

Financial habits
to have a
successful year.

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Practicing tithing or giving

One thing that you can do to better steward your finances is to give 10 percent of your income to either your church, organization, or a ministry. When you decide to give, you are giving back to God and sowing into the kingdom of heaven. When you sow into the kingdom of God you will have rewards when you get to heaven because your wealth is being stored in heaven. When we do not give back to God we are robbing him and stealing from him. That is why it is important to sow back into the kingdom of God.

You also want to make sure that when you give that you are sowing on good, fertile ground. Why? Because there are many churches that do not do good with the money that has been sowed. There are literally pastors buying cars, houses, and clothes with the money they receive from tithes and offerings. The money from tithes and offerings should go towards helping the poor and needy or it should go towards missions and not in the pastors pocket. So we can ask God what he wants us to do with the money that we receive. We can ask God how he wants us to steward our finances. He will lead and guide you and show you what he wants you to do with the money that you receive.

Malachi 3:10 says, “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”

Keep in mind the money that we receive does not belong to us, but it belongs to the Lord Jesus Christ and it will one day be given back to him. Our jobs and money in our bank account is from God. He provided that money, job, or house. He deserves thanks for what we have and what he has provided for us. He did not have to give us what we have but he did because he loves us. He wants to see that we will put it to good use and be good and faithful stewards of what he has given to us on earth. Deuteronomy 8:18 says, “But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.”

Budgeting finances

Many people are not good at budgeting their finances and they spend frivolously. Many spend their money on things of their own desires, such as lottery tickets,

cigarettes, alcohol, coffee, etc. They wonder why they are broke and have nothing because they are addicted to these things and they crave them and want more of them. It is a constant and continuous lust for more wealth and more worldly possessions. I know we all have been there before. The Lord Jesus Christ wants to set us free from our addictions, desires, and lusts for more money.

So one thing we can do is budget our finances by saving money. We can put money aside for something important or something that we really need in the future. It is always good to save even for future generations. When you put money aside for your children or children's children, then when the children get older they will have money for college, a home, a car, or groceries. This is called an inheritance. Proverbs 13:22 says, "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just."

Contentment and gratitude

What really helps with being a good steward of finances is to be content with the finances that you

have and also to give thanks to God for what you have and for what he has already given to you. When we are content with the finances that we have then we will not want the next best thing. We will not want to keep up with the jones. If every day you can give thanks to God for what you do have you will feel more content and satisfied. Also, what helps is prayer and reading the word of God too. But that can help us keep our Spirit in check and make sure we are on the right path with Jesus Christ.

When we are not as content we will start to want. When we want things then it can turn into addiction to shopping or food or technology. That person will want the next best cell phone, television, or laptop. When we can be content with the devices we already have. If you don't have a cellphone or laptop then you probably already know what it is like to be thankful and grateful. If you do not have a car or a home then you know what it is like to be thankful and grateful because when you have gone without you will be more appreciative when you do get something you always wanted that you did not have before. Psalm 136:1 says, "O give thanks unto

the LORD; for he is good: for his mercy endureth for ever.”

Generosity

Another way that we can be good stewards of our finances is by giving to those who are less fortunate or to those who are needy and poor. When we do that we will have joy. Giving makes you feel so good and brings you happiness because you are doing a selfless act or an act of kindness. When you are walking in selflessness it just feels good to help and bless others in need. We can also do this not just with our finances but with our talents, our time, and our resources. You may see a homeless person on the side of the road and you give them clothing, food, or water. Or you may have the gift of hospitality and you offer your home to them. That is being a good steward or a good and faithful servant. God will reward you for your obedience and faithfulness to his commands.

Wise debt management

Another way to be a good steward of your finances is to avoid excessive borrowing or spending and to prioritize paying existing debt. You do not want to stay in debt because it is not good and it shows that you are not a

good and faithful steward of what God has given you. You want to ask God to help you to pay off your debt. Ask him for the finances to pay off your debt. Ask God to provide the money to get you out of debt. Believe that he will do it if you have faith and do not doubt your prayers. He will come through for you right on time. Trust him and know that he is faithful to his word.

Pray for guidance and wisdom

To be a good steward of your finances you want to pray and ask God for guidance and wisdom on stewarding your finances for his glory. Ask him to help you to steward your finances well for him and ask him to give you a generous heart that wants to give and help others in need. Ask God what he wants you to do with your finances. He will show you and lead and guide you into all truth. James 1:5 says, "If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him."

Luke 6:38 says, "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be

measured to you again.” Luke 16:10 says, “He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.” Matthew 25:21 says, “His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.”

