



LITTLE BY LITTLE

Shamico J Winger

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In order to defeat debt; you must first face the fact that you are in debt. If you are living from paycheck to paycheck, struggling to make ends meet, juggling one bill to pay another and dodging your creditors; you need help taking control of your finances. Ignoring your debt will not make it disappear; you have to face the giant in order to slay the giant. You need to know where your money is going. You need to know how deep in debt you really are. You need to know your debt to income ratio. If you are spending more than you are making; that is a huge problem! You can't keep doing the same thing expecting different results. It is time to become proactive in controlling your finances. It is our responsibility to know where we stand financially. Wisdom is the principle thing; in all our getting we are to get an understanding. Good people sometimes make bad decisions. A few poor choices and bad decisions do not mean we can't recover. It is never too late to make a change for the better. It is never too late to make a U-turn. Little by little we can be released from the prison of debt. Little by little we can rebuild our credit. Little by little our finances can be restored. God never intended for us to be held captive by debt. He called us to be the head and not the tail, above and not beneath, lenders and not borrowers. With faith, hard work, tenacity and diligence; we can be restored to our rightful place as lenders and not borrowers. We have to do more than talking, wishing and hoping, "In all labor there is profit, but idle chatter leads only to poverty" (Prov12:23). We have to do the work that is required to get us out of debt and back on the right track. Faith without works is dead! Show your faith by your works. Faith requires action on our part, "For as the body without the Spirit is dead, so faith without works is dead" (James2:26). Wrong decisions got us into debt; right decisions will get us out of debt. We have to be doers of the Word and not hearers only! Just the thought of budgeting causes stress and anxiety for many people. The task of budgeting can seem insurmountable. We oftentimes have no idea where to begin, so we give up before we ever get started. Little by Little was written to help the average person who doesn't have a large checking or savings account change their perception of debt, budgeting and saving. If you can change your thinking, you can change your life! Each generation should progressively get better; the only way we can accomplish this is by not repeating the same mistakes over and over again. Make the decision today to break the generational curse of debt and poverty from your life. In this book you'll find easy to use worksheets that will allow you to maintain your budget, track your expenses, build your savings and note your progress. You'll be encouraged throughout this book by the Word of God. Scriptures are strategically placed to help you stay motivated throughout your journey to becoming financially responsible. Do not despise small beginnings; you didn't get this deep in debt overnight and you won't get out of debt overnight. Be patient in the process; we want a permanent change, not a quick fix! May God bless the work of your hands!

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