

BORROWING PRE-EMPTS "GOD-WOWS"!



BORROWING

The Bible doesn't forbid borrowing; it speaks about it negatively.

BANKRUPTCY

This is not an option for a believer. If you borrow, you must repay. **Psalm 37:21** says: "The wicked borrows and do not repay, but the righteous gives generously."

CO-SIGN A LOAN?

When you cosign, if the borrower can't repay, you assume primary responsibility. **Proverbs 11:15** says, "He who puts up security for another will surely suffer, but whoever refuses to strike hands in a pledge is safe."

A MIRACLE?

Folks pray for "financial miracles" but they don't realize their best circumstance is to be in debt until they surrender every area of their lives to Jesus and learn to depend on Him.

CONSEQUENCES

Today's feel good, "me-centered" Christianity overlooks consequences of poor choices. Jesus forgives (1 John 1:9) but we bear consequences so we may learn and not repeat our errors.

GREED

Heed Jesus' Words in **Luke 12:15**: "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

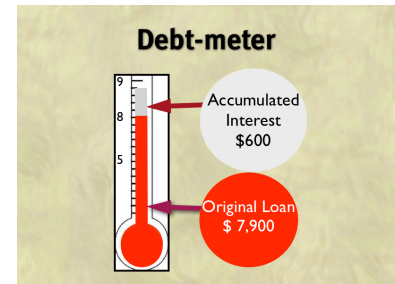
WHAT'S THE COST OF YOUR DEBT?

Are you in debt? Do you know the financial cost? The emotional cost? How much interest, including your mortgage, did you pay last month? Last year? How does this compare with amounts you "left" in God's Kingdom?

Are you preoccupied with your financial position? You can't fix it, only Jesus can (Mark 9:21-23); but you can get His **peace** right where you are. First, surrender **every area of your life to Him**; let Him be Lord of your finances. After this decision, His Holy Spirit will help you do the following:

- ♦ **Accept** your role creating your debt.
- ♦ **Accept** the results of your poor choices.
- ♦ **Accept** a lower standard of living as you work off your debt.

Only then will you be able to change your **attitude** and **behavior** toward money and **be ready** to accept and apply sound financial techniques to help you get out and stay out of debt. Let's review what the Bible teaches about borrowing.



THE BORROWER IS THE SERVANT OF THE LENDER

Scripture shows borrowing negatively. **Proverbs 22:7** says: "The rich rule over the poor, and the borrower is servant to the lender." But it's clear, when you borrow you should repay (**Psalm 37:21**). Apostle Paul reinforces this in **Romans 13:8**: "let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law."

Besides reminding us to pay our debts when due, Paul reminds us of our duty to love one another. As fallen people, we have a debt we can never repay. Graciously, when He died on the cross, Jesus Christ paid the supreme price for this debt — for our past, present and future sins. But even after we surrender our lives to Christ, our **sin nature** remains. Happily, each believer has the Holy Spirit to help him or her "crucify" it. In Romans 13:8, Paul reminds us to clothe ourselves with Jesus' love — to focus our lives on Him first, and then on others. After that, we will become less selfish and better able to resist tempting advertising that appeals to our "fleshy desires."

A R E Y O U V U L N E R A B L E ?

What caused you to get into debt? Many people blame others rather than accepting their role. Folks get into debt because they don't want to exercise faith in Christ and wait on His timing and His results. To be sure, waiting may entail temporarily lowering your standard of living, which can be a problem because it affects our pride. Indeed, for some people, how others see them is a major issue!

Since many folks spend all their income on current consumption, they don't save for the certain famine as in Genesis 41. When their car breaks-down, though they have no reserves, still they decide they "must repair it now;" so they borrow.

If we adopt the attitude or mind-set we will not borrow, we won't borrow. Faced with the decision to spend but not having the funds, we will inspect our circumstances to see where to cutback to allow the thought about expense. Sometimes this will cause us to work without the item. What an opportunity to draw even



closer to God as we depend on Him to see us through the seemingly impossible circumstance (Jeremiah 33:3)! Have you studied Jesus Apostles' lives recently? They were not materially rich, yet God met their needs!

When you think you need to spend but you have no funds, pray, ask Jesus to show you His alternative path.

How can you buy a house for cash? The good news is you don't **"need"** to buy a house. So, as Jesus reminds us in Luke 14:28 speaking about the cost of discipleship, "count the cost" before deciding to **borrow, as an exception**, to buy a house; pray as you consider these matters:

- ♦ **Owning** compared with renting¹ responsibilities.
- ♦ **Affordability: Owning** shouldn't stop you giving funds Jesus tells you to give to His work; neither should it prevent your emotional and financial support to your family (1 Timothy 5:8).

Do you understand your role in every spending transaction? A merchant produces goods or services, then entices you to buy. Money **merely is the bridge** that allows you to get the goods or services. So, you can manage only you, not the merchant or money. Learn to distinguish wants from needs; guard against "greed" (Luke 12:15)!

Ask Jesus to show you, and to help you handle temptations to which usually you succumb and spend His funds unnecessarily.

GOD CALLS, GOD EQUIPS

Seek first Jesus' Kingdom and His righteousness and He will take care of your needs (Matthew 6:24-34).

Scripture shows this pattern: God calls us to do something and He gives us what we need to do it. When you don't have what you think you need, pray as King David did in Psalm 139:23-24; ask God to search your heart and show you hindrances preventing you from seeing from His view. In 2 Kings 6:17 we see Elisha and his servant in the same physical location, yet one saw gloom, the other victory. Then again, in 2 Peter 1:3, the Apostle tells us God has given us everything we need for life and godliness.

Invest time on your knees and in the Bible to draw closer to Jesus and learn His special plan for your life. Difficulties you meet may be the essential training you need to equip you to fulfill His plan. Recall Joseph who went through many trials as God prepared Him to be Egypt's Governor. Noah must have looked stupid in "world's" eyes as He built the ark in obedience to God, whose ways are different from ours.

Do you realize when you borrow you prevent a **"God-wow"**: His special design for your current circumstance to grow your faith so you may see Him at work, then adjust your life.

THE GOOD NEWS

Each believer knows what's needed to live debt free: Trust in the Lord (Proverbs 3:5-6); don't borrow (a house is an exception); spend less than you earn; start a "Capital Fund²" to take care of emergencies (Genesis 41). But do we have the courage to go against "me-centered" Christianity and exercise radical obedience to Christ? Can you hear Jesus calling you? Slow down, don't let "hurry-sickness" trap you!

If you have no debt, rejoice! But beware of predators who entice you to spend wastefully. Hold Jesus'

THE MONEY TRANSACTION



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money with open palms as you seek His direction to use it to further His Kingdom.

Many folks will die today and **go to hell** because they don't know Jesus. Pray for changed hearts, lower debt, and more funds directed to God's work!

¹ Michel A. Bell, *Managing God's Money-The Basics* (Essence Publishing, Ontario, 2001), pages 139-150; ² *ibid*, pages 82-84