

Open Hands: Stewardship with Kingdom Vision

The Power of the Budget: Freedom from Financial Fear

I was dealing with financial stress in Georgia when I first moved to Georgia in 2020. When I moved to Georgia in 2020, I thought I would be alright financially but my well being started to go downhill because I think the devil started to attack me economically and financially. My account got unexpectedly God overdrawn because of fraud when I had the Bank of America personal account. I believed that I rushed to move to Atlanta in 2020 and I was doing financially fine before March 2020. I was dealing with financial stress and fell deep into poverty. My mom sent me money by Western Union to buy a Greyhound bus ticket to leave Atlanta. I do not know why I went back to Atlanta in 2021 after really thinking about it today because I always ended up doing poorly in Atlanta and always fell deeper into poverty with financial stress and mismanagement of my money. I lost money in public in Atlanta and other stuff always happened to me very badly. Last time I was in Atlanta, I was wrong and uncalled for accusations held against me. I know I have always been an honest person and at that time the store clerk did not see that. I never shoplifted and/or did nothing criminal to end up locked up or put in handcuffs. When I lived in Atlanta, I always had to ask my biological father or someone on his side of the family because I felt like I was dealing with financial stress in Georgia. I believe I cannot go back to Atlanta to live based on my own experiences economically and financially in the past. I am starting to understand what Pastor John Johnson was saying in 2023 that I need to stop thinking too fast and take my time so God can work for me. I decided to stop moving around so much and settle myself here in Michigan to let God work in me here. The only time I will travel to other places is to travel to places to visit and travel back home to Michigan. My mom did not believe me before she died, but I am serious and will not move around more. People tell me that I am spending too much to buy household items over and over again. I always started out at homeless shelters when I moved around from place to place because I ended up in an apartment or shared room living that I rented a room in a house that I had to end sharing a kitchen and bathroom with other tenants in the home in other rooms.

When I think about this message, I think about my mother before she died because she was dealing with financial insecurity and did not have any income coming in. I was thinking about times that she said that she wanted to leave my stepfather Leon Williams in Dolton, Illinois because I believed he caused her to be fully stressed out and not good for the heart. My mom did work and had a job before but she got laid off in the local school district in Dolton, Illinois. I think she got laid off because I believe school districts in suburban areas are not union teaching jobs like school districts in urban cities like Chicago. Financial Fear is not able to cover expenses when income stops. Financial Fear is worried about paying off loans or debt. I can understand why Star of Hope Mission staff teaches clients in their facility about ways to manage their money and budget their money while in the Spiritual Recovery Program and Men at Work Program to teach people about financial Fear and avoiding financial Fear. That is why I have been providing knowledge to people to help people that live on SSI/SSDI to help them avoid financial fear. It is better to have a job able to pay bills and expenses, not living on SSI/SSDI. It is hard to afford or get an apartment with SSI income because landlords expect people to cover the cost of security deposits and administrative expenses. Only people that should be getting social security are retirees and people that are not able to work. Able bodied people should want to go out and seek employment to avoid financial fear. Democrats in Congress along with Democrats at the state and local governments are not going to tell you this on the campaign trail because they are all about exploding government spending and encouraging voters and Americans to sit at home living off the government. That is 100% fact. Voters that get and depend on SSI income each month and will not get a job cannot or do not have the spending power like people that have jobs that can spend money and consume. SSI/SSDI income is limited income. It is like Madea said in the movie "Witness Protection Program" that SSI and social

security is like a broke income that keeps people broke and continues to live in poverty. I agree with Pastor John Johnson lectures about pain and having vision because we need to have more vision to God and avoid pain in our life. I say it is better than having job income to avoid sitting in a local social security office for 2-3 hours waiting to talk to someone about your benefits. We need to stop worrying about debts and our well being so God can help guide us out of our debt and financial problems. Financial fear can cause us to have mental health and anger problems with bipolar disorders, rage, depression and oppression. I believe homeless shelters like Star of Hope Mission in Houston teaches clients about how to reduce stress and mental health to have vision to God and avoid pain in their life. Many people need that guidance to avoid pain or relapse. We need to stop worrying about money as a powerful tool and put God first. We need to stop worrying about our checking and savings account by putting God first. We need to let God guide us with a plan in case of emergency situations or job loss, loss of benefits, a budget, or talk to an advisor or therapist. I keep hearing that there could be another government shutdown if a solution is not agreed to on healthcare. You can go to a deacon or pastor at the church for biblical counseling. A budget is a powerful tool for spiritual and financial freedom. The world do not guide us to financial freedom because the world can lead us to sin, Idolatry, live in bondage, temptation, abomination. That is why we must not love and depend on the world for possessions. We must love God first and live under his grace.

1. How often do money bleed in your relationships and everyday life?
2. Who here has ever felt like they had more months than money?.
3. Who here has purchased something that they need for temporary happiness?
4. What is one thing you are most impulsive about spending your money on?
5. What areas of your life are enslaved by debt?
6. What good work do you abound in, such as a mission or person you can bless?
7. Is your budget about your wants or God opportunities?

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only into poverty."-Proverbs 21:5

Everything I accomplished in my life is from hard work because I stayed focused during my higher education and getting an education. I did not let nothing distract me from achieving my goals. I got a wake up call in 2011 when I fell into poverty in 2011 and had to continue my education while staying at a homeless shelter in Chicago. I was not a party person as an undergraduate student. I stayed focused and that is why I am standing here in the pulpit as man of God and senior pastor of this congregation. This is a growing congregation with 13,854 members and growing attendance during services. I will say again that Mom says she was proud of me because I was more goal oriented and never had to move back home. I knew how to have most of my priorities in order to succeed without distractions. The only thing I need to do is stick things out to make sure I succeed and let God work in me. That is why greeters say the church has been dealing with seating problems because of the fast growing congregation for many years after relocating to Michigan from Chicago in 2016-2018. We need to stop listening to politics and start thanking God for what we have now in our life financially and economically. We need to thank God for our health and well-being for living another day on earth. Budget is an act of faith. Financial fear thrives in darkness and ignorance. A budget shines light on reality because it triggers your mind to answer tough questions: can I afford this? When am I debt free? When we plan a budget, we are self controlling our finances in the household, bank account and money we consume. I want to say that if people want to save their money, they should stop buying lottery tickets, marijuana, cigarettes and stop buying things they really don't need. A woman told me in Iowa in 2017 that the lottery is for broke people because people play the lottery like they expect to win. It is less people that actually win the lottery and win

unexpectedly. The goal of a budget is surplus to generosity. I say people is waisting money on buying cigarettes and marijuana because life on earth is precious and people need to reserve their life until they take that walk to face God on judgement day. I am talking to homeless people who like to smoke and their income on marijuana and cigarettes. Homeless men and women buy marijuana and cigarettes through hustles by asking for money from other homeless people and working people on the streets. That is why I found from different research studies not to give money to homeless men and women on the streets because that is probably what they will use the money to buy cigarettes, marijuana or alcohol. If you want to help the homeless financially, donate your money to homeless shelters and churches that do homeless outreach. Your budget must include tithing to put God first. I do this money weekly to put God first on the budget. I try to avoid living my life on shaky ground. Tithing dismantles financial fear.

Read 2 Timothy 1:7

Read 2 Corinthians 9:8

1. Sit down and create a budget for the upcoming month and future months.
2. Put God first in your planning
3. Embrace knowledge that having a plan dispels shadows of fear.

Heavenly Father,

Thank you for our life on earth and waking us up this morning.

Thank you for what you have given us in our life

I ask to guide us through right to your kingdom

Keep us away from evil and sinful behaviors around us

Help us build righteous and humble relationships and friendships with others

Guide us to love our neighbors and be cheerful givers to the Lord

End our life habits to live as a tax collector and Mammon.

Help and guide us to eliminate distractions in our life outside of this service and congregation in the world

In Jesus name, Amen