

10 Prayers to Transform Your Finances

PLUS

3 ways to spend wisely



1. Lord, help me trust You.

Obedience comes from surrender and surrender rests on trust. We may know, intellectually, that God is all-knowing, all-powerful, and has a good and loving plan for us. But we can lose sight of those truths when creditors come knocking or medical bills flood in. In those moments, our finite, easily distracted minds tend to focus on our problems rather than the God who loves us. The result—increased anxiety and decreased spiritual sensitivity.

The solution is redirecting our thoughts. Asking God to help and then choosing to trust He will. When chaos hits, we can feel as if we're victims to our circumstances—and our anxiety. But as we draw near to Christ in prayer, His Holy Spirit empowers, emboldens, and soothes, reminding us that He is our Jehovah-Jireh (Genesis 22:14), and **He will meet all our needs** according to His glorious riches in Christ Jesus (Philippians 4:19).

2. Lord, change my heart.

Sometimes financial struggles come from unexpected crises, but many times greed, selfishness, and impulsivity are to blame. We live in a consumerism culture that celebrates instant gratification. As a result, we've grown accustomed to purchasing whatever we want when we want it. Entitlement, and the undercurrent of discontentment that usually follows, can be difficult to fight. We work hard; why shouldn't we have that new car, larger home, or luxurious seven-day vacation?

There's nothing wrong with traveling or enjoying nice things—if our finances permit and our hearts are in tune with Christ. But if we're allowing our economic status to define or fulfill us, we've slipped into idolatry and therefore outside of God's will; that's a dangerous place to be, financially or otherwise.

If we want increased intimacy with God and the peace and clarity He offers, we need to ask Him to **replace our idolatrous desires with a heart that beats only for Him.**

3. Lord, grant me contentment.

I've found I need to repeat this prayer often—every time a covetous, discontent thought arises. One Christmas, with maxed out credit cards and a nearly depleted bank account, we were forced to make a choice: apply for more credit or drastically change our habits.

Praise God, by His grace, we chose the latter, and our journey began with learning to be content. For us, this meant buying a used car instead of a newer one, and driving it well past its glamorous stage. For Paul, the apostle who wrote the oft-quoted passage on learning the secret of being content when in plenty or in want, that meant cultivating joy while imprisoned and gratitude for whatever sliver of bread God provided.

That might seem harsh, perhaps even unrealistic, but it's interesting to note, Paul is also the man who wrote Philippians, the book on joy.

Could it be that contentment paves the way for joy, and in the process, financial freedom?

4. Lord, give me confidence.

I've often wondered what my spending would look like if I had no one to impress. If I lived on some remote island without other human contact, would I seriously care what I wore? What make of car I drove, or how well decorated my little hut might appear? Though this line of thinking may seem silly, it illustrates an important premise—many of us spend money we don't have to impress others. Whether this involves buying a new car to appear more successful than we are, or failing to say no when our friends suggest an expensive activity, this long standing trend has landed many in debt.

The solution—become deeply grounded in who—and whose—we are. Recognizing we're deeply loved, have a God-ordained purpose, and are valuable because of the price Christ was willing to pay for us helps insulate us from the people-pleasing trap—a path that inevitably leaves us emotionally, if not financially, bankrupt.

5. Lord, give me a generous heart.

Greed kills our relationships with others, our joy and peace, dulls our spiritual ears, and drastically hinders our intimacy with Christ. After all, how can we commune with the God who gave His everything so we could live if we're walking through that life with fisted hands? Moreover, why would He bless us materially when we're only going to use our wealth to gratify our desires?

Everything we have belongs to God to be used by Him for His glory. In light of this, consider Jesus' words in Luke 16: 11-12, "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

6. God, help me live with integrity.

We could easily repeat Jesus' words from Luke sixteen here, beginning with verse 10, "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much" (NIV). Everything we do or don't do both reveals and builds our character, and either reflects Christ or distorts His image.

Most of us probably would never seriously consider tax evasion or fraud but we might be tempted to behave deceptively in other, seemingly less consequential, situations. We may not think taking a handful of paper clips from the office or sending a personal fax or two is a big deal, but when God gave man the Ten Commandments, He didn't set up a sliding scale on honesty. To the contrary, Scripture says God hates all dishonesty and demands His followers live with the utmost integrity in all matters, including in how we manage our finances.

7. Jesus, help me persevere.

Creating a workable budget can be challenging. Living according to that budget for more than a few months can feel practically impossible, especially if we are attempting to climb out of debt. Spending habits take time to change, and though the tug to impulse shop might grow easier, I

suspect, in our consumerism culture where we're bombarded with messages to buy-buy-buy, we'll always find it difficult to choose frugality over momentary pleasures.

Focusing on long-term goals, like buying or paying off a house or saving up for a vacation can help. As can praying for the strength to persevere, even if we find ourselves eating boxed macaroni and cheese more times than we care to count.

8. God, help me align my priorities with Yours.

When my spending and my income clash, it's almost always a sign that my priorities have become misaligned. Most likely I've begun to value material things above the spiritual. This is especially true when I can find the money to buy those cute shoes in the department store but never seem to have enough to pay my tithe.

Material pleasures aren't sinful, but if we value accessories more than helping to fund the expansion of God's kingdom, our appearance has a greater piece of our heart than Christ does. In Matthew 6:24 Jesus told us what happens when we chase after material wealth while attempting to serve Christ. "Either you will hate the one and love the other, or you will be devoted to the one and despise the other," He said. "You cannot serve both God and money."

9. Jesus, help me develop a long-term focus.

That expensive steak dinner that tasted so great in the moment will likely be forgotten by tomorrow. That outfit we absolutely had to have today might land in our local thrift store by the year's end. And that new car we felt certain would give us such pleasure depreciated by \$4,000 or more the moment we drove it off the lot.

But every dollar we scrimp and save and put into savings will continue to work for us year after year. As will the money we invest in retirement or paying off our home. In life and finances the old adage, "pay now or pay later," holds true. Scripture puts it this way, "A hard worker has plenty of food, but a person who chases fantasies ends up in poverty" (Proverbs 28:19, NLT). Granted, sometimes life hits hard, and financial difficulties hit despite our most diligent efforts, but focusing on where we want to be tomorrow, not simply what would make us happy today, makes economic stability more probable.

10. God, center my thoughts and heart on eternity.

I've never been great at self-denial, and honestly, there are times when saving that dollar today so I can enjoy 10 tomorrow doesn't feel like reason enough—especially when my favorite coffee drink is on the line! But then Jesus reminds me of my ultimate and most fulfilling purpose—to play a part in His redemptive mission—and suddenly all those items that once captivated me, suddenly fade as eternity shifts into focus.

Because when I'm standing in front of my Savior, and He asks me, "What did you do with the gifts I gave you," I'd like to be able to say more than simply, "I drank a lot of really great coffee."

11 WAYS TO CHANGE YOUR ATTITUDE ABOUT MONEY:

- 1:** Overcome the “If only I had more money” attitude.
- 2:** Overcome the “I deserve a treat” attitude.
- 3:** Overcome the “It won’t happen to me” attitude.
- 4:** Overcome the “I’ll fake it ‘til I make it” attitude.
- 5:** Overcome the “I can’t afford it” attitude.
- 6:** Change the self-talk in your mind.
- 7:** Stand up to pressure to make unhealthy financial choices.
- 8:** Create a spending plan.
- 9:** Pay off debt.
- 10:** Reduce your expenses going forward.
- 11:** Hold yourself accountable.

Remember these three points next time you feel the world trying to take your money out of God's hands and put it into its own. YOU'VE GOT THIS!

The world says:

YOLO! You only live once! Indulge first and save later.

God says:

Pay yourself by saving. Then enjoy the fruits of your labor.

Proverbs 21:20 explains the value in saving for a rainy day: "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." And even beyond your own household, saving can create financial stability for future generations: "A good man leaves an inheritance to his children's children" (Proverbs 13:22 NKJV). It's okay to have some fun with your money—as long as you budget for it, and as long as you pay yourself first by tucking some of your money into savings.

The world says:

Spend all of your money on you. There's no way you'll have anything left over!

God says:

Give 10% off the top and work toward being able to give even beyond that.

Here's the truth about giving: No one gives accidentally. They're intentional about it. That means that when they budget their money each month, they set aside 10% of their income to give first, even before they save it. That's the instruction in Proverbs 3:9-10 (NKJV): "Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine." Lots of people say they don't have enough money to give. But the problem might be that they don't make it a priority. If giving doesn't happen first, the money will never be there. Giving isn't a priority in the world, but it's a priority to God.

The world says: Debt can be a tool to buy things you couldn't otherwise have.

God says: Debt is bad. There's no such thing as good debt.

Proverbs 22:7 actually says borrowing money enslaves you to the lender. And in Romans 13:8, Paul calls us to pay off all our debts so that the only thing we owe each other is love. The Bible doesn't say debt is a sin, but it has nothing good to say about it and definitely discourages it. The risk you accept when taking on debt is too great to make any possible benefits worth it. Take God's word on this one and save up to pay cash for the things other people might borrow for.

The Bible is full of wisdom about handling money according to God's teachings, not the world's. Next time you're wondering what to do with your finances, turn to His Word instead of to the masses!