

**I**f your mailbox is anything like ours, you find those pre-approved credit card applications in it on almost a daily basis. You also might be getting pre-approved home equity loan applications. Our children started receiving those credit card applications when they were barely out of high school! This “easy credit” syndrome is spiraling out of control in our society.

Unfortunately, many married couples see easy credit, especially credit cards, as a way to solve their financial woes. What actually happens is that their troubles only multiply, often leading to marriage distress, and even divorce.

Many people try to operate financially without a written spending plan. This seldom works well. As financial pressures mount, they look to alternative funding for relief. And those enticing offers in the mailbox suddenly become very attractive. The financial needs might be legitimate such as medical bills or an unexpected household repair. But, some people use credit cards or home equity loans to pay for things like vacations, cars, and other things that fall into the “wants” not the “needs” category. In either case, using credit cards or home equity loans is not the answer.

Some Christians even convince themselves that God has provided those easy credit offers as His “opportunity” for them to deal with their financial challenges!

For a brief time after succumbing to the easy credit route, it may seem like the financial pressure is reduced. Suddenly however that false sense of relief dissolves as the additional stress of new credit card debt arrives in the form of monthly statements. This puts a huge strain on marriage relationships. You see, one day there may not be any more credit, no more home equity, and perhaps sadly, no more marriage.

Poor financial decisions lead to marital stress, which leads couples to look at anything under to sun to

provide relief. Instead, what they need to consider is the best financial advice available which is contained in the handbook written by the creator of the sun: the Bible.

Proverbs 22:26-27 says, “Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.” **Don’t risk necessities for life to fund your hopes and dreams.** That’s what we do if we get home equity loans for the wrong reason. We certainly should not let material possessions control us, but we also should not jeopardize basic needs for our family

such as our home by taking on financial obligations that we can not meet.

None of us wants to be a slave and yet many of us are exactly that. Earlier in that same chapter in Proverbs, the Bible shows us what happens when a person accrues overwhelming financial obligations: “The rich rule over the poor, and the borrower is slave to the lender” (Proverbs 22:7). Even though we don’t want to be considered a slave,

when we allow debt to demand our financial resources before we can consider using them for other purposes, we truly become slaves to the institution to whom we owe the money.

Fortunately, we have a God who understands our situation much better than we do. We need to seek His guidance and wisdom. Here’s some advice: **Consider God first, not the credit card company.** If God desires you to have something, He will not force you to violate His principles in order to get it. And here’s some more advice especially for married couples: **Listen to your spouse.** God can and often does speak through our mates.

*“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight”*  
(Proverbs 3:5-6)

