

Recently, our church provided a financial peace class, based on Dave Ramsey's "Money Makeover" plan. I confess, I originally joined the class thinking there might be a gentleman or two in there with like interests, close to my age. It was worth a shot, but alas, they were all married or much younger than me.

I decided to engage in the class anyway because life was quickly teaching me that I could do better with my finances, assuming all expected funds are deposited as they should be. Seeing wisdom in Mr. Ramsey's plan, I started taking steps to get on track with my budget, following the suggested guidelines and trimming the superfluous fat, as Mr. Ramsey put it.

Most of us are familiar with the saying, "Man plans, God laughs." Well, I don't think God was laughing at me, but I believe he used this period to teach me yet, another hard lesson. It seems like the minute I had Mr. Budget in place (my grandsons were dreading Mr. Budget), not one, but two sources of income did not come in as expected.

I cannot begin to tell you the fretting I was doing during this period. I was not sleeping well, constantly feeling the weight of whether or not my bills were going to be paid on time. I had just paid off and cut up my credit card; bought ceiling fans for the house and did a little landscaping with the money I received from my tax return. I was thrilled about the credit card but was kicking myself that I didn't hold on to the extra funds, just in case.

My friends, have I ever told you how wonderful God is? In my prayers for help in my financial crisis, God reminded me of the many times he has seen me through crazy financial struggles. When I realized I would truly be on my own, I was determined to put God first and give my tithe to the church. I have never regretted that decision. It's all His anyway.

When I learned my ex-husband remarried the day after my knee replacement surgery, and then I came down with Covid while my brother came to visit, I was as low in spirit as I could get. While out sick, I was desperate for a respite from the crap that life was dumping on me during this time. I prayed for an answer, then decided to quit my job and pulled out my 401k for the boys and I to live on, which lasted one full year.

I had a sense of peace come over me, confirming that I had made the right decision. I needed to heal spiritually, emotionally, and physically. I was raising my two grandsons alone, and I couldn't be there for them if I had to continue working full-time. Logically, it was a radically stupid thing to do at my age, but I knew God had my back.

I was reminded of this during my most recent struggle. As I talked with God, I asked him why this was happening when I was trying so hard to do my best with what he has blessed me with. I also asked why he wouldn't want me to be better prepared when the boys were grown and out of the house. Perhaps I would have to move from this current house to a more affordable place on my limited income.

In his gentle way, God reminded me that while I was creating the 'budget,' I was no longer relying on him as I normally do. In a way, I took control, thinking I needed to plan better, save better, plan for my future. Without realizing it, I was losing my joy, worrying about how the new budget was not allowing for incidentals, like buying gifts for friends and family.

Mr. Budget was quickly depleting my love for anything outside of paying bills and being anal about the groceries I was buying. Before, when expenses popped up out of nowhere, or if the boys needed money for a school event, I have always been able to manage. But with Mr. Budget, I was freaking out about everything, including my tithes. Frankly, I was becoming a real drag.

By the time I understood what God was trying to show me, I was on the phone with my mortgage company to see if I could defer my payment when I received a text telling me the missing child support payments had just been deposited. I had to pay a late fee, but I would not be behind in my payments. If that isn't God-math, I don't know what is.

Not only did the money arrive as needed, but later I received an email from my mortgage company telling me that I am to receive a refund due to an overpayment made to my escrow account. The check should be arriving this week. Again, my friends; God-math.

In no way am I telling you not to budget your money. On the contrary, we are to be good stewards with God's provision. We should be wise and use discernment with our purchases and our financial decisions. I am just saying that I have been reminded again, that **my God will supply my every need**. I simply need to **trust Him, always**.

Lessons learned for me personally:

1. Adjust my finances so that I am no longer dependent on any funds other than my own earnings.
2. Continue to tithe as I have always done. No regrets.
3. Pay only for what I can afford; stay away from credit cards unless it is a true emergency.
4. Save for a rainy day but trust God when it storms.
5. He will never leave me or forsake me.

Blessings,

Lisa Jo

