

The One Thing to Avoid Come Christmas

Don't allow gift-giving expectations to put you deeper in debt and rob you of the true joy of the season

I know what you're thinking: *Here they come.* Thanksgiving, Christmas and New Year's; gifts to buy, meals to prepare, decorating, houseguests, parties to attend, church activities, neighborhood events, school productions—and a partridge in a pear tree.

It's exhausting, isn't it? Add the fact that the last few years have been financially disappointing for most of us, and it's no wonder we get a heavy feeling in the pit of our stomachs when the calendar page flips over to November.

Life is about to get a lot more expensive, as if it hasn't been bad enough this year already. As Christians, we tend to feel guilty just thinking about the price tag that comes along with the Thanksgiving and Christmas season.

After all, this is a time to be focused on gratitude for all God has blessed us with, especially the fact that He sent His Son so that we might be saved. It's just not very *spiritual* to think about money during this blessed time.

Actually, I think it is.

During the time of year when we celebrate the ultimate gift we have in Christ, I think it's healthy to explore why we feel like we're in bondage in so many other areas, such as our finances. It's OK to acknowledge that things don't look the way we would like them to. It's productive to take time to sit back and ask, "Why does my money—and my life—look and feel so yucky right now?"

You could plaster a plastic smile on your face and plow through the holiday season, and likely no one would be the wiser. But where, exactly, would that get you?

Mark 8:36 says, “For what will it profit a man if he shall gain the whole world, and lose his own soul?” What will you gain by having another plastic Christmas? How will that feed your spirit and connect you more deeply to God?

What will you really accomplish if you forge ahead with credit cards in hand, charging your way to what you hope will be a picture-perfect holiday season, yet on Jan. 2 face bills you can’t pay and more levels of uncharted waters in your soul?

What if, instead of choosing to live out that candy-coated lie of the “perfect holiday season,” you chose to lay hold of the abundant life Jesus told us He came to give us?

You can do just that if you will spend some time this season pressing in with God and asking the questions that, when answered, could really help heal your heart, and your finances.

Counterfeit Convictions

As believers in Christ, most of the struggles we have are based on “counterfeit convictions,” misconceptions about what the Bible says and what God’s will for our lives really looks like. The tricky thing about counterfeit convictions is that they usually stem from some kind of truth. In most cases, a biblical truth gets polluted in our minds by lies we hear in the world or lies we choose to believe about ourselves, or both.

God promised us in Jeremiah 29:11 that He has amazing plans for each of our lives, plans to prosper us and not to harm us, plans to give us hope and a future. So when our lives don’t line up with that promise, our human tendency is to ask God why.

It's a good question to ask, but it is coming from the wrong perspective. Instead of asking God why His promises don't seem to be true in our lives, we should be asking God *what we're doing* to keep those promises from coming to fruition, what counterfeit convictions we're living by that are holding them back.

Remember, God already has the intention to bless and prosper us. While He wants our prayers, He doesn't need our prompting or our reminders that "things don't look right." He already knows that. He's waiting for *us* to get it.

The first step is understanding the counterfeit convictions you might be dealing with. In my book *Your Money God's Way*, I outline the seven counterfeit convictions most Christians deal with, and I provide tools to unravel whatever financial mess you might be in.

Thanksgiving and Christmas, however, carry their own emotional pull that brings to the surface a few more counterfeit convictions, which I believe are the key reasons so many of us are miserable during what is supposed to be the happiest time of the year.

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Is God Mad at Me?

When things don't look the way we think they are supposed to, there is a strong tendency to believe that somehow God must be mad at us and is punishing us for what we did.

God is not mad at you.

Whatever you've done, whatever you've said, whatever you've thought, however you've sinned, He's forgiven you as soon as you ask Him to. Or as 1 John 1:9 says, "If we confess our sins, He is faithful and just to forgive us our sins and to

cleanse us from all unrighteousness." When we confess it, He forgives it.

If it's still hard for you to believe in His forgiveness, consider this: Moses disobeyed God's directions by striking a rock. David committed murder and adultery. Solomon allowed idols of other gods to be worshipped. But we remember Moses for leading the Israelites out of captivity, David for being a "man after God's own heart," and Solomon for being the wisest man who ever lived and for building the temple. God remembers them for those things, too.

You probably haven't committed sins nearly as notable as theirs. But even if you have, God shows us on page after page in His Word that we too can be men and women after His very heart. Accepting that forgiveness and love will help you break the connection in your mind to how much you have or don't have in the bank with how much God loves you.

Seasons of lack don't necessarily mean God has withheld blessings any more than seasons of plenty mean He's decided to love us more. Sometimes it just is what it is, and our journey is to learn how to walk through the lean times with grace. In these difficult economic times, that's certainly the case for a lot of people.

But other times we have to come to terms with the fact that maybe it's not just the economy; maybe it's our own choices and behavior patterns that have painted us into the very uncomfortable corner we find ourselves in. And the financial pressures of the holiday season are certainly a perfect catalyst for helping many people realize they're in that proverbial corner.

If you've created your own mess, that's OK. I got myself into more than \$100,000 in credit-card debt. If I can clean that up, I'm sure you can clean up your mess too.

In the meantime, shake off any lingering doubts that God loves

you and wants the best for you. Just accept His love and grace. You'll be amazed at how much clearer things seem and how you can experience God's true joy during this season.

The Reason for the Season

What must Jesus think? We're celebrating His birthday, and we're the ones getting all the gifts, as if His gift wasn't already enough. It's a little backward, isn't it? And yet the Black Friday sales have taken on a cultural significance in America that rivals Christmas Day itself. It's wrong.

The stuff-laden Christmas is an American cultural icon and has nothing to do with why we celebrate Christmas in the first place. If you're having a tough year financially, I'm not going to placate you by suggesting you focus on making homemade gifts. If you don't enjoy that sort of thing (I certainly don't!) you'll only be sadder and more frustrated. And it keeps the focus where it doesn't belong—on gifts.

Christmas is not about the gifts; it is about *the* gift, Jesus. The sooner we accept that, the happier we will be. Gift-giving is really about showing gratitude and appreciation for one another and is done much more effectively with a handwritten note and some cookies than with some random boxed gift from the corner superstore.

Some families draw names, and that's not a bad idea, but why not back away altogether from the whole gifting treadmill? Get the kids some new toys and call it a day. Focus on time well spent with those you love and spend more time with God, thanking Him for His ultimate gift. You won't waste much time feeling bad that you can't afford more gifts if you keep your focus where it really belongs.

Let Simple Say It Best

My grandmother, who raised me, loved Christmas and everything about it. She loved the songs, the cookies, the packages under

the tree, the tacky sweaters, the church Christmas productions, the choirs and caroling—all of it. But she especially loved the gift-giving—and every year had to be bigger and better than the last.

By my teens, she was retired and her income was very limited. Yet the piles of gifts got bigger and bigger each year. When I asked questions at the cash register or wondered aloud if we could really afford to buy silver tea sets for each of the cousins, I got the same response: “But it’s Christmas! We will worry about the money later.”

Well, later always came and it always hit hard. And the older my grandmother got, the less satisfaction she enjoyed from the litany of gifts she gave every year. She spent her last few Christmases in tears.

That’s no way to live and certainly no way to celebrate. Jesus does not want us to remember His birth by killing ourselves with debt or overspending. But the media messages we get paint pictures of the holidays made perfect with just the right gift.

Spend an evening really soaking in those commercials and how hard marketers try to get you to equate a happy Christmas or joyous Thanksgiving with the perfect gift. If you absorb these messages casually, they can get into your psyche until you start thinking that you really can’t serve your Thanksgiving turkey or Christmas ham on those same old plates and that you really do need a new sweater.

But take the marketers head on and really watch and listen. After the fourth jewelry-store commercial, you’ll be just about cured of the “stuff” connection.

A few years ago, our family had a really tight Christmas. We managed to get the kids a few gifts, but there was no money left over for Scott and me to buy gifts for anyone else, let alone each other. We refused to go into more debt to buy

things neither of us truly needed just for the sake of giving a gift, so we decided to just be grateful that our kids had some nice things, all the bills were paid and we were healthy. That would have to be enough.

That Christmas morning, Scott did give me a gift: It was a beautifully wrapped package containing a letter that spelled out, in detail, how much he loved me and why. I cherish that letter to this day.

As I was telling a friend about it later she said, "You know, if you'd had money, you never would have gotten that letter." She meant that if Scott had taken the time to buy and wrap a gift, he may not have taken the time to write that letter.

And I think her comment is at the heart of what's really wrong now with the holiday season. We're so busy going and doing, we're not thinking and feeling. We're too busy buying stuff to see what we already have, too busy crafting elaborate celebrations to celebrate the simple miracle of everyday life. We're too distracted to remember that He came, He died, He rose and, therefore, we live.

The chaos of the world loves those distractions and loves to taunt us with them. The world says: "If you don't have the money to buy into the chaos, how sad. Look what you're missing!"

That's backward, my friends. If you can't step into that chaotic world, you can't get distracted. You can see what you have clearly. And if something is missing, you can get on your knees and ask your Heavenly Father how to fix it.

And that, truly, is the gift.

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of *Your Money God*™'s Way. She and her husband, Scott, have three little boys, one cat, one dog and one crazy life, but they™re truly blessed and ridiculously happy.

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