Everything is Habit

Character traits such as anger cause equally angry thoughts, almost inevitably, leading to subsequent actions of anger. Someone may have been scammed financially or slighted by a casual acquaintance; one's tendency towards anger may cause one to have thoughts of anger, sometimes leading to actions of revenge or worse. Before taking revenge, one should realize that G-d allowed the other party to act out in a pejorative manner because they are receiving the same treatment they inflicted upon others. Hopefully, one will have learned how to control the effects of their propensity toward anger, succeeded in reducing its noxious tendencies by way of diminishing their angry thoughts, and refrained from exercising the poisonous action of revenge, that sometimes has no end. Therefore, one can see that G-d is giving man practical means to control his character traits. The essential means to get unlimited eternal reward in the next world.

One will want to carry this control mechanism over to the materialistic desires which are brought out by the blessings of abundance in these times. A man or a child is born with desires for worldly pleasures, as Chazal so potently say, if a person makes a thousand dollars he will want two-thousand dollars. There is no end to man's desires, it is a vicious cycle that is infinite, removing one from this world. People have desires for big homes and luxurious cars, going into debt if they must, to attain their goals. What is going to stop a person from engaging himself in such pernicious habits, eventually ending in serious financial debt? The only way to control such desires is through Torah study.