

Christian Growth Course

Overcoming Bondage (2)

Introduction: In our last lesson we looked at general scriptural principles concerning bondage and deliverance. Now we will notice several common types of bondage and a few practical suggestions that may help us in dealing with them. In this short lesson we cannot possibly do an adequate study. If a person's problem is serious and is interfering with his well-being, work, family relationships or service to God, he should seek help from a qualified counselor (caution: make sure the counselor is spiritually sound). But the following principles will help you get a perspective.

1. Some common basics:

- A. There is very often an emptiness or unhappiness behind an addiction. Every person must have a certain amount of satisfaction and meaning in life, of pleasant or fulfilling experience, of reason for living. The empty or unhappy person reaches out for something to fulfill his need. When he turns to the wrong solutions, bondage and addiction often result, and he is worse off than before. There are joys and satisfactions in the Christian life that fulfill a person and make him feel good about life without enslaving him. This is what Paul meant in the words of Ephesians 5:18, 19.
- B. The more that love, joy, peace and the other fruit of God's Spirit become our regular nature, the less we feel the need for deceptive satisfactions that enslave. "The truth will set you free" - John 8:32.
- C. Many principles that apply to one form of bondage apply to others.

2. Some common forms of bondage:

A. Resentment, bitterness

- 1) The spiritual cost: unforgiveness hinders the grace of God toward the resentful person - Matthew 6:12, 14; 18:21-35. Resentment is progressive and can destroy us.
- 2) The physical and emotional cost: Many physical and emotional illnesses grow out of habitual resentment.
- 3) the most common form of resentment is against parents, brothers and sisters, mates or lovers for hurts of the past. This resentment is later transferred to others.
- 4) A person may store up a "pool" of collected unresolved resentments from the past. This resentment is ready to rise up whenever something provokes or frustrates us, out of all proportion to the seriousness of what is happening. It makes us less able to bear frustration than we would be normally. For healing, the pooled resentment must be faced, recognized, resolved and emptied out.
- 5) Many people react resentfully because of a habit formed long ago in childhood.
- 6) We must recognize that we all need forgiveness and mercy, and must extend it to others in order to receive it - Romans 3:23; Mark 11:25. Concentrate on how

merciful God has been to you.

- 7) The resentful person must stop concentrating on the behavior of others and recognize the role that his habitual response plays in his unhappiness. Other people will always be less than perfect and will not stop erring. Much of the solution has to be in our response. We have more control over this.
- 8) The habitually resentful person hurts himself. He is allowing the actions of others to determine the tone of his life. He has the choice not to do this.
- 9) As I repent of bitterness and begin to cleanse and govern my own spirit, the help of God's Spirit begins to come, replacing bitterness with His peaceful fruit - Galatians 5:22, 23; Hebrews 12:5-11.
- 10) Learn to deal with anger when it first appears, while it is more manageable. Do not repress (stuff) it into the subconscious, but process and resolve it using the steps God teaches - Ephesians 4:26, 27, see below.
- 11) Recognize the role of "rights" in the problem of resentment. Jesus voluntarily laid down his rights and was only concerned with the redemption and welfare of others - Philippians 2:5-11. The more we have "died to self," the less we will count how people treat us, because our attention is on redeeming them. We can be healed of resentment by learning to "lose our life" to find it - Matthew 16:24, 25.
- 12) Forgiveness is a decision, a point action, not a feeling. It is something God commands. (You can't command a feeling.)
- 13) Use scriptural steps to deal with the wrongs of others against you:
 - a. Go to the offender and gently tell him his fault - Matthew 18:15; Galatians 6:1, 2.
 - b. Bless and pray for him - Romans 12:14; Matthew 5:44b.
 - c. Repay only good for evil; overcome evil with good - Romans 12:17-21. Leave vengeance to God.

B. Anxiety, fear

- 1) Spiritual cost: it is the opposite of faith, which is necessary to please God - Hebrews 11:6; Philippians 4:6, 7; Luke 18:1; Mark 4:40.
- 2) Physical and emotional cost: many kinds of physical and emotional illness. Energy is sapped as anxieties go around and around in our minds. Habitual fear is progressive and will eventually break us down.
- 3) We must learn to give our anxieties to God again and again, and not to take them back - 1 Peter 5:7. Keep on until this becomes habitual. You can become good at it. When fear tries to return, remind yourself, "I have given this to God."
- 4) Recognize that habitual anxiety is an idol. It is too much concern about me and my interests. It is keeping me from service to God and from benefit to my loved ones. I must let go of it and say to myself, "I have turned it all over to God and

trust him for the outcome. If what I fear happens, I accept that because it is in God=s hands. I will not think about it any longer."

- 5) Recognize that most fears are unjustified, but that prolonged fear may create its own fulfillment - compare Job 3:25.
- 6) The basic answer to fear is to enlarge your knowledge of God. He is the answer. He is worthy of our trust - Psalm 27:1. We need no other. He wants to keep our lives. But we have to know him to believe this.
- 7) Learn to keep your attention on God and his promises, not on the problem - Matthew 14:25-31.
- 8) We can decide to trust. It is not a feeling but a decision which God commands.
- 9) It is possible to deliberately quiet your soul - Psalm 131:2; John 14:1.
- 10) Being occupied, especially with service, displaces fears which keep circling in an idle mind.
- 11) Some medications under proper medical supervision can help temporarily while a person gains a new hold on life, but they are not a permanent solution* and some can become addictive. [*Occasionally there is a physiological or chemical condition that requires ongoing correction through medication. One should accept this just as you would accept the necessity of taking insulin for diabetes.]

C. Lust and immorality

- 1) Sexual addiction has many levels, all the way from masturbation and fantasizing, through ordinary immorality, pornography, prostitution, homosexuality, voyeurism, exhibitionism, child molestation, incest, rape and violence. Though this addiction is treated in society as far worse than others, it has much in common with other addictions. God will forgive the actions of sexual addicts who repent and turn to him, and help them to break the hold of sexual addiction.
- 2) This addiction is costly. Immorality separates a person from God - Hebrews 13:4; 1 Corinthians 6:9, 10. It opens a person up to many kinds of physical and emotional disease and destroys the healthy family relationships that would lead to wholeness and security. It takes away self-respect, creates shame and guilt, and degrades both the addict and the people who are reduced to objects for the gratification of his/her lust.
- 3) How are people drawn into sexual addiction?
 - a. Poor self-image often draws a young person into immorality in search of acceptance.
 - b. Lonely and insecure people who have not been loved and accepted are hungry for relationship and look for it through sexual involvement. Immoral people are often looking more for acceptance than for sex.
 - c. Sexual fantasizing may start as an attempt to offset unhappiness and emptiness. Various stimuli from music, TV, magazines, etc., are found to give pleasure and excitement, and soon life revolves around these. It is

an easy step on to hard-core pornography. Porn addiction if uncontrolled will lead to immoral behavior and even violence and abuse. And it deadens spiritual life.

- d. Lack of love and acceptance from the parent of the opposite sex often creates greater heterosexual temptation for the child. Research seems to show that role-reversal in parents, and strong depreciation of the same-sex parent by the opposite-sex parent may create a tendency to homosexuality.
 - e. Children may act out sexually in reaction to painful situations at home. The wisest therapists now seek to treat the whole family, not just the child.
 - f. Our culture promotes immorality by the myth of absolute freedom, the idea of instant gratification, the acceptance of benefit without responsibility or commitment, and obsession with sexual excitement as the chief goal in life.
 - g. The excitement and temporary pleasure of sexual sin draws people just as it always has.
- 4) In order for a person to escape from sexual addiction, some basic beliefs of the addict about his self-worth, relationships and the place of sex in life must change.
 - 5) Only personal encounter with Christ and a deep, life-encompassing conversion have the power to help a person escape sexual perversion. Homosexuality is considered almost incurable by many experts, but homosexuals and sexual addicts are being freed through Christ - compare 1 Corinthians 6:9-11.
 - 6) The more one finds satisfaction in healthy interests and relationships, and the more one's self-concept improves, the less appealing immorality becomes.
 - 7) Regarding lustful thoughts, many people confuse natural, healthy recognition of a sexually attractive person with evil lust. The wrong desire Jesus speaks of in Matthew 5:28 involves intention, not just recognition. Being capable of being excited is not a sin - God himself created that in people. Your response to the initial excitement is where you choose to sin or not. Constantly repenting of and confessing what are normal, non-sinful reactions actually creates an obsession with sex rather than helping the person to be free from immorality. Obsession with being ultra-pure becomes an idol of self-righteousness that distracts us from service to God and people.
 - 8) When one does have real lustful thoughts, it helps more to immediately pray for forgiveness, accept it, and turn your mind to other things. Distraction and substitution are much more effective than constant confrontation. Lengthy cycles of repentance only keep the mind fixed on the sin.
 - 9) A person should not expect to get free of lust or immorality if he is not willing to stop feeding on the wrong stimuli through his music, reading, viewing, Internet contacts, friendships, recreations, and dating practices - 1 Corinthians 6:18; Genesis 39:12.
 - 10) Form the habit of cutting off wrong thoughts when they appear, while they are the

most manageable - Job 31:1.

- 11) The more you see a person as a person, the less you will see him or her as just a body. Concentrate on knowing the person.
- 12) Sexual energy and tension can be re-channeled into sports, work, etc., in the case of the single person.
- 13) It may help to make yourself voluntarily accountable to someone you trust - James 5:16.

D. Drugs and alcohol

- 1) The spiritual cost: Loss of mind and reason, destruction of God's temple, loss of God's fellowship, destruction of others - Matthew 22:37; 1 Corinthians 3:16, 17; 6:19, 20. Drug abuse is wrong for the same reasons as drunkenness - Proverbs 23:29-35; 1 Corinthians 6:12.
- 2) Physical and emotional cost: Addiction. Problems increased, not solved. Mind and body damaged. Possibility of injurious or fatal encounters and accidents. Eventual insanity and death.
- 3) Some doorways to substance abuse include:
 - a. Peer pressure.
 - b. Showing that one is "grown up."
 - c. Rebellion.
 - d. Escape from unhappiness.
 - e. Curiosity.
 - f. Pressure from pushers who have to sell to support their own habit.
 - g. Inner emptiness, low self-esteem, rage at life and family unhappiness.
 - h. Parents' addiction to tobacco, medicines, alcohol or other substances.
 - i. Finding relationships among those who share similar problems and habits.
- 4) Drugs and alcohol involve a retreat from life, while God teaches that we should embrace life. We are to see life as good in spite of its problems, because God is with us and has a good and fulfilling purpose for our life.
- 5) Drug and alcohol abuse follows a "vicious cycle." Problems drive one to abuse, which increases problems, which leads to more abuse, etc. See the accompanying charts.
- 6) Counselors say that "quitting cold" is the best way to deal with most addictions. There are a few days of intense withdrawal suffering, then a few weeks to a few months with some discomfort. Withdrawal from some drugs is dangerous without

medical supervision. The result of getting off drugs or alcohol is worth the pain of withdrawal. A person must keep his/her mind on the goal and the reward.

- 7) A person's peer group and surroundings are important to the success or failure of withdrawal from drugs. The rock culture promotes drug and sexual addiction. Groups like Alcoholics Anonymous and the church help one get free.
- 8) A person's basic belief about himself and life must change in order for him to be delivered. See the accompanying list of the "Twelve Steps" of Alcoholics Anonymous, which have been adapted for use in programs for other addictions.
- 9) Christianity is succeeding where others have failed in freeing drug and alcohol addicts. Groups like Teen Challenge have up to an 80%+ success rate where some secular agencies have less than 5 or 10% success. But a life-encompassing conversion is necessary.

E. Overspending

- 1) Spiritual cost: Greed is equal to idolatry before God - Colossians 3:5. Financial bondage keeps us from serving Christ with our finances, hurts our witness because of debts and disorder. Buying things is a false cure and the same cycle is repeated.
- 2) Physical and emotional cost: Loss of self-respect, inability to do many needed things for self and family; tension and worry; progressive indebtedness, loss of credit privileges.
- 3) Some signs of financial bondage:

More concerned with money than with God; doing wrong to get something you want; buying things to relieve the blues; not giving liberally to God; unable to help people; unable to pay bills; out of money before the next paycheck, failure to save for the future; using credit for current living expenses, etc.
- 4) Factors in the cure of the spending addiction:
 - a. Discover and cure the root: inner unhappiness and emptiness; life-long indiscipline; ignorance about financial management; insecurity caused by early want; pride; need to impress people; dissatisfaction caused by advertising; self-centeredness, lack of spiritual values, etc.
 - b. Develop the virtue of inner contentment. Real contentment is not in the "things" we have but is an attitude of mind about what is important - Philippians 4:11-13; 1 Timothy 6:6-9.
 - c. Change your belief about real values by studying the truth of God's word - Psalm 119:105; John 8:32. As God's truths influence your mind, your values will gradually change.
- 5) Some suggestions to help manage spending:
 - a. "Sleep on it" overnight before buying something.
 - b. Have a family agreement on the size of purchase possible without

consultation.

- c. Deliberately aim and make a plan to get out of debt.
- d. Never use credit for current operating expenses.
- e. Remember that a sale item is never a saving unless you would have bought it anyway.
- f. Destroy credit cards if you cannot control them. Pay off the whole balance every month or don't use cards at all.
- g. Avoid social shopping trips.
- h. Don't rationalize because you want to buy something.
- i. Avoid stores and malls except when you really need to go.
- j. Learn the difference between a want and a need. Before each purchase, ask, "Do I/we really need this?"
- k. Fill your life with more wholesome satisfactions in the Lord.

F. Overeating

- 1) Spiritual cost: Harming God's temple, our bodies - 1 Corinthians 3:16,17; 6:19; having less of a Christian witness; indiscipline having a foothold in our lives and crossing over into other areas - 1 Corinthians 6:12.
- 2) Physical and emotional costs: Health problems; loss of self-esteem; effect on marital relationship.
- 3) Overeating is often associated with unhappiness, rage or depression. In a vicious cycle, it creates more of the same. In this case a person needs to gain more of the inner peace and joy of Christ so as not to overly need the comfort of eating.
- 4) Sometimes one overeats because he has been overindulged from childhood. New discipline has to be developed. A later lesson will deal with self-discipline.
- 5) There are sometimes physical and medical causes for excessive appetite, requiring medical advice.
- 6) Deliverance from overindulgence is helped when our motivation against it is strengthened.
 - a. Grow in love for Christ. We can do many things for Him which we cannot do for ourselves.
 - b. Consider the effect of our habit on others.
 - c. Concentrate on the rewards you hope to gain by self-control.
 - d. Distraction is more effective than frontal attack.

G. TV addiction

- 1) Spiritual loss: This is one of the most insidious and dangerous addictions because it is so pleasant, seems so harmless, and has such staggering cumulative effect on our lives. The secular, unbelieving, deceptive, unclean spirit of the age has your attention many hours of the day and shapes your thinking. Besides the spiritual and moral pollution, there is loss of family time, loss of service to God, loss of communication, discontent created by advertising and by unrealistic role models, etc. Spiritual paralysis always comes from overindulgence in TV. Evil gradually seems less evil to us, and we become more and more blind to what is happening to us.
- 2) Emotional and physical costs: Loss of exercise; loss of self-esteem; feelings of dissatisfaction, violence, guilt.
- 3) The addict must realize the damage being done, re-awaken his conscience, re-discover real values, and deal with the root cause that makes him want to escape or indulge.
- 4) He must learn that with God's grace, real life is better than escaping into unreality.
- 5) Try substituting some family and personal activities you have been neglecting for a long time. It may be very refreshing.
- 6) Some families have set a limit on viewing (a certain number of hours a week).
- 7) TV itself is not wrong, but "if it is too big for you," as Bill Gothard says, it is wrong and you need to get rid of it - Matthew 18:7-10. This is deadly serious. Spiritually it may be a life-or-death matter, an eternal matter.

H. Perfectionism

- 1) Spiritual costs: Guilt caused by unrealistic expectations; loss of potential fruit because of time and effort wasted; spiritual weariness; idolatry which takes us away from God; inability to accept God's grace; inability to forgive.
- 2) Physical and emotional costs: Various mental and physical illnesses, exhaustion, procrastination.
- 3) The perfectionist has an unreasonable need to always make something better than it is. An imperfect person in an imperfect world never finishes the job; he or she is on an endless treadmill.
- 4) Perfectionism often develops from a childhood where one had to prove his worth before he could be accepted by his parents. He was not accepted for himself.
- 5) Because the person is still insecure, he tries to find security in getting things just right.
- 6) The perfectionist needs to understand several truths:
 - a. The grace of God that accepts the imperfect.

- b. That in his perfectionism he is not serving God but a selfish need of his own. Because perfectionism hinders his service to God and others, it is an idol.
 - c. That his excessive striving actually decreases his effectiveness and productivity.
- 7) A person can learn to deliberately adjust his expectations of himself to a more realistic level. Slowly this will become a habit.
 - 8) As a person forms a more realistic basis for his self-worth, he will feel less need to perform at an unrealistic level.

Conclusion: God wants us free from all that is counter-productive or destructive or enslaving. His help is available. There are other forms of bondage which we have not mentioned, but what we have learned here will apply in principle to other similar problems.

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The Twelve Steps of Alcoholics Anonymous

1. We admitted we were powerless over alcohol-that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God, *as we understood Him*.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him to remove our shortcomings.
8. Made a list of all persons we had harmed, and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong, promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God, *as we understood Him*, praying only for knowledge of His will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to alcoholics, and to practice these principles in all our affairs.

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EXTRA HANDOUT FOR LESSON 5 - CHRISTIAN GROWTH COURSE

The Christian and His Money - Lesson 4 - Getting Out of Financial Bondage

Introduction: Satan uses finance as often as he uses sex, drugs, or alcohol, to keep people in bondage to himself and prevent them from serving God. Through money he blinds us to eternal and spiritual values (2 Corinthians 4:4; Revelation 3:14-18) and draws our service and worship away from the true God (Colossians 3:5; Matthew 6:24). He uses money to lure people to sell their souls and be damned eternally (Matthew 16:26; 1 Timothy 6:9, 10). As we will see in this lesson, he weakens our Christian service and ties us up in many ways through the love of money. Christ came to "proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed..." (Luke 4:18), including those in financial bondage. Through his truth he wants to make us free (John 8:32).

1. What is "financial bondage"? You are in financial bondage when:
 - A. You are more concerned about economic security than security in God (Job 31:24-28; Luke 12:15-21).
 - B. You are willing to set aside God's will or be dishonest to get something you want (1 Timothy 6:8, 9; Matthew 6:33).
 - C. You fail to give at least a tenth of your income back to God (2 Corinthians 9:6; 1 Corinthians 16:1,2; Malachi 3:8,9) or resent what you give to God (2 Corinthians 9:7).

- D. You are not in a financial position to help people in need (Galatians 6:10; Matthew 5:42; Romans 12:13; Ephesians 4:28).
- E. Your quarreling over money, anxiety, or defaulting on debts destroys your Christian example (Matthew 5:16; Philippians 2:14, 15; Titus 2:7, 8).
- F. You neglect your family because of working to find enough money. (Ephesians 6:4; 5:25; 1 Peter 3:7).
- G. You force your wife to work to keep the family afloat financially (Titus 2:4, 5; 1 Timothy 5:14).
- H. You are forced by financial pressure to make decisions that go against your best interests spiritually (Matthew 6:31-33).
- I. You fail to pay obligations and bills when due (Proverbs 3:28; James 5:4, 5; Romans 13:8).
 - 1) You lose track of how much you owe.
 - 2) You shuffle bills to decide which ones to pay.
 - 3) You are hounded by collectors.
 - 4) You borrow money to pay debts.
- J. You run out of money before the end of each pay period (Haggai 1:5, 6).
 - 1) Resorting to credit to pay current living expenses.
 - 2) Paying normal current living expenses out of savings.
- K. You lose peace of mind because of your accumulated debts (1 Timothy 6:9, 10; Proverbs 22:7).
- L. You have to buy new things to be happy (1 Timothy 6:6-8).
- M. You cannot resist buying things though you don't really need them.
- N. You buy depreciating items on credit.
- O. You cannot save money for the future.
- P. Your life is controlled by a strong desire to "get rich quick."

2. Causes of financial bondage:

- A. Trusting money instead of God.
- B. Failing to give liberally to God (Malachi 3:7-12; Haggai 1:2-6; 2 Corinthians 9:6, 8-11; Luke 6:38; Matthew 6:33).

- C. Not asking God for needs, or asking from selfish motives (James 4:2, 3).
- D. Laziness (Proverbs 20:13; 6:9-11).
- E. Dishonesty (Micah 6:10, 11).
- F. Pride (keeping up with others, maintaining reputation) (Proverbs 16:18).
- G. Lack of inner happiness - spending to combat depression (Philippians 4:11-13).
- H. Hasty financial actions without enough counsel (Proverbs 28:22; 12:15; 20:18).
- I. Irresponsible spending and lack of self-control - buying what we don't really need - spending more than we make.
- J. Being bled by interest charges because we don't operate on cash.
- K. Not saving regularly for future needs (Proverbs 6:6-8).
- L. Co-signing on others' debts (Proverbs 22:26).
- M. Loving pleasure too much (Proverbs 21:17).
- N. Disorder in financial management - no records - not knowing what we make or have or owe (1 Corinthians 14:33, 40).

3. Steps out of financial bondage:

- A. Sincerely transfer ownership of everything to God and acknowledge his right to direct your use of it (Psalm 24:1; 1 Chronicles 29:11; 1 Corinthians 4:2).
- B. Recognize all forms of greed and financial wrongdoing in yourself, repent of them and eliminate them. Cleanse your heart of the love of money and things so that the devil cannot use them like a "carrot" in front of a donkey (1 Timothy 6:10). Clear up any matters of past financial sin so the devil can't hold you under guilt, or God's blessings be hindered (James 5:1-4; Luke 19:8-10).
- C. From now on, in every financial decision and every purchase, do only what would glorify God and help you serve him (1 Corinthians 10:31; Matthew 13:22).
- D. Starting immediately, give at least a tenth of your gross income to God and his work (Malachi 3:7-12; Genesis 14:18-20; 28:20-22, Leviticus 27:30, 32). Though Christians under the New Covenant are not under the literal law of the tithe, there is no question from the Old Testament scriptures (our examples - Romans 15:4; 1 Corinthians 10:6) what is the mind of God about the portion a person ought to give in order to honor God and still have enough for himself. The New Testament command to give operates on the same principle of proportionate giving (1 Corinthians 16:2). Our prosperity is directly dependent on this kind of giving (2 Corinthians 9:6).
- E. Get the facts about your income, expenditures, assets and liabilities. There is no good management without information. Use your "financial checklist" for this.
- F. Get entirely out of debt. (Details in next lesson).

- G. Analyze the causes of your "Financial bleeding" and financial pressure, and deal with them decisively.
- Do you tithe?
 - Do you ask God or thank him?
 - Do you work hard and steadily?
 - Do you spend irresponsibly?
 - Where can you economize?
 - Are there additional sources of income?
- (More details in future lessons).
- H. Buy no more depreciating items on credit. Seek God's wisdom as to whether you need them. If you do, ask God to supply them in some other way if he is willing. If you must buy, then wait until you have saved the money. Discontinue credit cards unless you can certainly pay off the accounts every month.
- I. Never co-sign on another's debt (Proverbs 11:15; 17:18; 22:26, 27).
- J. Do not loan to anyone for non-essentials, but give to supply their basic needs (Romans 12:13; Proverbs 19:19).
- K. Learn the difference between needs and wants.
- L. Seek God's direction in giving, spending, and all financial matters (James 1:5; Proverbs 3:5, 6).
- M. Recognize in advance that there will be unusual expenses, and prepare for them financially before they occur.
- N. Consider God's command to self-control as important in the area of finance as it is in the area of sex, eating, drinking, talking, or any other area of life (Galatians 5:22,23; 2 Timothy 1:7; Proverbs 16:32; 2 Timothy 3:3).

Conclusion: There is no instant, painless, "magic" way to become financially free. But through the principles outlined, it is entirely possible for you to do so if you care enough. This is the crucial question. If you love God and want to obey him, there is no question that you will care enough to get out of financial bondage. This is the will of God.

EXTRA HANDOUT FOR LESSON 5 CHRISTIAN GROWTH COURSE

The Christian and His Money - Lesson 9 - Controlling the Spending Urge

Introduction: Often our problem is not too little income but too much spending for things not really needed. It is hard to deny ourselves when we live in a consumer paradise with a whole advertising industry doing its utmost to convince us that we should buy. But an outstanding Christian virtue and fruit of the Spirit is self-control (2 Peter 1:5-8; Galatians 5:22, 23), and our financial well-being as well as our financial service to God depends on being able to control our spending. These are suggestions to help us do this.

1. Determine the motivation of any overspending in your life. Some common causes:

A. Pride - keeping up with others - "Everybody is getting one. What will people think if I don't have one?"

REMEDY:

- 1) Recognize the futility of ever satisfying the demands of pride. "Pride has an insatiable appetite."
- 2) Recognize the foolishness of letting your life be controlled by what others do or think.
- 3) Repent of pride. It is one of the "deadly sins" (1 John 2:16).
- 4) Learn to be satisfied with being yourself, and don't always measure yourself by someone else.
- 5) Learn to value God's approval more than that of people (Romans 2:29; John 5:44; 12:42, 43).

B. Unhappiness - combating depression and boredom - "getting a fix" by buying something - using new "things" as a tranquilizer.

REMEDY:

- 1) Determine the root causes of unhappiness, such as anxiety, guilt, or resentment, and deal with them in God's way. A spiritually healthy Christian is not characteristically unhappy or bored. Study your life in the light of scripture, pray for wisdom, and if necessary, counsel with someone qualified to help.
- 2) Learn that true and lasting happiness is within a person and does not come from externals (Philippians 4:11-13; John 14:27; 16:22; Ecclesiastes 2:10, 11).

C. Poor self-image - the need to impress people by clothes, cars, etc.

REMEDY:

- 1) Realize that making temporary impressions on people does not really change your dislike of yourself.
- 2) Begin to measure yourself through the eyes of God's love and acceptance (1 John 3:1; Luke 12:6, 7).
- 3) Gain new self-worth through the right living and self-control which Christ teaches you.

- D. Self-love (narcissism) and excessive love of pleasure - addictive spending regardless of the cost or trouble to others and to God. The idea (promoted by advertising) that a person has a right to "instant gratification" of any want.

REMEDY:

- 1) Recognize that self-centeredness always leads to destruction if not corrected (Matthew 16:24, 25; 2 Timothy 3:1-5).
- 2) Look honestly at what your spending does to yourself and others.
- 3) Repent of selfishness and consciously, deliberately stop self-indulgence that creates problems for yourself and others. Do what blesses others.
- 4) Feed on the scriptures, get to know Christ, and seek the Holy Spirit (2 Peter 3:18; Luke 11:13). You will learn to love because of God's love (1 John 4:19; John 13:34). As you cooperate, the Spirit will defeat selfishness and produce love in you (Romans 8:13; 5:5; Galatians 5:22).

- E. Personality maladjustments resulting in compulsive spending - the urge to spend is uncontrollable.

REMEDY: Such problems are not impossible to cure, but require intensive and sometimes prolonged spiritual and psychological counseling, prayer and study of the word.

- F. Despair about the future - live it up while you can - "Eat, drink and be merry, for tomorrow we die."

REMEDY: Realize that God is greater than any war, depression or disaster that may come. A Christian never has any reason to despair because his hope is safe in God. There is endless supply of blessing for God's children (Romans 8:31-39).

- G. Dissatisfaction because of the lifestyle glorified in publications, TV, and the movies.

REMEDY:

- 1) Realize that what is presented in the media is artificial, not a realistic norm. If necessary, stop paying attention to the media until you can outgrow their unsettling effect.
- 2) Learn to appreciate the simple but beautiful pleasures that so many people have lost - the beauties of creation, of pleasant friendship, of satisfying work, etc., and especially the spiritual values which alone can satisfy in a deep and lasting way (John 4:13,14). Learn that you as a Christian are richer and more to be envied than any illusion on TV.

2. Cultivate strong counter-motives for not overspending, such as:

- A. Not wanting to create pressure and problems for loved ones.
- B. Not wanting to leave burdens on loved ones if you die.
- C. Not wanting to be embarrassed by bill collectors and repossessions.
- D. Not wanting to ruin your credit.

- E. Not wanting to hurt your Christian witness and example.
 - F. Not wanting to teach your children to be irresponsible financially, or materialistic.
 - G. Having enough money to help people, support the gospel, meet emergencies, and prepare for the future.
 - H. Pride in being a good financial manager.
 - I. Pride in being in control of yourself.
 - J. Pride in being intelligent enough to see through advertising.
 - K. Pride in being able to live simply (some people enjoy the challenge and accomplishment of living economically).
3. Learn to see through advertising tricks. Some advertising is downright dishonest and unethical, but most is all-out effort to convince you that you want the product. It is a natural part of our competitive free-enterprise system. The problem is not so much with advertising but with our gullibility. Some approaches used in advertising:
- A. Tie the product to your deep needs and feelings such as sex, shame, fear, mother love, success, greed, love of pleasure, etc.
 - B. Display the product in a sexy, adventurous, luxurious, masculine, or feminine setting so that you associate the product with something very appealing, though there is usually no real connection between the product and the appealing setting.
 - C. Create dissatisfaction with what you now have. For example, reference to "tests" that have been made (by whom? for what purpose?), deliberate addition of new features yearly to create dissatisfaction with older models.
 - D. Create the impression that everybody in the know is getting the product.
 - E. Create belief by repetition.
 - F. Appeal wherever possible to impulse buying (as strategic displays in grocery stores, or bargains available today only).
4. Some other practical suggestions for controlling spending:
- A. Learn the difference between a want and a need. Ask before every purchase, "Do we really need it?"
 - B. If necessary, stop carrying a checkbook and credit cards.
 - C. Agree in your family to have a waiting period before buying any item outside your budget.
 - D. Agree with your spouse on a price limit beyond which you cannot buy an item without consulting each other.
 - E. Stay away from stores and malls as much as possible to avoid temptation (specials are

advertised to get you inside a store so you will buy on impulse).

- F. Never shop for groceries when you are hungry.
- G. Always shop from a list. It is easier to resist impulse buying.
- H. Don't spend to save, unless you really need it and would have bought it anyway. You can save yourself into bankruptcy.
- I. Shop without your children if possible.
- J. Avoid social shopping trips (as when a friend invites you to go along on a shopping trip).
- K. Avoid sales parties unless you definitely intend to buy anyway and the price is right.
- L. Do not buy items which you will seldom use and can rent more cheaply or borrow when needed.
- M. Learn to resist rationalizations such as, "I owe it to myself," or "One more little purchase won't matter," or "We'll find some way to pay for it," or "We'll give up something else." One can always find a justifying "reason" if he is determined to buy something.
- N. Learn to say "No" to salespersons, and stop there. Do not give reasons which the salesperson can then undermine.
- O. Make a list of your unnecessary purchases over the past several months. Discover why you felt a need to buy this. You can learn to avoid making the same mistakes again.

Conclusion: Though this all sounds complicated, the practice of the principle ideas in this lesson can soon become "second nature" to us. The benefits are tremendous, and so is the cost of failure. Above all, we should be able to do these things for the Lord's sake.

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