



Struggling with Debt

You hate living in debt and might even wonder if God is punishing you. Why aren't things getting better?

We live in a fallen, sin-scarred world, and, because of that, life isn't always the way we wish it were. At the same time, God often has lessons to teach us when we face problems and adversity. He can use life's hard experiences to knock the rough edges off our lives and change us into the people He wants us to be. Have you stopped to ask God what He wants to do in your life through this experience? The Bible says, "Show me your ways, Lord, teach me your paths" (Psalm 25:4).

Everything we have, including money, comes from God. Money isn't a bad thing, but can be if it's misused. Sometimes it leads to greed, pride or materialism, and it can be easy to give it top priority in our lives. Sometimes unexpected losses or unplanned expenses can result in money problems, tempting us to worry. But we must remember to keep God first in our hearts and lives.

If you're struggling with debt, here are some helpful tips:

— Seek God's will for you with a humble heart and open mind. The Bible says, "If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you" (James 1:5). Regardless of how you got into debt, maybe He wants to change your attitude or give you new priorities or goals in life. Whatever it is, begin with a renewed focus on your relationship with Christ and give special attention to what the Holy Spirit "speaks" to you through the Scriptures.

— Ask God to help you trust Him and not let this debt crush your spirit or dominate your thinking. The Apostle Paul, who was isolated, imprisoned and lost all possessions, said, "I have learned to be content whatever the circumstances" (Philippians 4:11). Anchor your hope in the promises of God's Word. The Bible says, "'For I know the plans I have for you,' declares the Lord, 'plans to prosper you and not to harm you, plans to give you hope and a future'" (Jeremiah 29:11). Assuring your heart of God's unfailing power, goodness and love will make all the difference.

— Consult a wise, trustworthy businessperson (perhaps in your church if you attend one), someone who has been trained in financial planning or a nonprofit financial counseling agency in your community, then act on the advice given. It will likely include making a realistic budget; make one and stick to it. God often answers our prayers by bringing people into our lives who can help us.

— Find ways to weed out any unnecessary spending, such as money spent on entertainment or luxury items. It might not be fun, but it will help you save money and get on track to financial peace. You can also brainstorm ways to have fun for little to no money at all.

Hebrews 13:5 says, “Keep your lives free from the love of money and be content with what you have.” Anything we have ultimately comes from God, and He will always provide for us. We are to be good stewards of what He gives us, meaning we should be responsible for the money and possessions that come our way and be careful not to overspend or be greedy. As Jesus warned, “you cannot serve both God and money” (Luke 16:13). Make Him the priority in your life today and ask Him for guidance concerning your finances.