

Ask the Budget Guy

Submitted by Allen Gunter

Owed to Christmas

Christmas comes but once a year,
But the bills come all year long.
The joyful hymns we sing in December,
Change to a sad, sad song.

We buy gifts and at the time,
We think they're very nice;
But many end up on a shelf,
Used once or maybe twice.

The bills keep coming, the interest too,
Why do we spend and spend?
Do we think our love is measured
By the cost of the gifts we send?

Why can't we just remember that
God's gift to me and you;
Cost not a dollar, not a cent,
No payments or interest due.

Are you dreading the Christmas bills that will start arriving in the mail any day now? What about your regular bills – are you finding it tough to get them paid? Maybe you're a little late now and then? Missing payments from time to time?

It *can* be different, you know. Using a budget to manage your money can make all the difference in the world. And, frankly, getting out of debt brings a *lot* more happiness than does all the stuff you bought getting into debt. Even better, it brings you closer to God.

The borrower is the slave of the lender.

– Proverbs 22:7

How much longer will you be a slave??

Want some help getting out of debt? Setting up and using a budget? The Financial Ministry at SHPC can help. You can get personal help from the Budget Guy, Allen Gunter, by calling the church (892-3580, ext. 122) or sending an email to BudgetGuy@SHPC.org. Not ready for that? Try one of the Crown Financial Ministries Small Study Groups. Call Ron Miller at 892-1862 for more information on these classes.