

Change, I needed change in the area of my finances; I wanted to change but I was so embarrassed that at my age I still didn't know how to handle my finances properly. I heard an advertisement on the radio for Crown Financial Ministries. 'I don't want some stranger in my business', I thought. I pondered about it but then I called. I met with a financial counselor; we met for several months reviewing my income and expenditures every month. I was doing okay in the area of my finances, but I knew I could do better. The counselor mentioned a weekly Crown financial class and I wanted to participate. Uh oh, commitment, studying, fee for books, additional money for gas, all these 'extras' came to mind. What do I do? Move forward or make excuses? *Move forward.* I signed up for the class and then the challenge really began.

Steady plodding brings prosperity we read in Proverbs 21:5. This scripture irked me. I didn't want to 'plod steadily' I wanted to be out of debt and I wanted to be out of debt now!! I wanted bill collectors to stop calling, balances due to be zero and everything to be just as it was with my credit score when I was in college. But these things take time and little did I know that with this 'steady plodding' God was preparing me for one of the most difficult times in my life.

I was laid off during the Crown class session. My income decreased by 54%, but God helped me to maintain my home, car and all utilities for seven months while I looked for work. In the Crown class I learned to use wisdom concerning my finances. I discovered that saving money is possible no matter what the income. The Crown class reinforced the importance of good stewardship, consistent tithing and biblical money management. I shudder to think where I could have ended up during the lay off had those biblical principals not been in place in my life. In addition, I believe the prayers of the other Crown classmates helped to sustain me during that difficult period.

Change, have I changed? Yes!!! I have a new job making more money than ever. I am a good steward over what God has blessed me with. I consistently tithe, give offerings and have a savings account. I still have financial goals to attain but I thank God for His word and one of the biblical principles I learned in the Crown class -- Steady plodding brings prosperity.