

April 25, 2020

## I BECAME DEBT-FREE!

Debts ate up my salary. It was my fault.

My salary shrank significantly when I changed jobs, but my spending habits remained the same. As a result, I sank deeper into debt. After returning the tithe, I barely had enough money to cover the bills.

I felt horrible. Before changing jobs, I had given 10 percent of my gross income as tithe; 10 percent for offerings; and 10 percent for charity. Now I was only returning tithe, and it would take at least four years for me to become debt-free. Unwilling to wait that long, I thought about Malachi 3, where God challenges us to test Him with our tithes and offerings.

With a deep breath, I resolved to start giving 10 percent of my gross income as a missionary offering, in addition to the tithe, hoping to find some freelance work so I could recuperate the offering money. But even though no extra work showed up, ten months after I started giving the offerings, I was debt-free! It's hard to explain what happened. This is God's math, as He never gave extra money; instead, He made my life cheaper.

Shortly after I began to give offerings, I had to buy an airline ticket to fly to visit with my ill father. The round-trip ticket, purchased at the last minute, cost only \$110, a considerable discount from the usual \$250. After that, a friend volunteered to drive me to the airport, sparing me the cost of an Uber ride. Then some friends invited me to stay in their spare bedroom, rent-free. The list could go on and on.

**APPEAL:** "I believe," says Andrew, "God blesses those who give to Him with more than we could ever ask or think!"

**PRAYER:** Heavenly Father! Please, increase our faith, so that we may dare to taste and see that the Lord is good (Ps. 34:8)!

(Adapted from a text by Andrew MacChesney, editor of *Adventist Mission*; he works at the General Conference of the Seventh-day Adventist Church).



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