



# Managing GOD's Money

Presentation to 100 Huntley Street  
5 October: The Slow Burn Principle

Today I will introduce the **Slow Burn Principle**; next time I will show you how to **recognize it**. First it's essential we understand and accept reasons we fall and remain deep in debt. I will comment quickly on three. If you are in debt, I urge you to identify your reasons. This will help you later when we talk about getting out of debt.

**My research shows the main reason folks fall in debt is a lack of faith in Jesus.** Many Christians don't know, understand or believe His promises that fill the Bible. These folks heard about and accepted a God who sits waiting to give them everything they want. They do not know they need discipleship training after surrendering their lives to Christ

Jesus is a perfect loving Father who will never leave us and to whom we can go always for comfort. But His teachings are clear: believers should spread the Good News; ready to sacrifice doing this. We won't live on mountaintops but in valleys with trips to the mountaintop. But wherever, Jesus will be with the believer to guide Him and give Him peace and joy!

Because many Christians have developed the give to get attitude, they don't support with prayers and finances, Christ-centered churches and ministries as a Christian duty. Rather they expect to get something in return for giving these organizations God's money.

Folks a believer in Jesus has a duty to support Christ-centered churches and ministries without looking for something in return. God gives us what He knows is best for us, which is more than we can imagine.

**Another reason people fall in debt is because of our greed nature. Greed results in us wanting "more."** We go to buy one pair of shoes but leave with two because the extra pair was "only" half price! Folks, we spent "half price" too much because we didn't need the second pair! Besides, we could not afford it!

Last time, I suggested you get a piggy bank, label it "**ONLY**", and whenever you say something is "**ONLY \$x**", put the \$x in it and at Christmas, Easter or other time, give away amounts collected to your church or Christ centered charity. This will motivate you to change your thinking and will leave more funds for you to give willingly to Jesus.

The third reason starts a vicious cycle: some folks spend for temporary emotional and stress relief, which cause deeper debt, greater stress and emotional challenges.

**Companies study us. They know our vulnerable areas and market products with short life cycles; releasing new improved versions regularly to increase sales.**

Because of our lack of faith, lack of discipleship training, and our greed, we buy these latest fashions: cell phones, DVD's, CD players.

 It gets worse! We accept the lie and unwittingly encourage our children to get credit cards they may get credit ratings. Folks your child's best credit rating is to never borrow. It's essential you teach your children right attitudes to money from the Bible. If we don't, we and our children see continually **an urgency** to upgrade on credit, the home, car, and other items.

Sadly we don't jump but crawl into debt. Like a frog in a beaker with a flame lit below, we fall deep into debt slowly often unintentionally; the Slow Burn Principle.

**Skipping the first credit card payment is difficult: a huge deal!** But the second is less and so on! **A toehold becomes a foothold then a stronghold and later a stranglehold!**

Apostle James puts it well:

But each one is tempted when, by his own evil desire, he is dragged away and enticed. Then, after desire has conceived, it gives birth to sin; and sin, when it is full-grown, gives birth to death. - James 1:14-15

Next time I will share seven warning signs you are entering or have entered the slow burn process.

God bless and remember Jesus made the greatest possible commitment to you and me; He died for each of us. Aren't we special! Oh, how He loves you and me!