

This week Andy presents "Setting Financial Goals", the third installment in his series on "Growing Through Goal Setting". In a culture consumed with "consuming", and a media that constantly seeks to convince you that you need the latest gadget, car or clothes, it is always easy to become buried in personal debt. Frequently, the process begins slowly and then escalates until suddenly you are over-extended and you do not even realize it! You are "in over your head" when you are depending on credit for living expenses, or when you can only afford to make the minimum payment each month. You are a slave to your credit if you have no money to tithe to God and no money to save. You are only making things worse if you often charge luxury items or you find yourself beginning to depend on winning the lottery to solve your debt. What can you do?

Andy explains that the BEST PLACE TO START is by committing YOURSELF to becoming "DEBT FREE". This commitment requires taking action, not merely planning. Psalm 37 says that "the wicked borrow and do not repay". Pay off what you owe. Do not just try to claim bankruptcy. This is a process that will take time and usually cannot be done all at once. It took you time to get into debt and it will take time to work your way back out, but if you do not start and continue, you will never be free. Since God wants to bless you in your decision, do not "rob God" (Malachi 3). Begin immediately to bring your tithe and God will respond to your obedience by blessing the rest of your income (Romans 11:16). Make a list and find out what you own and what you owe. Sell what you do not need or never use. If your credit debt is too high to do more than pay the finance charges, contact your creditors and arrange a payment plan that you can reasonably handle and then do not charge anything else! As soon as possible, plan to begin to pay yourself a tithe (10%) also and then SAVE IT! Learn to live off the balance of your income (80%). Your plan will work and you will get out of debt if you STICK WITH IT.

If you put God first in your life and first in your debt, He will grant you guidance and favor with your creditors. If you realize that trying to "keep up with your neighbors" can become like idolatry, you can avoid the pressures of advertising. If you learn to handle your income wisely, YOU HONOR GOD who provides for your needs. Will you start to get out of the bondage of debt TODAY?