

**I'M IN DEBT,
LORD, WHAT CAN I DO?
PART 2**



**Bibleway Ministries
Sunday, January 10, 2010**

We are all born [debt-free](#), and 18 years later, most of us get our start in life the same way. Yet somehow, many of us fall into debt. Some accumulate small debts; others accumulate large debts. One of the difficulties of parenthood is not realizing the danger in some of the things we unknowingly teach our children.

In *Dangers, Toils & Snares*, John Ortberg writes, “When we take our children to the shrine of the Golden Arches, they always lust for the meal that comes with a cheap little prize, a combination christened, in a moment of marketing genius, the Happy Meal. You’re not just buying fries, McNuggets, and a dinosaur stamp; you’re buying happiness. Their advertisements have convinced my children they have a little McDonald-shaped vacuum in their souls: ‘Our hearts are restless till they find their rest in a Happy Meal.’

“I try to buy off the kids sometimes. I tell them to order only the food, and I’ll give them a quarter to buy a little toy on their own. But the cry goes up, ‘I want a Happy Meal.’ All over the restaurant, people crane their necks to look at the tight-fisted, penny-pinching cheapskate of a parent who would deny a child the meal of great joy.

“The problem with the Happy Meal is that the happy wears off, and they need a new fix. No child discovers lasting happiness in just one: ‘Remember that Happy Meal? What great joy I found there!’

“Happy Meals bring happiness only to McDonalds. You ever wonder why Ronald McDonald wears that grin? Twenty billion Happy Meals, that’s why.

“When you get older, you don’t get any smarter; your Happy Meals just get more expensive.”¹

Hence, we have our first reason for debt.

Reason #1: Premature Lifestyle Enhancement

The most common reason people go into debt is what I call “premature lifestyle enhancement.” It’s caused by wanting what you haven’t earned, and demanding that you have it *now*. How do you acquire the things you want when you don’t have the means to pay? You use credit, most often in the form of credit cards. The use of this credit puts you into debt.

Perhaps you are responsible at the start. You pay off the balance before it accrues any interest. You think you are using credit responsibly, and so you use it more. But before long, you are carrying another balance. It is accruing interest. Upon reviewing how much debt you’ve accumulated, you find it will take months and possibly years to pay off the balance. And so it goes for many people who have the best intentions of using credit wisely.

Premature lifestyle enhancement manifests itself in many ways. The most obvious examples are in acquiring outward signs of success. Homes, cars, furniture, clothing, and jewelry are the primary examples.

¹ John Ortberg, *Dangers, Toils & Snares: Resisting the Hidden Temptations of Ministry* (Multnomah, 1994), pp.99-100

People buy homes that are too expensive to impress their neighbors, not because they need the space. They pay extra for granite counters because they are more fashionable, not because they are more functional. They pay a premium to live in prestigious neighborhoods to appear successful, not because theirs is any better or worse than other neighborhoods. People buy fancy cars for similar reasons. They want to feel important... to demonstrate their superior status.

Unfortunately, fancy cars are only symbols. They represent status, but like so many luxury items, are often a better indicator of living beyond one's means.

To correct this, we ought to realize we can't have everything the moment we get out on our own. We cannot properly have what our parents had without earning it first. Lifestyle and status mean nothing, especially if there is no substance behind them. It is good to remember Solomon's words: "One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth." (Proverbs 13:7)²

Some Questions We Need to Answer:

- (1) Is it OK to have nice things? (1 Kings 3:13)**
- (2) If you answered yes for #1, then is credit card debt acceptable? (Psalms 37:21)**
- (3) How do we have nice things without debt? (Proverbs 21:5)**
- (4) Is there acceptable debt?**
- (5) What's required to do it God's way? (Acts 17:26-27)**

² Ryan Healy, [The 3 Most Insidious Causes of Debt](http://www.debtredemptionformula.com/blog/the-3-most-insidious-causes-of-debt/) (Nov 11, 2007, <http://www.debtredemptionformula.com/blog/the-3-most-insidious-causes-of-debt/>)