

## **Freedom from Financial Anxiety—Are You Overwhelmed by Financial Problems?**

Do you feel burdened and worried about your finances?

Do you feel overwhelmed by financial problems?

Jesus said, “Come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls. For my yoke is easy and my burden is light” (Matt, 11: 28–30).

Jesus gently encourages us to come to him humbly, first asking for his help and then “yoking” with him—that is, depending on God to carry the heavy part of the load.

God has promised that he will sustain us, no matter how difficult the circumstances.

Listen to me, O house of Jacob, all you who remain of the house of Israel, you whom I have upheld since you were conceived, and have carried since your birth. Even to your old age and gray hairs I am he, I am he who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you. (Isa. 46:3, 4)

In order to relieve some of the financial pressures, as a practical matter, I recommend you consider some of the following suggestions:

1. Track your expenditures for two or three months to determine where your money is going. Most people don't know where their money is being spent.
2. Develop a budget—my firm has developed an Excel-based budgeting system that is available at no charge. Call us if you would like a copy (905-477-1300).
3. In the process of developing and following a budget, ensure that you are spending less than you are making in order to provide a monthly surplus.
4. Use that surplus to pay down debt with the highest interest cost first, which is generally credit cards.
5. Next, pay down your other debts, and save some money for emergencies. (See Proverbs 21:20.)

Be sure to spend quality time with God daily, asking him for specific direction about your finances. God has promised that if we ask him for wisdom, he will give it to us (James 1:5) and if we ask him for his specific direction, then he will provide direction to us (Prov. 3:5, 6).