

What to Do When the Money Finally Comes

Preparing for Increase Before It Arrives

It's easy to say, "If I just had a little more, I'd be fine." But when that "little more" finally comes — a refund, a bonus, an inheritance, or just a good week in business — it can slip away as quickly as it came. I've learned that increase is not just a number, it's a test of stewardship. God uses moments of provision to see if we can handle peace without panic. Proverbs 21:5 reminds us, "The plans of the diligent lead surely to abundance." So before the money comes, prepare your heart. Have a plan, not out of fear, but out of gratitude. When the blessing arrives, it's already spoken for — not scattered out of relief or emotion.

The best advice I ever gave myself was this: every dollar has an assignment. The first part goes to honor — and that doesn't have to mean only giving to a church. Sometimes honoring God looks like helping someone in need, blessing a friend who's struggling, or quietly covering someone's bill without telling them. That, too, is worship. The second part goes to growth — something that builds stability, even in small ways. That might mean catching up on bills, starting a cushion, or setting aside seed for the future. The rest goes to restoration — the things that make your life function better, the needs that have been waiting. This is what I call "purposeful increase." It's not about deprivation, it's about direction. When your heart knows where your money is going, peace follows.

If you're not starting from the bottom — maybe your needs are covered, but you still long to use what you have wisely — this principle still stands. Treat increase as opportunity with purpose. Maybe it's time to strengthen your foundation: pay down that car loan, set up automatic giving, or finally invest in a service or skill that multiplies your time. Luke 16:10 says, "Whoever can be trusted with very little can also be trusted with much." That means faithfulness is the key that unlocks more. Whether you're handling a few extra dollars or a large check, approach it with the same prayer: "Lord, show me what belongs to You, what belongs to growth, and what belongs to joy." When increase is handled with intention, it becomes more than provision — it becomes partnership.