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We are living in times of uncertainty, people being laid off, housing industry is in trouble, businesses closing up, etc.; but it doesn't mean that we can't live free from debt and enjoy the peace of mind God has to offer.

doesn't include being burdened with heavy debt. Deuteronomy 8:18 tells us that God has given each Christian the power to get wealth and we need to discover that power through God's Word.

Although we are still being bombarded by the media with the "buy it now" marketing attitude, we can discipline ourselves to "turn off" the temptation to crave what we don't need. Ask yourself, do you really need all the things advertised? Living debt free is not that difficult once you learn how to apply the twin virtues of moderation and patience into your daily life.

Step One: Set aside time every day to study God's Word. As you are faithful in this area, God will instruct you with wisdom on how to deal wisely with money affairs.

Step Two: Be patient and learn to be a faithful steward over your finances. The key to solving the dilemma of not having enough is to understand and apply Biblical stewardship to your finances. It's not the amount you have but what you do with what you have that counts. As you demonstrate your faithfulness with small amounts of money, God will give you more. If you can't manage little, how will you manage much? So start where you are and use what you have wisely and understand how money works and make it work in your favor.

When we spend money moderately and wait patiently until we can afford the things we "want or need"; we free ourselves from the chains of debt and worry. And that's exactly what God's Word instructs us to do.

Step Three: Acknowledge God as owner of everything. He created everything and owns everything and has entrusted us with a portion of his property.

God's Word already has a financial system in place and the Bible outlines the plan for operating in His system. As you study the Word you will discover there are over 2,000 references relating to money and how to be a good steward of all that God has entrusted you with. When you study and apply the Word into your daily living, the more disciplined you become; and the more disciplined you become the more obedient you become in applying the twin virtues of moderation and patience when it comes to making decisions about spending.

Step Four: Partner with God to make a commitment to live debt free. You can do it! God doesn't want you to be a "slave" to the lender. He paid a great price for your freedom.

God has great plans for your life, which

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



God wants you free to discover the plans and purpose He has for your future.

Step Five: Learn the importance of tithing. Tithing is an important part of God's financial system. However, many Christians forget to include the 10% tithe in their budget and are missing out on a great blessing in their life – the act of giving from the heart and the act of obedience. Get rid of the mentality that you can't afford to tithe; as Christians we are instructed by our Father to "tithe." As you are faithful to tithe 10%, God will be faithful to watch over the remaining 90%. So, you see, you can't afford not to tithe. (Read Malachi 3:10).

Step Six: Cut up those credit cards. You don't need them! With patience, you can learn to use cash instead of credit cards, which will save you thousands of dollars in interest fees.

Step Seven: Start planning your financial affairs. Don't allow them to happen haphazardly anymore. Put your financial plan on paper and include God in this plan through prayer. Couples should do this together.

At this point I believe some are wondering why God doesn't just supernaturally dissolve our debts. I believe God wants us to take ownership of our decision making whether good or bad. By acknowledging this debt and taking the correct steps to eliminate it will help you to become better stewards for the future.

God doesn't want His children ignorant about matters that are important for our future and our children's future.

God delights in giving His children the desires of their heart, but we need to know how to appreciate and be good stewards of what God blesses us with.

Remember in our last article we discovered that money is simply nothing more than a tool. It is a tool to be used to improve your own life and the lives of your loved ones. Let God teach you how to use this tool wisely. Look for Part II in next newsletter.