



Café (boldcafe.org) is a monthly on-line magazine for and with young adult women made possible from support from women’s groups active in Women of the ELCA (welca.org), the women’s organization of the Evangelical Lutheran Church in America (ELCA).

11/06/2019 | Monthly Topic

Paper or plastic: Credit card debt costs you more than money

by *Clare LaPlante*

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I have worked on and off for years as a financial journalist. And I learned as I wrote. In fact, writing about one hot-button topic — credit card debt — helped me to avoid that particular financial heartbreak. I waited until I was about 30 to get my first credit card, and I treated it warily, as though it were a wild animal. If I played with it too long or too carelessly, it might turn on me and attack.

I knew from my work that Americans carry on average about \$5,700 of credit card debt. Paying off that debt with just minimum payments would take 30 years, with about \$15,000 in interest. I also learned that we usually spend 112 percent more when we buy something with a credit card.


Yet even knowing the downfalls of credit cards, I still feel a rush of pleasure when I can get what I want just by handing over a piece of plastic. I feel immune, momentarily, from financial constraints and any other consequences, some overt, others more subtle.

Credit’s seduction: money buys everything

We have become easy prey to some savvy sellers. I’m as guilty as the next woman of scanning whatever magazines I can get my hands on — in the grocery line, at home when bored, or on trains and airplanes. These magazines contain images that I think don’t harm me, but they quietly

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instill a desire to look glamorous, thin, and exquisite. I start to feel a small seed of anxiety that tells me I need to buy the things that will allow me to do so.

I imagine in 50 years credit cards will be like cigarettes were 50 years ago, when doctors were prescribing them for stress. Now we know their immense dangers. Credit card companies give their wares out like candy — multicolored! So pretty! So fun! So easy. You can't afford what you want? Don't worry.

But things costs more than money

Enter debt. I think that each debt should contain within itself the means to repay it, either monetarily or in spirit and gratitude. When anyone lends us anything, then charges us more interest than we can afford, it's usury, and usury drains the soul instead of replenishing its account. It also costs us our confidence that we can meet the next emergency, or the next debt that we cannot avoid: a medical crisis, a leaky roof, or a broken-down car. Or that new baby — they cost money, too.

And with every debt we carry ourselves, we become more inured to other debts: the debt of our country, the callous debt of strip-mall stores that offer "easy" credit at ruinous rates to the poor and the debt of honor we owe our forefathers and mothers who escaped from lands where they were unfree. Instead, we become chained to our wallets and expensive handbags.

Avoid stealing from your soul

I think that addressing credit card debt requires a spiritual conversion. Often we get into debt when we're afraid — afraid of loneliness, boredom, grief. Once, after a break-up, I overspent on massages and food to the point of needing to borrow money to pay the rent. We're up against a serious pull — immediate gratification of deep hurts — in the credit card world. It's a lot for a soul to resist. I know that in my brief forays into credit card debt I felt as though I was jumping off the high dive straight into anxiety. The bill would come, but I wished it wouldn't and somehow I thought that life would protect me, sort of like Prince Charming.

I think the spiritual life means basically being present to each moment. The moment will tell you what to do. On the other hand, debt won't. Or, rather it will, but it will tell you to worry, or spend more, or lie, cheat, or steal from yourself and your retirement, house, or vacation stash. You feel enslaved, which is a terrible thing for an independent woman to feel. Debt intrudes on our lives and steals something far greater than pennies a day. It steals a bit of your soul and the sacred space that allows us to be self-sufficient, with the Lord, the saints, and all of God's bounty.

Getting free

Find one spiritual practice that puts you on the road to recovery — prayer, meditation, walking, writing, singing. Make it something free, make it something beautiful, make it something your own. Pay off that debt, one penny by one penny, and watch yourself bloom. Save your credit cards for emergencies, when they can be useful, and throw off your burden.

Pay yourself first. Through prayer and meditation and friends, and cool glasses of water when it's hot, and walks when it's cool, and rest when you're sleepy, and fresh eyes when you're weary. Pray more. Consider each day a gift that you cannot pay enough interest on. Don't be afraid. Be like the lilies of the field.

Pay cash. Buy only what you can afford at that moment. Perhaps each purchase can be a silent prayer of intention and gratitude, a promise to self and to the vendor that this is a relationship that furthers our own growth. In fact, use the whole process as a metaphor — we should only ever use what we have available at the moment, whether it's time, energy, or money.

Ultimately, debt doesn't serve us, and it makes us forget how free we really are. The other day my husband and I took our infant son to several worrisome doctor visits. We had time to spare between appointments and went to a small diner on a nondescript road between car shops and chain sandwich stores. Inside this small restaurant, a Greek woman and a 10-year-old girl were serving two men at the counter.

The woman — the owner — didn't accept anything but cash, she told us as we went to sit down. She'd had bad experiences with checks, she said, and credit cards were too much trouble. My husband and I had about ten bucks between us, but decided to stay.

The owner came over to take our order and looked at my son. "He is OK, he is strong," she said, apropos of nothing. The food was good. We didn't have everything we wanted, but we had everything we needed.

Clare La Plante is co-author of two books on the saints: Heaven Help Us: The Worrier's Guide to the Patron Saints and Dear Saint Anne, Send Me a Man: And Other Time-tested Prayers for Love. She lives near Chicago with her husband and son.

Get financial advice from [Consumer Credit Counseling](#).

Use this [calculator](#) to determine how long it will take to pay off your credit card debt.

Find out when you can receive a [free credit report](#).

This article first appeared in the 2005 issue of *Cafe*.



Let's talk about debt, baby

by Rozella Haydée White

We talk about debt in the same ways we talk about sex. We either don't talk about it at all, or we relegate it to hushed corners of shame. Debt and sex are two things that most people in this country have, yet the church rarely creates space to discuss them.

I am fascinated by what we don't speak about in public or "mixed" company. Family members might want to discuss debt and sex, but they don't because of their ignorance about money management or sexual intimacy.

Debt is something I am oh-so-familiar with as a 38-year-old divorced woman with multiple degrees from institutions of higher learning. I am also a single Black Puerto-Rican woman, one who is the first generation removed from poverty that plagues so many Black and Brown families in the United States.

Wealth inequality is real. People of color historically lacked access to education and opportunities to flourish materially. That creates more than a wealth gap. It also creates a gap in knowledge about how to acquire and manage financial resources.

The pressure to live above one's means in American society is usual. In my travels to other countries, I notice many structures that are in various stages of completion, including houses, city infrastructure and community buildings.

Many look as if they've been abandoned. But when I ask the locals about the seemingly vacant buildings, I often hear the same story. These buildings go up using cash on hand to pay for materials and labor. Credit is not king in many other countries. People only get/build/buy what they can afford.

Anyone from the United States knows this is not how our society operates. I would venture to guess that the underlying current of greed, individualism, and love of all that is material has led us to be a credit-based society.

Marketers continually promote the idea that people need more: stuff, time, youth, you name it.

And these needs cost money.

When we believe the lie that we are not enough, we go into debt in so many ways. And debt is costly – financially, emotionally, mentally, physically and spiritually.

And shame about debt can wreak havoc in our lives. In a country where money matters more than people, it's no wonder so many of us are working our butts off to make it.

When work disappoints us, we resort to acquiring things, status, and experiences, which often leads to debt, then shame.

So, what are we to do? I have found that it's helpful to begin with some truths.

First, let's recognize that most of us experience debt.

Second, let's believe that our debt does not reflect, impact or negate our worthiness.

Third, let's lean on the story of our faith to reclaim who we are and whose we are. With this knowledge, we can combat the lies that would have us believe we don't have enough.

One of my favorite texts that brings me back to myself and my God is 2 Corinthians 4. This entire chapter reminds us that we have everything we need to face the struggles of our lives. It also reminds us that the present hard moments are not everlasting. I especially turn to verses 16-18 when I doubt my worth and feel mired in shame.

"So, we do not lose heart. Even though our outer nature is wasting away, our inner nature is being renewed day by day. For this slight momentary affliction is preparing us for an eternal weight of glory beyond all measure, because we look not at what can be seen but at what cannot be seen; for what can be seen is temporary, but what cannot be seen is eternal."

We do not lose heart. Though outwardly, we are wasting away. Inwardly we are renewed day by day. Our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. We fix our eyes not on what is seen but on what is unseen. What is seen is temporary, but what is unseen is eternal.

I believe that one of our most sacred calls as people of faith is to eradicate shame with the power





of the Holy Spirit. We do this in every area of our life when we look to God, our faith, our traditions, and each other to bring us back to center and back to wholeness.

In my own life, there is some debt that I will most likely carry with me to my grave. I've come to terms with this reality. However, I wholeheartedly reject that this debt has any significant bearing on my personhood. And I refuse to be ashamed.

Discussion questions:

1. What is your story of money and debt? What messages were communicated to you about money and debt?
2. How might communities of faith create spaces for people to address their money and debt stories?
3. What stories, texts, rituals, or traditions from your faith remind you of your worthiness?

Closing prayer:

God, remind us that we have enough. At every turn. When each day begins, with the people we love. Remind us that we are enough. Help us to shed the shame that pervades our being so that we can lean into your abundance. Remind us that we are not defined by our debt and even as we struggle to ditch the debt, help us to ditch the shame. Amen.



Rozella Haydée White is the owner of RHW Consulting, which accompanies people as they restore their hearts to wholeness, create a meaningful life, and thrive. Rozella is a public theologian, spiritual life coach, leadership consultant, inspirational speaker and writer focused on nurturing life-giving love in this world. She engages issues of faith, justice, self-awareness and love, mental illness, and the radical and transformative love of God as embodied in the person of Jesus. Her latest book, 'Love Big: The Power of Revolutionary

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This article first appeared in the November 2019 issue of *Cafe*.