

Getting out of debt and what the Bible has to say about it

Debt. What an ugly word. Just the sound of it makes me shudder. What things attribute to our debt? Student loans, medical bills, credit cards, car payments, mortgages...the list goes on. Debt happens to good people, and when it does, they're left wondering, "How did we get in so deep?" "How can we get out?" Getting out of debt is kind of like planning a prison break. You have to be really patient, and be prepared to dig your way out. While you're digging, focus on freedom! Think about what you may be able to give to your church, help your friends, finally take a family vacation that you can pay off, etc.

The first step to financial freedom is to stop buying! How much better off would we be if we invested in the Word of God instead of worldly things? What if every time we felt bad or confused, we turned to the Bible and not to a department store? Friends, we need plastic surgery. It's time to cut the invisible cord that attaches our plastic credit cards to our wallets. Some folks sit around, waiting for their ship to come in. Why are we always expecting God to give us a miracle to fix all of our mistakes? God wants us to have nice things, but we have to be patient- and we're really not very good at it. Why do we sit around and pray about our debt when we're so unwilling to take action? "O Lord, please take this debt away! Please balance my checkbook and make it all work out!" I'm afraid it doesn't exactly work that way. My advice is to read the book of Proverbs, which talks about being wise and wealthy.



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by Ondria Witt, [DC Christianity Examiner](#)

Are we expecting money without respecting it? You know, we're all very wealthy. Sure, we can sit around and feel sorry for ourselves all day because we haven't gotten a new car in ten years or haven't gone on a shopping spree in who knows how long? We are wealthy! Don't believe me? Take a trip to a poverty-stricken nation or just turn on your television! WAKE UP, GUYS!

A woman moved to America in the 1980's from a poverty-stricken land. She'd always had a dream of running her own restaurant, so she scrimped and saved for almost a decade and was finally able to open her own place. She had a terrible time finding people to work for her here in America. She said her employees refused to show up to work on time or bother to call if they weren't able to come in at all. She said, "I don't understand Americans. They have opportunity staring them in the face every day and choose to do nothing. If they lived where I did and had to stand in line with bare feet for four hours just to get the day's loaf of bread, maybe they would see things differently."

The more we have of something, the easier it is to disrespect it instead of saying, "Praise God! What a blessing!" In John 6:12 Jesus says, "Gather up the fragments that nothing be wasted." He could have made more food appear if He wanted to, but no- instead He said, "let nothing be wasted."

Example: You go into a restaurant and see a delicious piece of cake or pie staring at you from the dessert tray. You know very well that you won't be able to eat the whole thing, but you buy it anyway. Do you eat what you can and then leave the rest sitting on the table? Or do you wrap it up and take it home to share with someone else? Why are we such a wasteful society?

Read Ephesians 5:3: Wastefulness is listed right along with immorality and lust! We need not to lust after what we do not have- instead we should be seeking God. Some people get their confidence from money. Our confidence should come from God. Money equals power, and we should respect it. The borrower is a slave to the lender.

Read Deuteronomy 8:18. We tend to miss the whole point of this verse. God gives us the power to get wealth- He doesn't just give us wealth outright.

There are simple things we can do to start getting out of the debt we're in. Know what you have, for starters. Balance your checkbook- if you're spending here and there every day, you need to be keeping track of it. Plan a monthly family budget and stick to it! Leave little room for variation. Put a little money aside each month so you can pay a little more than the minimum due on your accounts. Remember to have self-control. If you know you can't go to the store without buying something you don't need, take someone with you. Make a list before hand and ask that they help you stick to it. Lose the 'tude. We really have bad attitudes when it comes to our finances...let's turn them around and start enjoying life again- the way God intended.