



## **QA: What Can We Do With Debt?** by [John T Polk II](#)

*All Scriptures and comments are based on the **New King James Version**, unless otherwise noted.*

**QUESTION:** After we've gone through a massive buying season, many cannot pay off their credit cards. What can we do?

**ANSWER:** Solomon's God-given wisdom gave five economic rules in **Ecclesiastes 5** that can avoid this situation.

### **1. Commit Slowly:**

Do not be rash with your mouth, And let not your heart utter anything hastily before God. For God is in heaven, and you on earth; Therefore let your words be few. For a dream comes through much activity, And a fool's voice is known by his many words. (**Ecclesiastes 5:2-3**)

Promising a "big" "Christmas," or "wedding," or such like without considering the cost first is very foolish. Some people act like Santa Claus can bring many gifts without understanding that they, not Santa, must pay for them!

### **2. Pay Quickly:**

When you make a vow to God, do not delay to pay it; For He has no pleasure in fools. Pay what you have vowed- Better not to vow than to vow and not pay. (**Ecclesiastes 5:4-5**)

Credit is best handled by paying it off entirely every month than allowing it to grow beyond one's ability to pay. Defaulting on credit purchases is akin to theft! This lesson may be learned late, but should be learned nonetheless!

### **3. Speak Honestly And Carefully:**

Do not let your mouth cause your flesh to sin, nor say before the messenger of God that it was an error. Why should God be angry at your excuse and destroy the work of your hands? For in the multitude of dreams and many words there is also vanity. But fear God. (**Ecclesiastes 5:6-7**)

We can verbally commit ourselves to more than we may, realistically, handle. We monetarily overreach with empty words. Solomon has already warned "a fool's voice is known by his many words" (**Ecclesiastes 5:3**), and also taught, "In the multitude of words sin is not lacking, But he who restrains his lips is wise." (**Proverbs 10:19**)

#### 4. **Remember The Farmers:**

If you see the oppression of the poor, and the violent perversion of justice and righteousness in a province, do not marvel at the matter; for high official watches over high official, and higher officials are over them. Moreover the profit of the land is for all; even the king is served from the field. (**Ecclesiastes 5:8-9**)

Punishing workers destroys the system!

#### 5. **Don't Live To Be Rich:**

He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity. When goods increase, They increase who eat them; So what profit have the owners Except to see them with their eyes? The sleep of a laboring man is sweet, Whether he eats little or much; But the abundance of the rich will not permit him to sleep. (**Ecclesiastes 5:10-12**)

Jesus said: "Children, how hard it is for those who trust in riches to enter the kingdom of God! (**Mark 10:24**) Wealth has its downside, too.

— *jtp11*, December 31, 2023