

*When Dreams Become Nightmares*  
*1 Timothy 6: 2b - 10*

Not long ago, a friend of mine was sharing with me about one of his kids. His son is a young adult, recently married, just starting out in life; he's been out of school for about five years. What was disturbing to my friend was that his son graduated from college with a \$25,000 debt. My first thought was that this isn't too bad for student loans for 4 years of college. But I was surprised when he told me that there was no student loan debt – this was credit card debt. How did it happen to him and to countless others?

Well, there is that initial credit card – a relatively low credit limit that was always paid on time. And the credit limit goes up 10 times the original amount before a single year is out. And when this card is maxed out, miraculously another pre-approved card arrives in the mail, and that was activated and maxed out, sometimes using funds from one to pay for the previous debt. And before you know it, there's a \$25,000 debt with only student employment available to pay it off. The problem is, that with only making minimum payments, it will take years to pay off that debt. The real problem however is that this is not the exception – this is becoming more and more the rule, as credit card companies market to college students.

According to an April 2009 Nilson Report, the average outstanding credit card debt for households that have a credit card was \$10,679 at the end of 2008. Interestingly enough, the average balance for persons over the age of 60 was only \$746, and this is the fastest growing sector of the population. 84% of all college students have credit cards, and over half of all college students have 4 or more credit cards. ([www.creditcards.com/credit-card-news](http://www.creditcards.com/credit-card-news))

Why does this situation exist? Some might say selfishness on the part of Credit Card issuers. After all, even in the midst of this national economic crisis, 8 out of 10 of the top issuers registered a profit in 2008. Others point to the need for immediate gratification on the part of the consumer. I want it – and I want it now! However, credit card companies, businesses, and consumers are all working together in pursuit of what has become known as the American dream. For most people, there is a subconscious connection between the American Dream and a desire for achieving success as measured by income and possessions. The American Dream is the opportunity to pursue more than what we have, to gain more than what we have, and to measure our success by the stuff that we possess. This is in contrast to the American dream of self-determination, freedom of speech, freedom to practice religion that is free from government interference, and an openness to all looking for opportunity among important values.

Couple that with the desire for wanting to consume, acquire and buy our way to happiness – and to do it now, and we find ourselves where we are today – the dream becomes a nightmare. Some top economists see that the missing link in the equation is that we forgot the human equation: we are people who are imperfect, who have a difficult time setting limit, who struggle with resisting the urge to have what we want when we want it. We are in a situation where we have not just neared the limit of our capacity to borrow, and mortgage our future – we are way beyond the limit.

So what does it mean? Are we bad people if we find ourselves caught up in this cycle? No – not at all. It simply means that we are human who have been infected with two diseases that feed off each other: Affluenza and Credititis.

Affluenza I would define as a strain of the buyonegetonefree virus that is fed by our desire to acquire stuff whether we need it or not. The average home today is 50% larger than the average home 30 years ago, and we are the only nation in the world that builds self-storage units to keep the stuff we can't keep in our own homes: 1.9 billion square feet of it. That's a lot of stuff!

Credititis is an infection that allows us to buy now and pay later, and it feeds our desire for instant gratification. In the past 18-20 years, average credit card debt has trippled. When we buy with credit cards, the sale is generally about 125% higher than if we pay with cash. We just don't feel the economic drain when we whip out the AMEX or VISA and put it on plastic. And then, there's the teasers at the cash register. You know how it happens. You're standing in line with the item or items that you need, and you see those things around the cash register and before you know it, you've grabbed one, two, or three more items. I had to stop in a store about a week ago to get one item – I came out with four. I would have spent about \$12 if I had only gotten the one item, but I spent about \$30. It just sucked me in like whirlpool and it wasn't going to let me go. Am I alone in this? If there is anyone who can cure me of this habit, I really want to speak to you!

But we fool ourselves if we think that this is an economic or psychological problem. We fool ourselves if we think that this is problem with the marketplace. The underlying issues are ultimately spiritual. We were created in the image of God, and we were created to worship God. But early on, our souls have been distorted, and we begin to desire and worship not the One in whose image we are made, but the things of this world. We worship the created rather than the creator. Reflect for a moment on the story of Adam and Eve – the first two people in the book of Genesis. They lived a glorious and simple life walking with God in the garden, until they desired one *thing* more – the fruit from the tree of the knowledge of good and evil. Their story is our story. It's what in theological language we call sin – missing the mark – desiring and worshipping that which is not of God, but of this world.

Jesus himself was tempted by this. When he was in the wilderness prior to his public ministry, Jesus was challenged three times, the third one being this: the devil took him to a very high mountain and showed him all the kingdoms of the world and their splendor; and he said to him, "All these I will give you, if you will fall down and worship me." Pretty tempting when you think about it – he could have all the stuff he wanted. However, the sin is not in the temptation – it is in our response to the temptation. Jesus resisted – but do we?

Reflecting back to the college student, there was another young adult who needed some guidance in this area: Timothy. He was a protégé of Paul's, and when Paul wrote to him, he warned him about the very thing that we need to be warned about today.

*Of course, there is great gain in godliness combined with contentment; for we brought nothing into the world, so that we can take nothing out of it; but if we have food and clothing, we will be content with these. But those who want to be rich fall into*

*temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.*

Notice Paul's advice – it is not money that is the root of all kinds of evil – it is the *love* of money. Didn't Jesus warn us that where our heart is, there our treasure will be also? What we need, therefore, to combat the diseases of affluenza and credititis is a change of heart – a change of heart modeled after the words and example of Jesus Christ, where we seek first the kingdom of God and God's righteousness. We need to begin with prayer – a simple prayer that we say every day: “Lord, help me to be the person you want me to be today. Take away the desires that shouldn't be there, and help me be single-minded in my focus and my pursuit of you.” With this prayer, we are opening ourselves to the cleansing of our souls that only God can do.

When we are focused first on Christ and his working in us, we will seek first his kingdom and his righteousness. Very simply, we will work not for what satisfies us in the moment, but for a just world and a world where love and peace rule rather than the stress of economic pressures. We begin to look at ways that we can make a difference with our time, our talents, and our resources. Isn't that a great way to live – knowing God is waiting for us and wanting to share with us in an amazing ministry of transformation of the world. But it will never happen unless we free ourselves from the draw of this world so that we can be in mission with God! It will never happen when we are bound to the our thing that take so much time and energy simply maintaining the life we currently have. We need freedom.

A key to finding financial and spiritual freedom is found in simplicity and exercising restraint. When we invite God into our hearts, when we desire a changed heart, we can:

1. Simplify our lives and silence the voices that tell us we need more
2. Live counter-culturally by living below, and not above, our means
3. Build into our planning the money to buy with cash instead of credit
4. Build into our budgets what we need to be able to life generously and faithfully

I invite you to begin that today, opening your hearts and minds to the power of God's spirit to work in and through you. Where you are right now - put your hands in your lap, extending your hands, palms upright in a spirit of receptivity, and quietly repeat this prayer to yourself:

*Change my heart, O God, and make me know. Heal my desires. Help me to hold my possessions loosely, that I might love you more closely. Teach me simplicity. Teach me generosity and help me to have joy. I offer my life to you. In Jesus' name I pray. Amen.*