

5 Tips From the Bible for Getting Out of Debt

OK, here are some tried-and-true tools, gleaned from different people who've been there, done that, to help you grow trust in Papa God on your journey through the valley of the shadow of financial death.

1. Don't Give Up Hope

He will continue to be faithful to us no matter what: "If we are not faithful, he will still be faithful. Christ cannot deny who he is" (2 Tim. 2:13, CEV).

Separate your needs from your wants. Sometimes we get confused and pray for a Mercedes when what we really need is a bicycle. But Yahweh, Master of all things great and small, knows the difference: "You can be sure that God will take care of everything you need" (Phil. 4:19, MSG).

2. Sweeten Your Bitter Words

You might have to eat them one day. Don't dwell on the unfairness of your poverty. Be careful what you say; be careful what you think: "Fix your thoughts on what is true, and honorable, and right" (Phil. 4:8, NLT).

3. Keep Communication Lines Open

Scripture tells us, "Pray without ceasing" (1 Thess. 5:17, NASB). Talk to your heavenly Father—even cry out your frustrations. Then dry your tears and thank Him for the blessings you do have. If you need a little perspective on your blessings, visit a surgical ward. Or a homeless shelter. Or a battered women's center.

Remember what God has done for you. He gave you the ultimate sacrifice: His Son on a cross. Salvation. Eternal life. Quote John 3:16 to refresh your recall.

4. Keep Serving Others

Do this even if you feel you're the one needing service: "God is not unjust. He will not forget how hard you have worked for him and how you have shown your love to him by caring for other believers, as you still do" (Heb. 6:10, NLT). Give of yourself to the poor and needy even when you think you don't have anything to give.

The best blessing you can give someone is your time. Use your downtime to bless someone.

5. Keep Your Eyes Fixed on Jesus

Do the things you know you need to do to honor your Savior, even if you don't feel like it: "Look straight ahead, and fix your eyes on what lies before you" (Prov. 4:25). Go to church, hang out with believers, study your Bible and listen to Christian music—because feeding our faith starves our fears.

Hey, I know all too well that ominous dread that seizes your heart when official-looking men with clipboards appear at your door. Or when your electricity is turned off. Or when you run out of answers when your kids don't understand why they can't go places and do the same things their friends do. And you're bone tired. And more discouraged than you've ever been in your life.

I really do know. I've been there. And I want to offer you hope. There is life after financial death. Cling to hope, dear one, because fear is devoid of hope, and hope is devoid of fear. And as Lazarus discovered, hope is what Papa God does best.

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