

## Debt Principle -Avoiding the Temptation to Borrow and Buy

Offers for unsolicited credit cards, personal lines of credit, increased mortgages and retailer's incentives to buy now and pay in one or two years, all create tremendous temptation to spend more than you are earning, and thus accumulate debt. However, God has promised:

"No temptation has seized you except what is common to man. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can stand up under it." (1 Cor 10:13)

Different people struggle with different "spending temptations". The practical solution is to identify the area(s) that you struggle with and avoid all circumstances that could lead you to give in to that temptation. Here are some examples:

- some people need to stay away from the shopping mall to avoid unnecessary spending.
- "the tool guys" need to avoid the hardware store, "the car guys" must "boycott" the automobile dealerships, and the "gadget/techy guys" need to avoid the electronics/computer stores.
- those who have overspent often with credit cards, should perform "plastic surgery" on their credit cards by cutting them up.
- similarly, if you have a history of buying unnecessary things on your line of credit, then ask the bank to reduce or eliminate that line of credit.

Since God is in control [Psalms 103:19] and since God has promised to meet our needs [Matthew 6:28-33], is it not reasonable to assume that we should live within the income that God has provided to us? However, many people do not live within God's provision and as a result, they spend more than they earn and accumulate debt.

Here are some additional recommendations to avoid the temptation to borrow and buy.

1. In prayer, ask God to enable you to learn to be content with His provision [Phil 4:11-13]. Contentment is the antidote to worldly attitudes such as selfishness, envy and greed.
2. Allow God to change the way you think about money and material things by renewing your mind: "do not conform any longer to the pattern of this world but be transformed by the renewing of your mind". [Romans 12:2]
3. How do you renew your mind? God provides the answer in Joshua 1:8: "Do not let this book of the Law depart from your mouth, meditate on it day and night and be careful to do everything written in it, then you will be prosperous and successful".
4. Study God's Word on finances in your daily quiet times. Why? -"For the Word of God is living and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart" (Heb 4:12-13).
5. Obtain biblically -based financial advice from a Christian who knows God's financial principles and personally applies them [1 Corinthians 2:14,15, Psalms 1:1-3].
6. Before you borrow any money, prayerfully seek the counsel of the Lord [1 Kings 22:5] for His wisdom [James 1:5] and His specific direction [Psalms 32:8] to determine if it's God's will.
7. Develop and implement a budget to ensure that you are spending less than you earn each month. Use the surplus to pay down debt and save for future needs. For a copy of my free Excel-based budgeting system, send an e-mail to [Thomas@copland-CA.com](mailto:Thomas@copland-CA.com).

As God directs, may I encourage you to implement the ideas above and trust God [Prov 3:5 & 6] to enable you to avoid the temptations of debt [1 Corinthians 10:13].