

THE PLASTIC MONSTER - WHAT DO YOU DO?

What do you do if you have a good job, but can't afford a home? I heard about a couple who wanted to buy a home but interest rates were high. They soon realized a used mobile home was the best they could do. And they didn't want to settle for that.



So, they made a down payment on some land and planned to build their own home. They could easily afford the monthly payments with the husband's good job. However, they still needed somewhere to live! There was just enough money left to dig a well and build a one-room "cabin." They believed the "big house" would soon be built.

But before the "big house" could be built, they had to pay off some debt. They had succumbed to the "plastic monster" – like so many of us – and knew they had to change their ways or become consumed by it.

First, they attended a Christian Financial Living Seminar. (Information is power.) They learned their spending was not in line with Scripture. So, the morning after the Seminar, they cut up their credit cards. – slaying the "plastic monster" once and for all – a sort of "plastic surgery." The wife remembered feeling panicky. After all, the "plastic monster" represented security and a sense of well-being to her.

From that day forward, they paid cash. Using guidelines from the seminar, they made a list of questions to answer before making purchases over \$100. Then they decided if they were willing to save enough cash to make the purchase. Emotionalism was removed from spending. Here are the questions they answered before purchasing:

- Is it essential?
- Can it be replaced by a less expensive item?
- Does it contribute to quality family life?
- Does it require expensive upkeep?
- Will its value increase?

After seven years, they moved into their unfinished but mortgage-free home. It took another seven years to complete, but the joy of accomplishment and financial freedom was worth it!

SO HERE'S WHAT YOU DO: Call us about a Christian Financial Living Seminar. Perform some plastic surgery of your own. Then make a list of questions to answer before you make large purchases. You can do it!