

*“Tell those who have the riches of this world not to be arrogant and not to place their confidence in anything as uncertain as riches. Instead, they should place their confidence in God who richly provides us with everything to enjoy. Tell them to do good, to do a lot of good things, to be generous, and to share. By doing this they store up a treasure for themselves which is a good foundation for the future. In this way, they take hold of what life really is.”*  
(God’s Word) 1 Timothy 6:17-19

As Christians we are stewards of God. We are told in Scripture that **“it is required in stewards, that a man be found faithful”** (1 Cor. 4:1) There is no question that stewardship in its fullest involves more than just material possessions. We are to be responsible and accountable to God with our time, our energy, our influence, our service, and all of our resources. The stewardship of our means is only one of the important aspects of stewardship. All stewardship involves our acknowledgment and respect for a sovereign God. The God who created and sustains us and The One who redeems us. The One who tells us to **“Bring all the tithes into the storehouse . . . (so He can) pour out a blessing, that there shall not be room enough to receive it”** (Mal 3:10).

We know from the Scripture that everything we have is a gift from God. As His children we are stewards—managers of God’s gifts to us. It all belongs to God and we are accountable to Him for the use of all things. Knowing this, we are to live and give as Christians, generously sharing our God-given gifts of time, talent and treasure.

Faithful Christian stewards who generously share come to know that their investments in their churches and conferences pay untold benefits both to them and to those whom each group serves. Their faithful gifts are helping to build the Kingdom of God in our communities and in the hearts of His people.

## Credit Card Blessings

Credit cards can allow “free” money for a month or two, it can provide protection for purchases, protection for losses, advantages for travel, free short term insurance policies, incentive or rebate programs, and of course the simple convenience of not having to carry cash while still having the ability to make an unexpected purchase.

Paper money and checks are symbolic ways to transact business. It allows for the exchange without having to carry all of the gold with you. In the digital age, credit cards do the same and so much more. There are also multiple advantages for our society to encourage responsible credit card usage. It is simple, secure, fast, and economical. Computers allow for rapid accounting and people don’t need to sit and count coins or transport money from one location to another. The purchase or transaction is made and the money is automatically deposited in the right bank account.

Some people have discovered the many advantages of using their credit card and then paying off the balance at the end of the month. This form of credit card usage allows for all of the benefits and eliminates the expenses and disadvantages. The card is used in the same way cash would be used, with a spending plan and financial self-discipline. It then becomes a huge convenience that allows for incentive programs (frequent flier miles, rebates, etc) for each purchase or transaction.

## The Curse of the Credit Card

Credit card donations are not for everybody, but neither are credit cards. Credit cards can be a great tool and of great benefit, but you must know when and how to use them. They can also encourage irresponsible use and help to create unsecured debt.

For many of us it is difficult to imagine life without having credit. It is a part of our society and culture. The basis of credit is trust. All credit involves a form of a loan and the obvious obligation to repay the loan or the debt created. The longer you take to pay off the balance, the more the loan will cost you in interest. So, managing your credit wisely requires self-discipline and an understanding of how credit can wisely be used.

Our society has made borrowing money or establishing credit too easy in order to lure people into purchases that they otherwise would not make or could not afford. Unfortunately, too many consumers get in “over their heads” in debt and develop financial problems.

Faithful and responsible Christians will follow good judgment in giving and borrowing. They will provide for their family and give to help others according to their ability. They will not let their debts accumulate so much that they become unable to repay them. They will follow the Scriptures.

**“Give the people these instructions, too, so that no one may be open to blame. If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”** 1 Timothy 5:7,8.

***“The disciples, each according to his ability, decided to provide help for the brothers living in Judea.”*** Acts 11:29

***“The wicked borrow and do not repay, but the righteous give generously.”*** Psalm 37:21.

***Warning signs of continued use of credit cards. Do any of them apply to you?***

*You have reached the limits on all of your credit cards.*

*Your credit card payments are for the minimum and you are not paying off the principal owed.*

*Creditors are calling you or writing demanding payment because you have missed payments.*

*You are incurring late fees.*

*You are in the endless circle of borrowing money to pay old debt.*

*You are spending more than 20% of your total take home pay on debt (not counting mortgage or rent).*

*You are not sure how much you owe or how much you spend in interest.*

*You borrow money from friends or relatives or withdraw from savings to pay for basic expenses.*

*If any of the above apply, you may be heading for financial trouble and credit card use is not advised. It would likely be very helpful to get expert advice on how to manage your financial situation before it becomes an unmanageable crisis.*

**If you need help:** Talk to your pastor. The wise use of money and principles of Christian Stewardship are of value to your spiritual well being and the well being of the church. If you are overwhelmed by debt, and cannot seem to make progress toward clearing it up, one of the following resources might also be very helpful to you.

**Consumer Credit Counseling Service (CCCS)** assists people in working out realistic budgets and debt repayment plans. They work with creditors and work towards helping people pay their debts back over time. Their services are offered either free of charge or sometimes involve a small fee. They have many offices throughout the USA, and most have a website. The local office will be listed in your phone book.

**The American Consumer Credit Counseling (ACCC)** is another non-profit organization designed to help people having financial difficulties. Check the phone book for a local Chapter, or visit their website at: [www.consumercredit.com](http://www.consumercredit.com)

**Debtors Anonymous** is an organization that helps people who consistently take on too much debt. They use a 12-step program model, similar to other 12 step programs, such as Alcoholics Anonymous. Find the closest Chapter in your local phone book. Find them on the Internet at: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

**MyChurchDonations.com** provides credit card processing for Churches. We enable Churches to be able to accept credit card payments for tithe, offerings and other donations. Our credit card donation program is intended to foster an environment in which stewardship is understood, accepted and practiced by each person involved.

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# Credit Card Donations and Responsible Stewardship



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