



SABBATH 32—AUGUST 10, 2024

Financial Freedom

Proverbs 22:7—“The rich rules over the poor, and the borrower is servant to the lender.”

As harsh as it may seem, this text from Proverbs contains an indisputable truth. However, God presents in His Word several guidelines for you to have complete freedom, including in the financial aspect of your life.

One day a church member went to the treasurer and told him, “I need financial advice. For years, I have struggled with financial problems, but so far, I haven’t found the courage to ask for help. You are a treasurer. Please help me!”

The treasurer asked him, “After returning your tithes and offerings, how do you spend your money each month? Do you have any control over your monthly expenses?”

“Oh, I have no idea how my money is spent,” he replied.

Perhaps this is your situation today. Those who do not know where their money gets spent usually find living within the available financial resources difficult. That’s why everyone needs to learn these three simple steps to achieve financial freedom:

1. **Develop self-discipline.** Put all your spending under God’s control. By doing so, you become His finance accountant, and all spending must then be done from God’s perspective. With God’s guidance, any bad habit can be broken.

2. **Have a monthly budget.** Determine how much should be spent each month in each area. Commit to staying within your budget. Look at it realistically. The budget is the way people can organize and control their financial resources, set and accomplish goals, and decide in advance how the money will work for the good of the family.

Every purchase must be considered in light of the budget, which means that the purchase of any items on impulse should be avoided, especially if you are using your credit card.

3. **Be accountable to someone else for your budget.** Ecclesiastes 4:9, 10 says, “Two are better than one, because they have a good reward for their labor. For if they fall, one will lift up his companion. But woe to him who is alone when he falls, for he has no one to help him up.” If you are accountable to someone, you will be more inclined to be cautious in your usual spending.

Appeal: Ask God for wisdom to guide all the aspects of your financial life. This is one of the ways that will make you put your desires last and God first.

