

This week, Pastor Andy speaks about "The Truth About Debt and Spending." This message is the second in his new series entitled, "The Maker and His Manager."

Pastor Andy reminds us that debt is a part of the very fabric of our culture. The average credit card user usually has a balance of \$15,000 or more. Everywhere you look, the emphasis is on getting "things" and you are encouraged to borrow more and more in order to do so. In fact, as a nation, to pay off the national debt of America, every person in it would need to pay \$600,000 apiece. Getting credit has become relatively easy, but getting out of debt requires work. Pastor Andy goes into detail and presents you with six reasons to avoid debt.

Pastor Andy emphasizes that God says many places in the Bible that He has always wanted you to be in the position to lend and to be financially free rather than to be in debt. Debt is a waste of your money, limiting what you can do with it. Debt enslaves you to your creditor and, in doing so, ties you to your job because you cannot afford to try anything else you might like to do.

Debt undermines your ability to give to others. What could benefit someone else, or the church, is sidelined by debt. Too much debt also threatens your Christian witness. Christians who fail to pay their bills tend to dissuade unbelievers who may be seeking Christ.

Finally, Pastor Andy points out that debt will unmask your own character flaws. For the most part, debt is a matter of choice. You tend to spend more than you can pay for and end up tied down by your choices. Pastor Andy reminds you that God offers you freedom in Him. He wants you to be unencumbered in your finances and has placed many guidelines in his Word to help you. If you seek Him, He will show you the way out of debt and into freedom. His way is to give and not to owe, to share and not to covet, to benefit others first and not fall victim to the pressures of our culture to "own and owe." Are you ready for a change?