

Money Move\$ by Faith: *Finances*

Luke 14:28-30

The Burgeoning Credit Card Crisis in America

- **Record-Breaking Debt:** Total debt reached \$1.233 trillion, the highest ever recorded, with credit card applications surging to pre-pandemic levels.
 - **Historically High Balances:** The average credit card balance for individuals was \$6,523, with the average household credit card balance hovering at \$9,326 in 2025.
 - **The Interest Trap:** With APRs averaging over 22%, it is harder and more expensive to pay down balances, leading to rising delinquencies across all income levels.
 - **Generational Strain:** Gen Z and Millennials are increasingly using credit for everyday items, signaling a deep shift in financial stability.
 - **The Cost of Survival:** 46% of users carry a balance often to cover basic needs, medical bills and daily expenses, rather than splurges.
 - **No Sign of Slowing Down:** Credit card applications have now surpassed their highs during the pandemic.
1. **OVER-CONSUMPTION:** For too many people, their biggest financial problem is that they consume their future to fund their present image (Luke 14:28-30).

Remember This:

- Impulsive Living Leads to Incomplete Assignments (Proverbs 21:5)
- Impulsive Living Leads to the Bondage of Borrowing (Proverbs 22:7)

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2. **FORESIGHT:** Accurate calculation improves our foresight—our ability to see ahead and even around the corner (Luke 14:28-30).

Two More Things to Remember

- ▶ Faithful Management Requires a **BBB – Biblical Budgetary Blueprint** (1 Corinthians 14:40)
 - ▶ Faithful Management Requires the Godly Wisdom to Save for the Future (Proverbs 21:20)
3. **SIT DOWN STRATEGY:** This is Jesus' simple, but powerful money management tip for every day: before you spend down, make sure that you first sit down and develop a strategy. When it comes to the money that God has entrusted to you, **STOP** making your own moves and **START** making a Godly plan (Luke 14:28).

Two Strong Recommendations

- √ **Track to Trim** – Because you cannot master what you do not measure, make the commitment to track every dollar that you spend this week and then keep it up (Proverbs 27:23).
- √ **Implement the 10-10-80 Rule** – Give God the first 10% (Tithe), invest 10% in your future self (Savings), build your life on the remaining 80% (Live Wisely) (Malachi 3:10, Matthew 5:17, 23:23, Philippians 2:5-8 NRSVUE).

Scan the QR Code for upcoming events.

