

# Keeping Your Checkbook *in Check* During the Holidays

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The holiday season can be a challenging time when it comes to maintaining control over your finances. The temptation to overspend constantly looms over you as you make your way through shopping centers in search of the perfect gifts for your loved ones. If you're not careful, the commercialism attached to the Christmas season can easily lure you into a trap of compulsive spending.

What starts out as a purposeful trip to the mall often turns into an out-of-control shopping spree; and before you know it, you've walked out with high-priced items that were not on your list and are out of your budget. This is exactly what merchants want. They don't care about the reason for the season, but they are only trying to put more money into their pockets.

Even though you may want to bless your family and friends with nice things during the holidays, God still expects you to be a good steward over your finances. Christmas is no excuse to let the restraints fly out the window and become an undisciplined shopper. In fact, keeping your checkbook in check is even more necessary during the holidays. If you don't, you will feel the brunt of your recklessness as the new year approaches.

## STEWARDING YOUR FINANCES PROPERLY

Christmas should be a time to reflect on the birth of Jesus and not to be stressed out about buying gifts. We should give presents to others to put ourselves in remembrance of the awesome gift God gave us through Jesus. Unfortunately, the true meaning of Christmas has been diminished and replaced with the quest for material items. People have become more conditioned to receiving than to giving, and the real meaning of the season has been buried beneath shiny wrapping paper and colorful bows.

I know that at this time of year it can be hard to exercise temperance where your spending habits are concerned, but it is necessary. God expects you to tightly hold the reins of your finances in the face of temptation when your emotions are screaming, "Buy it now!" It's not easy, but you can do it if you have an understanding of God's expectations for your finances.

I want you to get hold of the fact that *everything* belongs to God, including the money He puts into your hands. How you use it is the key to being a good steward. The Bible says that the earth is the Lord's and the fullness thereof (Psalm 24:1). While everything



belongs to Him, He expects you to manage the earth's resources in a way that ultimately brings glory and honor to Him.

Matthew 25:20-21 gives an illustration of the importance God places on good stewardship in the parable of the talents:

And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. 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.

The servant's master placed a certain amount of money in this man's hands, and he used it wisely. As a result, he pleased his lord and came back with more than what he had in the beginning. If he had mishandled his resources, he wouldn't have been qualified to handle the responsibility that God wanted to give him.

The same is true in your life. Check your habits this holiday season. Impulse buying and spending beyond your means doesn't position you for increase and promotion. Instead, it only leads to debt and unnecessary bills that will become a burden to your bank account.

I know this can be challenging when you are constantly bombarded with the media's images of the latest gadget or high-fashion item; but when you walk through life with an awareness of your role as a steward, you'll be more conscious of the decisions you make with your finances.

## CHECK YOUR EMOTIONS

When you feel compelled to spend beyond your means, look at the possible reasons why. Most of the time, it's your emotions that cause you to unwisely pull out your credit card. Your feelings could be influenced by perceived family obligations and aggressive advertising, which can lead to emotional buying. You may even feel depressed or stressed out because other family members are able to pay for big-ticket items while you are not.

Remember, the worst time to make decisions is while your emotions are running high. Family members are tugging at you from all directions, there's cooking and cleaning to do and presents to wrap. There are many things to do to prepare your home for an influx of relatives and friends who may be staying with you, or you may have to make travel preparations to spend time with family out of state. All these distractions and emotionally charged situations can drive you to make unwise financial decisions. While you may buy something so you feel better or to take your mind off all the things you need to do, remember the feeling is only temporary.

It's easy to become emotional around the holidays, but God wants your emotions to line up with His Word (3 John 2). Who hasn't experienced the satisfaction that comes from buying something that he or she has really wanted? Everyone has felt this way; but as Believers, we don't live by our feelings. Justifying a bad financial decision by trying to convince yourself that you really need the item will backfire later on. Don't make this mistake. Stay focused on the purpose of the celebration and allow the Holy Spirit to direct your spending decisions.

## MONEY: A TOOL TO BLESS OTHERS

The only way to conquer your emotions in this area is to renew your mind about the purpose of money. There is nothing wrong with exchanging gifts at Christmas in celebration of Jesus' birth; it just shouldn't be your sole purpose for celebration.

If you are expecting to see genuine manifestation in your life where prosperity is concerned, it will take a quality decision to get in line with God's heavenly "spending plan." This includes being a responsible shopper. Here are some spending tips for you to consider:

- Don't go into debt to buy gifts.
- Shop at discount stores and outlets to find the best bargains.
- Shop for Christmas gifts throughout the year instead of waiting until the last minute. When you do this, you can cut your time spent in the mall standing in long lines as well as lessen the temptation to buy unnecessary items.
- Keep your eyes open for sales instead of buying at full price.
- Don't get caught up in name brands. Consider name-brand alternatives that are just as good and less expensive.
- Set a limit on how much money you will spend on gifts and don't exceed it. Find unique gifts that are within your budget.
- Be creative with your gift-giving i.e. baked goods, arts, crafts and gift certificates. Another creative idea is to create coupons for services that you will provide for your loved ones such as baby-sitting or a home-cooked dinner.

As you enter into the holiday season, don't be unprepared; have a plan in place *before* you hit the mall. Put limits and guidelines in place for your money, and don't break the parameters you have set for yourself. If you are standing in faith for breakthrough, it is going to take a quality decision to resist the temptation to overspend. As a Christian, you have the wisdom of God. Let Him lead you this holiday season so that you can be a blessing to your loved ones and have more than enough left over. **CYW**