**When Faced with Financial Problems**

Money problems overwhelm many people in today’s world of spend now, pay later. Easy access to credit and the temptation to live beyond one’s means has driven more than a few people into debt, unemployment, poor health, and other problems can do the same. But God promises each of us an abundant life. Accept His offer.

If you are worried about your financial situation, here are some things you can do to overcome the problem.

1. You cannot think creatively if your mind is agitated. Therefore, ask God to give you a peaceful mind through which He can send answers to your problem.
2. Remind yourself that God will supply all your needs out of His vast abundance.
3. There is a law that if you think lack, you tend to create a condition of lack. Shift your thought pattern to one of abundance and believe that God is now in the process of providing what you need. In ways that will amaze you, your needs will begin to be satisfied.
4. Look for stories of people in like situations who have implemented a simple idea to improve their financial condition. Do not dismiss such stories on the false argument that their situation is unique. They are no different from you. They, too, despaired. But they found a way out. So can you.
5. Seek your family’s cooperation. That is, if Mary gets new shoes this month, John will get a new shirt next month. Plan and pray over your expenditures as a family, and each member will feel pride and cooperation as the budget is controlled and used efficiently.
6. Practice the old American principles of thrift. Pray, asking God, “Do I really need this?” Prayerized control of spending brings financial and spiritual blessings.
7. Lay all your bills out on the table. Then ask God what to do about them. Ask Him for a definite plan of financing. Then list your expenses, debts, and income. Prioritize the list. Most financial problems can be solved through a systematic, God-inspired plan.
8. Are you giving a tithe to God’s work? A tithe means a tenth. That may sound like quite an amount of money, but we believe that the act of giving sets in motion powerful forces that will bring God’s abundance toward you. Meditate on God’s promise: “Bring ye the tithes into the storehouse … 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” **(Malachi 3:10)**.

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