

Title:

Are You Having Sleepless Nights Because Of Your Finances?

Word Count:

387

Summary:

You've worked hard all day and come home at night, only to discover that you can't get comfortable in your own bed. You toss and you turn for well over three hours. As 3a.m. approaches, you finally go to sleep but the alarm sounds all too quickly at 6 a.m. It's time for you to go to work. Day two comes and you're off again to the usual rat race. You repeat the same pattern once you get home. Later that night you lay in bed, thinking how you're going to pay all of these bills....

Keywords:

debt, financial, bankruptcy, impulse, sleepless, money, luxuries, bills, divorce, Christian

Article Body:

You've worked hard all day and come home at night, only to discover that you can't get comfortable in your own bed. You toss and you turn for well over three hours. As 3a.m. approaches, you finally go to sleep but the alarm sounds all too quickly at 6 a.m. It's time for you to go to work. Day two comes and you're off again to the usual rat race. You repeat the same pattern once you get home. Later that night you lay in bed, thinking how you're going to pay all of these bills. Despite your best efforts on the job, including overtime, it doesn't seem to be enough. What can you do? Who can you turn to?

Does this sound like you? Are you a Christian having sleepless nights because of your finances? Here are the top five reasons I have found why people get into debt:

- 1) Try to live beyond their means. Keep up with the Joneses.
- 2) Lost job and bills pile up
- 3) Have never been taught money management
- 4) Divorcing and the other party charged up cards in the process splitting up
- 5) Impulse Shopping

I too was a victim. Not from just one, but two of these debt catalysts. My husband equally had financial woes, his was still on this list. Being in debt

has a way of having a hold on you and causes you not to think clearly. People in debt tend to operate out of fear - for example they ignore phone calls because it might be a collection agency on the other end. How many calls have they missed? Or perhaps, they write a check in the hopes that it will clear the bank; knowing full well they spent the money on luxuries and other needless excesses that have caused the bank account to have insufficient funds.

If any of this sounds like you or someone you know, assure them they can get out of debt without filing bankruptcy. They have to want help and not let pride or embarrassment get in their way of being helped.

At Journey To Wholeness, we work with people who want help getting their finances in order. There is no charge for our help. Why would you pay someone to help you get out of debt?