

Questions to ask before taking on debt:

1. Will you still have a cashflow surplus?
2. Does taking on this debt meet a core goal that cannot be met in any other way?
3. Is the benefit of taking out the loan less than the cost of repaying it?
4. Do you have a guaranteed way to repay the debt?
5. Do you have peace of mind?
6. Is your spouse in full agreement?

Proverbs 22:7

The poor are always ruled over by the rich, so don't borrow and put yourself under their power.

The Message

Christians Against Poverty

0800 328 0006

www.capuk.org

Step Change

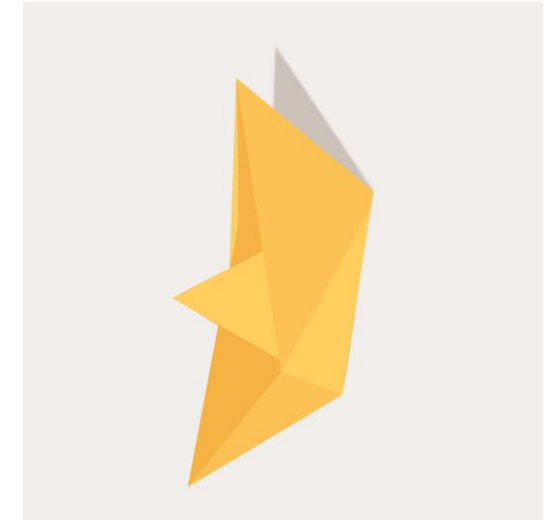
0800 138 1111

www.stepchange.org

Citizens Advice Bureau

0113 223 4400

www.citizensadvice.org.uk





The financially wise know:

- 1. That it all belongs to God**
- 2. To spend less than you earn**
- 3. To avoid the use of debt**
- 4. To save for the future**
- 5. To have a plan**
- 6. To live generously**

Proverbs 28:19

Those who work their land will have abundant food, but those who chase fantasies will have their fill of poverty.

Proverbs 13:11

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Proverbs 21:20

The wise store up choice food and olive oil, but fools gulp theirs down.

Proverbs 19:21

Many are the plans in a man's heart but it is the Lord's purpose that prevails.

Proverbs 29:18

Where there is no revelation, the people cast off restraint.

Proverbs 11:25

A generous person will prosper; whoever refreshes others will be refreshed.

Proverbs 3:9

Honour the Lord with your wealth, with the firstfruits of all your crops.



Proverbs 8:22-29

The Lord brought me forth as the first of his works, before his deeds of old; I was formed long ages ago, at the very beginning, when the world came to be. When there were no watery depths, I was given birth, when there were no springs overflowing with water; before the mountains were settled in place, before the hills, I was given birth, before he made the world or its fields or any of the dust of the earth. I was there when he set the heavens in place, when he marked out the horizon on the face of the deep, when he established the clouds above and fixed securely the fountains of the deep, when he gave the sea its boundary so that the waters would not overstep his command, and when he marked out the foundations of the earth.