

Debt: Can It Hinder You from Being Obedient?

By Amy Prange

When I graduated from college I had no debt. I had wisely followed my parents' advice not to get a credit card and had gone to an inexpensive Bible college focused on training students for ministry.

After a few years, I started graduate school to get further training for ministry overseas. I went to an excellent school which was reflected in its tuition. Money became a necessity not only for tuition but living costs as well. It was then that I decided that it was time to cash in all of those instant credit offers that are given to grad school students on a regular basis. Before I knew it I was charging movies, Starbucks coffee, gas, meals, plane tickets, clothes, and had quickly accumulated thousands of dollars in credit card debt.

School loans are bad enough but having to pay interest on a credit card can kill you. When I graduated from school I had not only approximately \$20,000 in school loans but also approximately \$4,000 in credit card debt at about 21% interest. Unfortunately, my situation is a very common one.

How does school and credit card debt affect our ability to be obedient to God?

Debt can seriously hinder us from being free to follow the plan to which God has called us. School loans hold back potential candidates more than any other kind of debt. Ben Sawatsky, executive director of the Evangelical Free Church missions program, says 95% or more of those who apply as potential candidates are paying off student loans. More often than not, students decide to pay for their education through loans long before they realize the frustration debt can cause. Offers of easy loans from the government have made it that much easier for students to begin their spiral into a bottomless well of red ink.

Today, debt is such a pervasive problem that mission agencies have adapted their policies from a "no debt" policy to accepting those that have under a certain amount of debt. For instance, mostly because the cost of education is increasing, Campus Crusade recently changed its acceptance policy, doubling the maximum level of debt new staff are allowed to have from \$5,000 to \$10,000. Such agencies allow new staff who are in debt to join them actively as long as that debt is below a certain limit and can be paid off by raising extra monthly support. Many agencies, however, don't allow their candidates to raise support to repay debts. Often financial supporters would rather not contribute to pay for a missionary's debts because they feel that they should only invest in present ministry, not in a missionary's past endeavors, even if those past endeavors include education for the ministry itself.

John Kyle, former director of Mission to the World, says local churches need to take initiative in solving the debt problem early on in the life of potential missionaries. He would like to see more churches counseling parents and young people about education and how to pay for it. He also thinks churches should make a concerted effort to help with tuition costs of their college-aged members who are preparing for full-time Christian work. Dale Kietzman of Latin American Indian ministries says, "The unwillingness of people to support a missionary with debts outstanding reflects their shallow view of God's leading in the life of the missionary. After all, did God not call the missionary to prepare for his ministry just as he called him to go?"

Debt Destroyers

When God led me from my teaching job into a Christian ministry which was donor supported, I remember questioning His timing because my debt still needed to be paid off. I did not have a problem raising support for my school bills or my car because both of those things were essential to the ministry to which God was calling me. The guilt I dealt with was concerning my large credit card debt. As I went before the Lord in repentance and brokenness, I asked God for a miracle. He miraculously raised up a person to volunteer to pay off my credit-card debt. This was an affirmation of God's timing and leading but most of all of His mercy.

As we think about destroying the debt in our lives, the first thing that we need to do is to bring our situation before the Lord and ask Him for help and wisdom. Many times we will need to repent because debt is often a sign of something much deeper. Underneath debt may be greed, a lack of contentment, selfishness, and the list goes on and on. We will not truly be able to overcome debt until we are able to repent and let God help us change our habits and weaknesses. He will help us if we allow Him to.

The best way to get out of debt and stay out is to exercise extreme self-discipline. One of the best ways to exercise discipline is to first decide to take steps of action and then to make short- and long-term goals. Once you have defined your goals, strive to be content with what you have and without what God asks you to give up.

Attack your situation by understanding the balance between your need for an all-out effort and your need to trust God and allow him to provide in his own creative and sometimes miraculous ways.

The following questions will give you a start in making such goals and taking action:

1. What specific plans and goals do I need to fulfill in order to reach my expectations?
2. What must I sacrifice in order to fulfill my plans and goals? What will I gain?
3. Where do I expect to be financially, educationally, and professionally in six months, a year, five years?
4. Who will keep me accountable to these goals and to my call to be in full-time Christian work?

Save Money on Education

- 1. Choose a less-expensive school.** Consider going to school overseas or attending a community college for basic requirements then transferring to a more expensive school for degree-specific courses.
- 2. Work your way through.** Work and go to school part-time rather than taking out a loan and going to school full-time. Lisa, with Frontiers (a mission agency focused on reaching Muslims), opted for this. Though it took her six years to graduate from college, she assures us that it was worth not having a huge debt hanging over head.
- 3. Get help.** Look into available scholarships and grants. Be wary, of course: Get creative about funding your education before signing on the dotted line and perhaps signing away your life goals and dreams.

- 4. Consider not going to school at all.** Many spend money on unnecessary or useless degrees.

Practical Steps for Simple Living

- 1. Spend less and pay back more.** Underlying all these suggestions is the understanding that any effort to save money will take extra time and discipline, especially as you are tempted by our society's "live for the moment" values.
- 2. Live on a missionary budget.** Find out the living allowance of a missionary and live on that budget. Also, set the highest possible amount you can pay each month toward your debt (or save for your future education). Make it BIG. When you get a paycheck, first give the tithe, then pull out the money to save or to pay for the debt. Then live off what is left.
- 3. Increase your income.** Extra part-time jobs can make a big difference. You may also try hunting for a full-time job that will yield a higher income.
- 4. Avoid expensive pastimes.** We are not just talking about yacht-racing; going to movies, on long trips (especially if they are shopping trips), and out to dinner can deplete your income quickly. Entertain yourself creatively. Often you can have more fun that way anyway. Avoid that daily latte from Starbucks.
- 5. Eat more simply.** Cut your food budget by eating a balanced, simple diet. Processed food costs more than things made from scratch. You will not only save money, you will also feel better and save on medical bills. Learn also the value and safe practice of fasting and do it.
- 6. Buy used instead of new.** Contrary to popular opinion, items you buy at thrift shops, consignment stores, garage sales, and auctions aren't always semi-garbage. Be careful to buy only what you need and only if the item you find is fixable or in good repair.
- 7. Sell unnecessary belongings.** Why keep equipment and things you rarely use?

What to Do While You Repay

If you want to go overseas but have to wait until you pay your debts, Bill Goheen, IVM's Associate Director, has an encouraging word for you. In a letter he wrote to frustrated debtors, he listed some of the following ways to make your delay an opportunity, not an obstacle:

- 1. Get involved in a local church.** Mission agencies look for people who have committed themselves to serving in the local church. The possibilities for involvement are endless: bookkeeping, teaching, discipleship, missions awareness, yard work, or evangelism.
- 2. Use your job as a training ground.** The job is a perfect place to interact with non-Christians to learn to witness, develop godly character, and develop a skill to use overseas.

- 3. Get further training.** Take a course (provided it doesn't dig you into debt, of course), read books and magazines, or get involved in ministry to internationals.
- 4. Get an accountability group to pray with.**
- 5. Get newsletters from the field to keep your vision fresh.**

As with any change in your life, continually bathe the whole process in prayer and believe that God can help you. God has called us to be good stewards of our finances. Working through removing debt can be difficult, but is worth it. It builds your personal discipline and prepares for your entry into the exciting ministry God may have for you!

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