



Credit card debt is at an all time high. Statistics lists there are currently 381 million Visa credit cards and 346 million Visa debit cards; 220 million MasterCard credit cards and 127 million MasterCard debit cards; and 54 million American Express credit cards in circulation in the United State.

Americans' credit card debt reached \$972.7 billion. Making the average credit card debt per household at \$8,329.00.

Also, 50% of Americans have less than one month savings saved for emergencies; and 61% of Americans are living paycheck to paycheck.

American families are in trouble and greatly deceived. Satan is using his oldest tricks—lust of the eyes, lust of the flesh and pride of life. How does he trick us? Through the subtlety of “materialism.” He uses materialism to lure individuals with lust of the eyes.

Satan wouldn't be so bold as to tell us to spend until we max out our credit cards. No, Satan uses advertising campaigns to put a wedge between God and His creation. He entices us through TV commercials, newspaper ads, magazines, etc. tricking us to think we need to purchase items we can't afford.

Materialism and covetousness are closely related. Materialism is defined as “one being more concerned with materialistic things than with spiritual goals or values.” While covetousness is “one desirous of wealth or possessions and wanting others' possessions.” One of the 10 commandments tells us we are not to covet our neighbors goods. However, when we are desirous of purchasing what we can't afford or comparing self with others and envious of what others have, we have become materialistic, coveting what we can't afford to buy.

Satan tricked Eve by making her an offer that appeared to be reasonable, desirable and not entirely anti-God. He planted seeds of doubt in her mind about God, in which she became careless with God's Word. She questioned God's goodness, love and motives.

What is Satan promising you as you leaf through those magazines, or walk through those department stores. Do you find yourself saying, “I can purchase these items now, and pay them off on payday!” or, “I work hard, I need to reward myself with a new outfit or fishing equipment, or a new car, etc.”

What Satan doesn't tell us is that life happens between the time you make the purchase and the end of the month. Emergencies do happen and your good intentions are soon forgotten.

Satan deceived Eve by causing her to make a decision based on what she could see and on what her emotions and her reason told her to be right even when it was contrary to what God said. We are no different! We too spend and/or overspend according to our emotions.

If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving—it will be used to measure what is given back to you.

Luke 6:38



Some symptoms of materialism are:

Love of money. We either fear not having enough money or become obsessed with accumulating more money. Or, we become greedy with wanting what we really don't need or can't afford. 1 Timothy 6:10 tell us "*for the love of money is the root of all kinds of evil....*" We are also told in Matthew 6:33 that if we "*seek the kingdom of God first and His righteousness all these things will be added.*"

According to God's Word we don't have to fear lack or become greedy hording unto ourselves. If we put Him first and seek His kingdom and His righteous we won't have to want for anything.

Lack of Generosity. When we withhold from giving to others we experience a "lack of joy" and we miss out on the many blessings that come from a spirit of generosity.

Lack of Contentment. When we grumble, complain, or compare ourselves with others, we become unhappy about with what we already have. This brings about a spirit of discontentment. When we are obedient to God's word, He can work supernaturally and miraculously before your eyes to provide for our needs.

If you are struggling with credit card debt, Haggai 1:2-9 tell us to consider our ways. Learn God's principles for becoming a faithful steward in the area of money management, which includes budgeting, planning, tithing and giving.

God's riches are far greater than any riches of this world. The word tells us that, *His blessings make rich and adds no sorrow (Proverbs 10:22)*

So consider your ways! Be thankful for what you have! Ask God for help to eliminate your credit card debt and experience His "*blessings that maketh rich and adds no sorrow.*"