



He Said-She Said: Trusting God With My Finances

Note: Due to copyright restrictions, only Kris' answer is listed below. If you would like to see Cliff's answer, go to www.Crosswalk.com

QUESTION: I want to get on the right track by having a budget and paying off my bills. I am having such a battle with knowing how to spend money, how to save and how to eliminate my debt. I have a trip that is coming up with my pastor for the weekend. I want to go, but looking at my finances for this month, I don't really have any extra money to go and I don't want to put myself in a financial bind. But if I don't go, I don't want to seem like I don't have faith that God will provide for the trip. Of course I trust God, live by faith, and I want to be a responsible steward over my money. Do I say no to this trip, since it's not in my budget, or trust that God will provide for my expenses plus the expense of the trip? I don't want to disappoint the Lord or my Pastor.

SHE SAID:

The goal to get your bills paid off and developing a budget is always a positive step. I applaud you for making this a priority in your life. The freedom is very rewarding. Besides the peace that comes from it, you are much more flexible for the Lord. You have the extra income to not only increase your tithe but also help others. The enemy loves to keep us in debt, enslaving us. This lack of freedom takes our focus off of God.

The rich rules over the poor, and the borrower is the slave of the lender (Proverbs 22:7).

Please know, being a Christian and a part of a local church will always bring invitations to retreats, missionary trips, dinners and fund-raisers, etc. And these are good things as long as we have the money to do them. After we tithe our 10%, we can then give an offering towards these other areas (or attend). An offering is out of the extra income we have. Right now it appears that you do not have enough extra income due to your debt. You are not completely sure of what you really do have due to lack of a budget. Please know God would never have you go in more debt to go on a mission's trip or retreat, no matter who invites you. God would want you to pay off your debt. As you are obedient in this step, God will honor and bless you. He will bless you by giving you the funds specifically designed for that mission trip or other event from another source. How do I know this? I have experienced first hand in my own life. As I was a faithful steward with what God had given me, paying my debts, my bills I not only got to go on mission trips but vacations as well.

What is the next step...setting up a budget? When you set up your budget, it will show you where your income goes. You will begin to see the light at the end of the tunnel. So for now you might have to go to dollar movies, visit your local thrift shop for a pair of shoes and eat dinner before you go out with friends but eventually you will not only have the money for those fun things in life but also for



those areas of ministry you feel called to do. In the meantime, pray for God to use you in ways that don't cost extra like being in the prayer team at your church or helping to fund-raise for the mission trip. Also don't be shy in sharing with your pastor and close friends what you are doing so they can also be praying to resist temptation. Blessings to you as you seek Christ first in all things, giving it all over to Him, one dollar at a time.

Honor the Lord with your wealth and with the firstfruits of all your produce... (Proverbs 3:9)

SHE is ... Kris Swiatocho, the President and Director of TheSinglesNetwork.org Ministries and FromHisHands.com Ministries. Kris has served in ministry in various capacities for the last 25 years. An accomplished trainer and mentor, Kris has a heart to reach and grow leaders so they will in turn reach and grow others. She is the author of three books: *Singles and Relationships: A 31-Day Experiment* (co-authored with Dick Purnell of Single Life Resources); *From the Manger to the Cross: The Women in Jesus' Life*; and the most recent, *Jesus, Single Like Me with Study Questions* (includes a leader's guide and conference/retreat of the same name).

DISCLAIMER: We are not trained psychologists or licensed professionals. We're just average folk who understand what it's like to live the solo life in the twenty-first century. We believe that the Bible is our go-to guide for answers to all of life's questions, and it's where we'll go for guidance when responding to your questions. Also, it's important to note that we write our answers separately (we think they sound eerily similar sometimes, too!).

GOT A QUESTION? If you've got a question about anything related to singleness or living the single life, please submit it to He Said-She Said (selected questions will be posted anonymously). While we are unable to answer every inquiry, we do hope that this column will be an encouragement to you. Click here to visit the He Said-She Said archives.

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