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### A BASIC STRATEGY TO ACHIEVE PROSPERITY:

Almost everyone wants to be prosperous and most people want to be more prosperous than they are today. Although there can be many kinds of prosperity, such as prosperity of the spirit or prosperity of the soul, we are speaking here of financial prosperity. As a matter of fact the Bible promises financial prosperity to those who will faithfully submit themselves to the principles of life that a loving God has revealed, in writing.

Whether or not you believe in the absolute truth of the Bible, the fact remains that those who follow Biblical principles turn out to be more prosperous than those who don't. In fact, the only other method to achieve lasting material prosperity is through dishonesty which brings with it an assurance of eventual destruction, unhappiness and sickness. Real prosperity is always arrived at through honest means.

The basic key that opens the door to Godly prosperity for a family is the avoidance of indebtedness. The Biblical principle is that the borrower is a servant, or in bondage, to the lender which is a state of life to be avoided. If you are in bondage to someone else, the someone else is empowered, by definition, to take your wealth from you. And, because of your inferior position of servitude, you are essentially defenseless against confiscation by the stronger power, in this case the lender.

Unfortunately, many people, if not most, believe that credit produces a higher standard of living because they are able to acquire assets earlier than had they waited to pay cash. But this is false economics because once you borrow money, you must pay interest and the money you should be directing to savings and investing is now being paid in interest. So in the longer run the ability to accumulate assets and build an estate is actually greatly diminished because of interest payments on indebtedness. You are now in bondage, indebted to a higher power!

Additionally, because it is a violation of a basic Biblical principle, indebtedness always brings negative emotions such as fear, strife, pressure, stress, illness, anxiety, depression, etc. Financial difficulty brought on by indebtedness is the number one cause of family breakup and divorce. It is also a leading cause of suicide. Conversely, the **pursuit** of Biblical principles always brings positive attributes such as peace, joy, fulfillment, success, well being, etc.

Did you know that if you buy a house with a 30-year mortgage you will actually pay for it three times by the time it is fully paid for? Did you know that if you only pay the minimum monthly payment on a typical bank card, it will take you more than 25 years to pay it off? Did you know that most American families cannot qualify for a conventional home mortgage because of excessive credit card debt? Did you know there are over one million bankruptcies annually because American families are tragically overextended?

Therefore, the first step toward achieving prosperity is always the **decision** to eliminate debt in its current form and as a future alternative for your family. You must raise yourself from a position of financial inferiority to one of financial superiority and victory by learning to live without depending upon credit. Once you have decided to do it, then take aggressive steps to get out of debt.

Once out of debt, the next step is to live essentially on a cash basis and avoid indebtedness at all costs, like the plague! Never charge more than the cash you **already** have on-hand to pay it all off at the end of the month. And don't charge something against what you hope your future income will be; it is never enough. The best thing for most people to do is destroy your credit cards.

The last step for achieving prosperity is to direct all the money you were paying in interest toward an investment portfolio. Then live off the interest others will pay you!!