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Forgiveness Opens the Prosperity Portal

Question: When it comes to credit cards, what are some financial strategies for dealing with that debt?

I love practical questions with proven answers via people's experiences. This is one of them. Deeper still is the exploration of spiritual insights behind that question.

Start with the ideal - use your card but don't carry a balance. If you can't pay for it within 30 days, then wait to buy it until you can. Carrying credit card balances is utilizing the eighth wonder of the world, compounding interest, against yourself. One could ask, "If I can't afford the item, how can I afford the item plus the accruing rent (interest)?"

A methodology for handling existing debt begins with taking an inventory. List your credit cards by interest rate, and include name of the lender, amount owed, minimum payment and your typical monthly payment. Make minimum payments on the lower interest cards, and focus all your debt repayment on your highest interest rate card.

Give any unexpected income, birthday money etc. to the top debt alone. Continue until all debt is paid. The intensity of that kind of concentration will amaze you. Think about the joy that is yours when you are debt free.

Author, Edweine Gaines, believes debt is a form of withholding self-forgiveness, a socially acceptable way of punishing ourselves. That is part of the triangle of financial freedom: forgiveness, clarity of intention, and tithing.

Forgiveness of others opens a portal allowing prosperity to flow freely. We don't often focus our forgiveness work on ourselves. What self-criticism are you ready to release?

Clarity of intention evidences itself in goals that are crystal clear and exciting for us. Have you committed your intentions to paper, shared with a friend, and do you review often?

Tithing represents the disciplined portal through which we positively affect the sources of our spiritual nourishment.



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