**Mid-week Stewardship Thought**

**Being a Responsible Planner of your Money**

It is good to plan. Remember the phrase, “If you fail to plan, you plan to fail.” Through planning, you will be able to accomplish more with the money that God entrusts to you. Because God’s Word tells you that you are accountable for the blessings that He gives to you, you need to make every effort to plan responsibly so that you save, spend, and give your money wisely and prudently.

Responsible planning deters you from doing the irresponsible; that is, not to establish a spending plan, a saving plan, a giving plan, and to neglect to plan for potential emergencies. Making and establishing financial plans can be challenging, but, as Paul wrote, *“I can do everything through Him Who gives me strength”* (Philippians 4:13). When you seek God’s wisdom and strength, He will enable you to be the faithful steward of your money that He wants you to be.

**Prayer:** Dear Heavenly Father, I know that you have given me the ability to earn an income through my work. Help me to be a responsible planner so I manage the money that I have wisely. In Jesus’ name I pray.

**Blessings on your journey as a steward!**