

Will God Love Me if I have a Low Credit Score?

By Dwight Bain, Nationally Certified Counselor & Life Coach

Someone asked me this question recently, “*Will God love me if I have a low credit score?*” I couldn’t believe it! They were under so much pressure to be financially perfect they made the wrong connection between having limited financial resources and experiencing spiritual abundance.

Your worth as a human being isn’t based on the amount of stuff you have or how you may appear to have it all together on the outside. The Bible says that God loves you, just because it’s you. Not because of wealth, good looks, a big house or great job. You don’t have to be perfect to experience God’s love, but you do have to reach out in dependence knowing that you need a relationship with Him. Proud, independent people who push through life don’t stop to recognize their need for God until they are facing some type of crisis, *(and in the crisis it’s always easier to reach out for God’s help)*.

So the answer to the question is Yes, Yes, Yes!

God will love you if you have low credit, no credit or are homeless. His love for you isn’t based on your bank account. Consider this true story of some of the most powerful men on the planet before the US Great Depression in the 1930’s to see how fast wealth can go away, and how wrong priorities about money can end up destroying life..

The Great Depression changed the definition of Success

The 1920’s were referred to as the ‘roaring twenties’ because the US economy was doing so well after World War I. A group of the world’s most successful and wealthiest men met at the Edgewater Beach Hotel in Chicago on a sunny day in 1923. Collectively, these powerful tycoons controlled more wealth than there was in the entire United States Treasury at the time. For year after year magazine and newspaper headlines had printed the stories of their business and financial successes and challenged the people of the world to follow their fine example of wealth management. However, here is the rest of the story of how their life ended after experiencing the financial collapse of the Great Depression..

1 - Charles Schwab - *The president of the largest independent steel company - lived on borrowed money the last five years of his life, and died penniless.*

2 - Richard Whitney - *The president of the New York Stock Exchange - served time in Sing Sing prison.*

3 - Albert Fall - *A former member of the US President's Cabinet - was pardoned from prison so he could go home to die.*

4 - Jesse Livermore - *the greatest bear in Wall Street history at the time - committed suicide*

5 - Leon Fraser - *the president of the Bank of International Settlement - committed suicide.*

6 - Ivar Krueger - *the head of the world's greatest monopoly - committed suicide.*

Worth is more important than Wealth

There have been countless numbers of powerful people since the Great Depression who have ended up with the same fate. When they lost their wealth it was like they had lost their worth. Real self-worth is based out of your true identity inside... not based on your net financial worth on the outside.

If you base your self-worth on your net-worth, then your moods will change by the day, perhaps even by the hour as financial markets are continually shifting with changing market conditions. If your self-worth is based on things that are eternal and unchanging, then your outlook on life will remain stable in spite of changing financial or career circumstances.

All of the men listed above learned how to make a great living for a while, but not one of them learned how to manage their life. They started well, looked strong but finished the race in disgrace. It is a terribly sad reminder of how true the words are spoken by Jesus thousands of years ago about people who put wealth ahead of worship. *"For what does a man profit if he gains the whole world and loses his own soul?" (Matthew 16:26)*

God loves you and wants a relationship with you, no matter what you have in your wallet. Rest in that good news as you make wise choices in your daily decisions that base your worth on who you are, not what you have. We all need to be aware of our finances, and to be good financial managers, as part of being a responsible and mature individual. However, money management isn't the most important thing to God, you are! To give you some eternal perspective consider the rest of what Jesus taught on this subject, who said,

¹⁹"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.

²⁴"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

²⁵"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more

important than clothes? ²⁶Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? ²⁷Who of you by worrying can add a single hour to his life?

²⁸And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. ²⁹Yet I tell you that not even Solomon in all his splendor was dressed like one of these. ³⁰If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?

³¹So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³²For the pagans run after all these things, and your heavenly Father knows that you need them. ³³But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

So, does God just not care about money and financial stewardship? Of course not- God cares so much about wise financial management and accounting that there is an entire book of the Bible called “Numbers”. God sets a standard to be a wise financial manager of the resources He has placed in your hands.. A good credit score is a reflection of a person who has been responsible to manage their bills and pay their expenses on time. It’s a reflection of financial discipline, not a reflection of personal value. And most of all, never forget that you are much more important and much more than just a number to God.

What can you do if your credit is shot because you’re behind on your bills?

Once you know God loves you in spite of low credit, it doesn’t take away the financial realities of being behind on bills. Yet what can you do if you are financially strapped without the resources to pay your bills on time? People feel pressure or even panic when they are out of control with money. It is a helpless feeling to have more bills than income so here are five principles to consider if you are facing money pressure to regain a feeling of control.

1) Mindset

You can control your mindset about finances by managing your intake of information. Don’t sit and watch financial shows on TV that make you more aware of your debt or your lack of income. That only drains away your mental energy to take positive action and can set you up for a spending relapse. Rather, focus your mind on things that will empower you to make positive changes.

2) Mood

You can control your mood about finances by choosing to manage what you do with your emotions. If you dwell on things that make you worry you will feel miserable and powerless. Instead take positive action to pray, journal, or talk to friends who have come through a tough time. Telling your story and listening to the stories of others will give you new strength.

3) Motivate

You can control your motivation by taking positive action. Being in a financial hole tends to rob energy to get up and do what you need to do. The longer you sit alone in the dark feeling afraid the further behind you will fall. Get up and reach out for help. There are wonderful organizations and individuals who can guide you to a stronger place financially without condemning you or making you feel like a failure. Google search groups like Crown Financial Concepts or Consumer Credit Counseling to find a support group near you.

4) Morale

You can control your morale, and that of your family who may be feeling overwhelmed financially by not letting every conversation be about money woes. Connect to positive people of faith, or read books of people who overcame incredible odds to find financial freedom. Author Dave Ramsey shares his testimony of how his family were near bankruptcy, yet worked together to find financial freedom, and now he travels the country to encourage others that they can make it out of a tough time by working together as a family with God's help.

5) Message

You can control the message that you send by facing the truth of your financial situation with courage, instead of shame. Talk to your spouse, older children or close family about the changes that may need to take place to get back on track financially. Make calls to your creditors to let them know what's going on because often they can provide some temporary financial relief through renegotiating the debt service. This will give you a sense of control of your finances, instead of your finances controlling you. Plus, it will help your family to grow along with you in faith, instead of you feeling like a failure alone. Stuffed emotional fears about finances can lead to desperation or isolation. Sharing those feelings will help you see that life is about more than money and that you are not facing your situation alone.

Finding greater Value because of great Pain

Finally, here are some encouraging words from my friend, psychologist Sandy Wilson in her book *"Released from Shame"* about how God can use a tough time to bring something positive on the other side. Listen to her words about Pearls.

"Pearls are the product of pain. For some unknown reason, the shell of the oyster gets pierced and an alien substance – like a grain of sand - slips inside. On the entry of that foreign irritant, all the resources within the tiny, sensitive oyster rush to the spot and begin to release healing fluids that otherwise would have remained dormant. By and by the irritant is covered and the wound is healed - by the pearl. No other gem has so fascinating a history. It is the symbol of stress - a healed wound... a precious, tiny jewel conceived through irritation, born of adversity, nursed by adjustments. Had there been no wounding, no irritating interruption, there could have been no pearl."

God loves you and God can bring greater value to your life on the other side of a tough financial time, often by helping you see that what matters in life are the things that money can't buy. As you gain a deeper spiritual faith, your life will feel more in control and you can feel peace instead of panic when facing a financial test, or any other test for that matter. And remember that there is no testimony without a test. So whatever you are facing today, may you be encouraged to walk through it with God. His love will always be there for you.

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