Trusting God with My Finances *by Kris Swiatocho*

**QUESTION:** For the last year, I have been paying off my debt using principles from Dave Ramsey's course Financial Peace. I can finally see the light at the end of a dark tunnel of college, car, and spending debt. Recently my church advertised a mission trip to a country I have always wanted to go. They emphasized the need for skilled nurses. I got super excited at the opportunity to go. I went to our church website and looked at the details. Immediately my joy went to sadness as the cost was outside my budget. So I need your advice. Do I stay on course with my financial plan and continue paying off my debt or trust God to provide what I need? I am feeling very torn. I don't want to put myself in a financial bind, but I don't want to disappoint my church and their need for nurses for this trip.

**ANSWER:** The goal is to get your finances in order; paying off your debt is always great. I applaud you for making this a priority in your life. The freedom of being out of debt is very rewarding, bringing much peace. Being debt free can also give you more flexibility to be used by God. Not only can you increase your tithe, but you can support missionaries, church, and ministry causes. You have the choice of helping others out. Plus, the stress of not having debt with helping your health.

Remember, the enemy loves to keep us in debt, enslaving us. This lack of freedom takes our focus off of God. The rich rule over the poor, and the borrower is the slave of the lender (Proverbs 22:7). Please know being a Christian and a part of a local church will always bring invitations to retreats, missionary trips, dinners, and fund-raisers, etc. And these are good things as long as we have the money to do them. After we tithe our 10%, we can then give an offering towards these other areas (or attend). An offering is out of the extra income we have. Right now, you do not have enough extra income due to your debt.

Please know that God would never have you go into more debt, even for a great cause like a mission trip, no matter who invites you. God would want you to pay off your debt first. God will honor and bless you as you are obedient in this step. He will give you the funds specifically designed for that mission trip or other event from another source in the future. How do I know this? I have experienced this first-hand in my own life. As I was a faithful steward of what God had given me, paying my debts and bills, I got to go on mission trips and vacations.

So how can you still help with the mission trip without going or going more into debt? Join their prayer team, offer suggestions on medical supplies, help raise funds from other sources to pay for those supplies, help to pack, etc.

You see, we can still minister, using our skills and our Spiritual gifts to help others. Don't let the enemy try and "guilt" you into going more into debt. Remember, he is the author of confusion. Blessings to you as you seek Christ first in all things, giving it all over to Him, one dollar at a time. Honor the Lord with your wealth and the first fruits of all your produce... (Proverbs 3:9)

Note: Getting debt free is a great goal that will help you in your relationship with God and others. It's a significant step towards building healthy friendships. It's also an essential step in having a successful future marriage. For more information about building healthy intentional relationships, go to [www.IntentionalRelationshipSolutions.org](http://www.IntentionalRelationshipSolutions.org) and order your copy of Intentional Relationships for Singles' 12-week study.

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• [www.TheSinglesNetwork.org](http://www.TheSinglesNetwork.org)

• [www.KrisSwiatochoMinistries.org](http://www.KrisSwiatochoMinistries.org)

• [www.LaborDaySingles.org](http://www.LaborDaySingles.org)

• www.IntentionalRelationshipSolutions.org