consistency and commitment. Give yourself 3 to 6 months of consistent usage and you will not return to your old habit of spending on the fly. With your budget in place this should prevent you from overspending and help you plan wisely for next Christmas. God calls His children Stewards. We are Stewards over the money we have in our possession. The money we have is not ours, but God's; and we need to learn how to be a “good steward” of what He has entrusted us with.

Journey Through Life Ministries offers Budgeting Workshops. If you are interested in setting up a budget or what to learn how to better manage your finances, call Rev. Georgetta Head at 412-583-8628 for next scheduled workshop.

**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**