From a $4 Million Debt to Financial Freedom

The need to spend more than we have is a spoiler that robs God's people of his best. Is there an effective way to end this destructive cycle?

So you think you're broke! How would you like to be buried under $4.3 million of debt? "Impossible," you say. "No one could ever get in that much debt, much less get out from under it."

But I did, and I can tell you that getting in it was easy. I have a black belt in shopping, having refined my skills over the years at Neiman Marcus, Bloomingdales, Saks Fifth Avenue and the shops of other lucky retailers.

It's a wonder the stores didn't send cabs for me. My friends used to say it took only one word to describe me: MasterCard.

I'll admit that not all that debt was mine; I had help. The debt included my former husband's business, our house note, the car notes and the ever-popular credit card debt. The only thing that was debt-free was my business.

My husband would say: "What's the big deal? My business is keeping up with the payments, and we'll manage the rest."

We may have been staying out of the poorhouse, but I knew debt was bondage. "The borrower is servant to the lender," the Bible says (Prov. 22:7, NKJV).

When I climbed out of denial, added up the numbers and saw $4.3 million spelled out on a piece of paper, I felt as if a giant hairball had been lodged in my stomach. Then the Lord showed me why one of the scriptures I'd been confessing wasn't working for me.

The wealth of the sinner, which the Bible says “is stored up for the righteous,” can never come into the hands of the body of Christ until we’re debt-free (see Prov. 13:22). Otherwise, it would pass right through our hands and back into the hands of the banks, mortgage companies and credit card companies.

So there I was with my mountain of debt and an unbelieving husband. Great. The only good news was that I was a tither.

GOD’S ECONOMY I’d spent decades running away from God but had surrendered my life to Him several years earlier. I ended up in a Word of Faith church, which taught the uncompromised Word of God, and I was learning about God’s biblical economics.

The Lord has a lot to say about finances—not the least of which is that He wants us to be prosperous (see 3 John 2). Why? Because, let’s face it, the lost aren’t going to fund the spreading of the gospel.

However, there’s a big gap between knowing about God’s abundant finances and living in them. Far too many Christians are living below their means, below what God promised and Jesus paid the price for them to enjoy. They’re broke, living paycheck to paycheck, burdened by debt and unable to get ahead.

Yet one of God’s promises to us is that we can live according to 2 Corinthians 9:8: “And God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient [possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation]” (The Amplified Bible).

Does that sound like broke to you? Not to me, either. Then why the discrepancy between the promise and the financial reality of the body of Christ? Because too many of us are delivered but not free.

God delivered us from the bondage of lack and debt when we received salvation. He delivered us from the "power of darkness and conveyed us into the kingdom of the Son of His love" (Col. 1:13, NKJV).

In the New Testament, one of the Greek words for "saved" is sozo. According to Strong's Exhaustive Concordance of the Bible, it means more than just the salvation of your soul; sozo also means "deliver, protect, heal, preserve, do (make) whole."

So if we were delivered from lack at the same time we made Jesus the Lord of our lives, why are so many Christians struggling? Author Myles Munroe, in his book, *The Burden of Freedom*, offers this explanation: "Deliverance is not the same as freedom.

"Deliverance is release from the oppressor, but freedom is deliverance from oppression. In essence, it is possible to be delivered and not to be free."

DELIVERANCE VS. FREEDOM Munroe cited the children of Israel to illustrate his point. They were delivered from the Egyptians but then spent 40 years on what should have been only an 11-day journey, wandering around in the desert trying to reach the Promised Land (see Deut. 1:2-3).

The reason the journey took so long is that the people never learned to think in accordance with the truth. The Word says, "Do not be conformed to this world, but be transformed by the renewing of your mind" (Rom. 12:2).

God performed miracles every day for the Israelites. He gave them manna to eat, water to drink and health for their bodies, and He guided them on their journey day and night. He also preserved their clothing so that it never wore out.

God wanted them to focus on renewing their minds and not on the basics of food and shelter. But the children of Israel never lost the oppression of their slave mentality. They never learned to think differently, and most of them died in their deliverance.

What about you? Do you have a slave mentality where money is concerned? Are you unable to see your way past poverty as a result of having grown up with it?

Did someone teach you that God is glorified when you're poor? Do you think you're undeserving of prosperity? Are you finding it impossible to get out of debt?

Until you change your thinking, you won't change your circumstances. But here's the good news: If you're willing to accept the responsibility of learning about your authority in Christ and the inheritance He's promised you in His Word, you can live in financial freedom.

PROGRAMMED FOR LIBERTY The process whereby you move from deliverance to freedom starts between your ears. The Lord said to Joshua: "This day I have rolled away the reproach of Egypt from you" (Josh. 5:9). We know that Egypt is a symbol for bondage. And "reproach," from the Hebrew text, means "shame."

It's time to eliminate your memories of past bondage, failure, shame, lack and despair. Here are some of the steps that worked for me:

1. Study the Word and see how much God wants you to prosper (see Jer. 29:11). Renew your mind by studying scriptures on the subject of financial abundance. Write them down on cards and carry them with you. Read them aloud and confess them often as God's promises to you.

2. Tithe faithfully. Expect the Lord to meet all your needs while He rebukes the devourer for your sake (see Phil. 4:19; Mal. 3:11).

My first decision in taking responsibility for freedom was to begin double-tithing. (I can hear gasping out there!) I increased my giving to my church and began sowing seed into other ministries I considered "good ground." I learned this concept from a teaching on "God's 12 Laws of Sowing and Reaping" in *Thirty, Sixty, Hundredfold* by John Avanzini (Harrison House).

3. Begin seeing yourself living in abundance. You can't have it if you can't see it.

4. Praise God for multiplying your seed back to you. As I gave, I kept a list of my gifts into God's kingdom. I watered my seeds with praise, listened to teaching tapes and filled my mind with the Word of God.

I did all of the above—and more. I know it doesn't make any sense to the natural mind, but God is bigger than the natural mind, and His system works by giving.

I know you're thinking, "If I did that, I wouldn't have enough to pay my bills." Well, I had this concern, too, but the Lord rewarded my obedience, and I never came up short.

Within a little more than 5 years, the Lord honored my faith and brought me totally out of debt. The money was coming in from everywhere.

God even caused my former husband to get involved with paying down the debt. I'll never forget the day he came home with the deed to the house marked PAID IN FULL.

He is an awesome God! His way works, but it is exactly the opposite of the way the world works.

The world says you can make things happen through your own power. God says that if you turn loose and entrust your plans to Him, His power will bring your plans to fruition.

God's power is a miracle, and it's waiting to spring forth in your life and set you free from the destructive bondage of indebtedness. All you have to do is begin planting.

Now here’s the punch line: My former life and my days as the MasterCard queen are over. Debt-free, abundant living really is true freedom.

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