

Freedom from Financial Anxiety—Yes, There Is Hope for Your Financial Mess!

By his very nature, God is the God of hope: “May the God of hope fill you with all joy and peace as you trust in Him, so that you may overflow with joy by the power of the Holy Spirit” (Rom. 15:13).

Do you have God’s peace and joy in regard to your finances? If not, then you’re probably not in God’s will.

Regardless of how difficult your financial problems are, God, with his “incomparably great power” (Eph. 1:19), is able to solve any financial mess. It is true that God may not relieve financial pressures quickly, but it is certainly within God’s power to sustain you and carry you through any stresses or anxieties resulting from financial difficulties.

If you’re in financial difficulty, then I recommend the following:

Pray—There’s no substitute for spending quality time with God. It is through his Holy Spirit and his Word that he will provide you with his direction for your life. Jesus said, “My sheep listen to my voice; I know them and they follow me” (John 10:27).

Meditate on God’s Word—Sixteen of the 24 parables that Jesus gave us deal with money and material things. God’s Word, the Bible, is filled with God’s wisdom on finances, which is frequently contrary to the world’s wisdom. For example, the emphasis in scripture is toward minimal debt or no debt as opposed to the emphasis in the world, which is to buy now and pay later or use other people’s money. In our society, getting into debt is very easy, and as a result, many people have overcommitted themselves in their financial obligations.

Develop a Plan, That is, a Budget—This will help you ensure that you are spending less than you are earning on a monthly basis. Use the surplus to pay down debt and save for future needs. Planning is biblical. For instance, in his example of building a tower, Jesus said, in substance, that if you don’t plan ahead, then you are foolish (Luke 14:28–30).

Don’t Give up!—When someone is in financial difficulty, generally it takes a few years to really get the financial house in order. However, significant changes can be made in just a few months. Even if finance is not your area of expertise, God has promised that he will provide what we need. Jesus said, “My grace is sufficient for you, for my strength is made perfect in weakness” (2 Cor. 12:9, NKJV).