

No More Plastic Holidays!

✖ *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.

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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.

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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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.