

Symptoms of Financial Bondage

By Larry Burkett

Financial bondage can exist not only from a lack of money or overspending, but also from an abundance of money or misunderstanding of why God gave it to us.

It is important to recognize and detect these *symptoms* of financial bondage:

1. **Overdue Bills.** A Christian is in financial bondage when he experiences anxiety from overdue bills. In counseling, I find that as many as 80 percent of Christian families today either suffer from overspending or have suffered from it in the past.

2. **Investment Worries.** Worrying over investments, savings, money, or assets also causes financial bondage and interferes with the Christian's spiritual life.

3. **"Get-Rich-Quick" Attitude.** This attitude is characterized by attempts to make money quickly with very little applied effort. An investment is a "get-rich-quick" program if an individual must assume excessive debt, borrow the money to invest, or deal deceitfully with people.

4. **No Gainful Employment.** Financial bondage also exists when there is no desire for gainful employment. Paul said in 2 Thess. 3:10, "If anyone will not work, he shall not eat."

5. **Deceitfulness.** A Christian is in financial bondage if he is dishonest in financial matters. Each Christian must assess his own life. Have you dealt honestly and openly with everyone?

6. **Greediness.** Financial bondage will also result from greed, which is reflected when someone always wants the best or always wants more than he has. Someone who is never able to put others first, never able to accept a necessary loss, or always looking at what others have suffers from greed. A Christian who cannot put his own *wants* behind him to satisfy the *needs* of others suffers from greed.

7. **Covetousness.** Financial bondage exists if the Christian looks at what

past buying habits, his family's needs cannot be met. The reasons can be many. He may refuse gainful employment; he may be shackled with debts to the point that creditors take necessary family funds; his standard of living may allow "luxuries" to deprive the family of "needs."

9. **Unmet Christian Needs.** It is the responsibility of each Christian to supply the *needs* of others who *cannot* do so for themselves. Of course, God will not lay *every* need on *every* Christian's heart, but He will lay on our hearts specific needs that we are to meet.

10. **Over-commitment to Work.** A life that is devoted to business pursuits, to the exclusion of all else, is a life of bondage. Many Christians are dominated by work everywhere they go their work follows them and every discussion is centered on their business.

11. **Lack of Commitment to God's Work.** A Christian is in financial bondage if he has no financial commitment to God's work. This principle is basic to Christian financial management: "Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine" (Prov. 3:9-10). It is only when we honor the Lord from the first part of our income that God can take control.

12. **Financial Superiority.** Someone who has wealth should think of it as not an honor or a right but a *responsibility*. According to God's plan, he who has much should share it with those who have little.

13. **Financial Resentment.** The converse of superiority is resentment, thinking God has not given someone what he deserves or desires. Not only does that person covet what others have, but he also is basically resentful toward God for his station in life.