It’s Time to Blow the Lid off This Spiritual Warfare Myth

In the ministry over the years I have heard people say things pertaining to their lack of giving to church like, “I am experiencing severe spiritual warfare over my finances … I can’t give to the ministry because the devil is attacking my money…” And I remember someone telling me that their credit card debt was a spiritual attack!

Most debt is not spiritual warfare. Unless your money was stolen or unlawfully seized or there was a personal emergency, debt is being unwise with the resources God provided. Debt is the result of bad spending habits. Debt would not be incurred if we budgeted, using self-discipline and delayed gratification.

I want to be clear that credit card debt is not spiritual warfare. Credit card debt is overusing unsecured consumer debt by using the card. It is financial mismanagement and overspending which is not wise.

The Lord’s will for believers is that they are the lender and not the borrower (Prov. 22:7). Some Bible translations say the borrower is *slave* to the lender, so the lender is free. If we are burdened with debt, we carry around a dark cloud of uncertainty, shame, guilt and fear among other emotions. Our thoughts are not at peace. Debt is not God’s desire for us.

God’s desire is His will. And His will is written in the Scripture showing us how to properly manage and steward finances. If we are faithful in the small things, God will give us more responsibility and our resources will multiply while we are promoted due to our faithfulness (Luke 16:10).

If we find ourselves in debt, the New Testament is clear in showing we are to pay what we owe. Romans 13:7-8 says, “Render to all what is due them: taxes to whom taxes are due, respect to whom respect is due, fear to whom fear is due, and honor to whom honor is due. Owe no one anything, except to love one another, for he who loves another has fulfilled the law."

Christians are to be people of integrity which includes our financial dealings. When we have entered into a contract, we are obligated to fulfill the conditions, sealed by our signature. If we have contracts or agreements with a credit card company, then we are to be honest, paying the company back. Declaring bankruptcy due to credit card debt but still having some of the items we purchased is a form of theft, not only ruining our credit rating, but damaging our Christian witness.

I would like to recommend that if your spending is out of control or if you are facing credit card debt, then enroll in a Christian based financial course such as Crown Financial. With Christ, you can climb out of debt, and live the abundant life. John 10:10 says, "The thief does not come, except to steal and kill and destroy. I came that they may have life, and that they may have it more abundantly." {eoa}

Jared Laskey, *., M.A. Christian Ministry, is founder and senior pastor of Destiny Church in Virginia Beach, Virginia. He lives to see Jesus awaken this generation to the power of the Holy Spirit. You can follow him on twitter* @jaredalaskey *and purchase his co-authored book* **Veronica's Hero.** *Go to his website,* ***Fireborn Ministries*** *or subscribe to his podcast.*