



# 冠冕成長網絡

## 無債的生活：仍然是目標

自從薄來瑞在 20 多年前第一次寫下他的暢銷書「無債的生活」，我們的世界已有巨大的改變。但如同

一句古諺所說：「事情愈改變，它們愈和以前一樣。」

在債務上，個人和國家債務並不是維持不變，兩者都一飛沖天。但當時薄來瑞帶領讀者去過免於財務

奴役的生活，所根據的智慧來源是聖經，到現在都沒有改變。當我們以新鮮的方式呈現聖經的真理時，

聖經對我們所需要的靈性及財務更新還是非常實際且有效。

身為基督徒，我們生活的每個層面都應該朝向上帝給我們的目的，而那些層面也包括我們的財務生活。

這是否表示我們從不偏離那「又直又窄的道路」？這幾乎不可能！所以我們時常需要「提醒」，把我們

拉回上帝的道路。以下就是一個我們都需要練習的提醒：無債生活的五個簡單步驟。

1. **交出所有權**。以禱告的心將你每項財物的所有權都交給上帝（請看詩篇 8 篇 6 節）。請記住，祂是擁有者，而我們是經理人（管家）。
2. **將主的份給主**。作為上帝所有權的實際提醒，你要把你收入的第一份，也就是十分之一獻給祂。

3. **不再舉更多債務**。除非你把目前所有的債務還清，否則不要用任何信用貸款或信用卡。買東西時付現金、支票或用現金卡。
  
4. **訂立一個合理的預算**。你需要一個書面的支出計畫，從你的收入中分配每項生活花費的比例，包括還債。
  
5. **一一還清債務**。許多人發覺先還清最小額債務對繼續還別的債務是一大動力。一旦第一筆債務還清了，就用原來用來還第一筆債務的錢去還第二筆債。若可能，也可還更多。當第二筆債務也還清，就用原來還第一及第二筆債務的錢去還第三筆債務。以此類推。

我們有一些好消息。薄來瑞的「無債的生活」已被更新及修訂，以便更能鼓勵且幫助人們邁向清除債務的目標，尤其在今天這個非常有挑戰性的經濟體系裡。若要更多資訊和免費下載此書的一章試讀，請上網 [Crown.org/DebtFreeLiving](http://Crown.org/DebtFreeLiving) 或打電話 886-2-2703-6003。

註 1：鄭淑慧譯自美國冠冕財務事工 Crown Monthly 2010 年 5 月出版；已獲准允翻譯刊印。

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## **Debt-Free Living: Still the Goal**

Our world has changed significantly since Larry Burkett first penned the words of his best-selling book, *Debt-Free Living*, over 20 years ago. But, as the old saying goes, "The more things change, the more they stay the same."

In the case of debt, personal and national levels have not remained constant they have skyrocketed. But what has not changed is the source of wisdom that Larry drew upon to lead the readers into lives free from financial slavery: God's Word. As we present its truths in new and fresh ways, it remains relevant, practical and effective for bringing about the spiritual and financial transformation that we need.

As Christians, every aspect of our lives should be distinctively aligned with God's purpose for us and that

includes our financial lives. Does that mean that we never deviate from the "straight and narrow"? Hardly! From time to time, we all need "refreshers" to pull us back onto the path that God has set before us. Here's a refresher we all need to practice: five simple steps to debt-free living.

**1. Transfer ownership** Prayerfully transfer ownership of every possession to God (see Psalm 8:6). Remember, He's the owner; we're the managers (stewards).

**2. Give the Lord His part** As a tangible reminder of God's ownership, give Him the first part, the tithe, from your income.

**3. Allow no more debt** Don't use any more credit or credit cards until all existing debt has been paid. Pay with cash, check, or debit card at the time of purchase.

**4. Develop a realistic budget** You'll need a written spending plan that allocates percentages of your income into living expense categories including repayment of creditors.

**5. Retire the debt** Many people find that paying off the debt with the smallest balance first is a great motivator to continue the process. Once that debt is paid off, add what you had been paying to the next debt's payments, plus more, if possible. After the second is paid off, then apply amounts from the first and second toward the third debt, and so forth

And here's some exciting news. Larry Burkett's *Debt-Free Living* has been updated and revised to encourage and help people toward their goal of eliminating debt specially in today's very challenging economy. For more information and to download a free chapter sample of the book, visit [Crown.org/DebtFreeLiving](http://Crown.org/DebtFreeLiving) or call 1-800-722-1976.