

Financial Deception—It Makes Sense to Buy Now and Pay Later

Today almost anything can be purchased with little or no down payment—automobiles, furniture, boats, snowmobiles, etc. Advertisements enticing you with “no payments and no interest” for one to two years are very common. Obtaining credit today is very easy, and it is not uncommon for banks to encourage people to take out a line of credit against the increased value of their homes. “Easy credit” creates a big temptation to “buy now and pay later.” As a result, many people buy things on credit that they cannot afford and frequently do not really need.

God’s directive is for us to wait for his provision and his timing. Psalm 37:7 states, “Rest in the Lord and *wait patiently for Him*” (NASB, emphasis added). Lamentations 3:24 states, “The Lord is my portion; therefore I will wait for Him”

Over the past 27 years, I have seen many situations in which Christians have prayed and asked God to meet a particular need. For example, several years ago a Christian couple with a very modest income needed a new vehicle. They prayed and asked God to meet this need, and they waited for God’s provision. Within a few months, someone in their church gave them a used van that was in excellent shape. Clearly, God did provide in a manner that was glorifying to him! Praise God!

If you have a need, and if you pray to wait upon the Lord, God can provide in many ways—such as an unexpected income, a better deal, or perhaps another alternative.

Unfortunately, today many Christians do not pray and wait upon God’s provision. In a sense, they don’t even give God a chance to provide for their needs. Because it is so easy to “buy now and pay later,” they just buy what they want without consulting God and without waiting for God’s provision.

In Matthew 6:31–33, God promised that he will meet our needs: “Do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.”

Please note that God has promised to meet our *needs* but not necessarily our *wants and desires*. God has also instructed us to be content with what he has provided:

Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”
(Hebrews 13:5)

In summary, God has promised that he will meet our needs and that it is his desire for us to wait for his provision and his timing. This is very different from the mindset of “buy now and pay later.”