

A LEGACY OF FREEDOM

Each intentional choice we make today shapes not only our future but the legacy we leave. As Proverbs 13:22 reminds us, "A good man leaves an inheritance to his children's children."

This inheritance is not merely financial resources but wisdom, discipline, and peace that comes from faithful stewardship.

Credit cards will remain in our wallets. The question is not whether we use them, but how we steward them. The double-edged swipe can cut toward freedom or bondage. May we choose wisely, with God's guidance, one decision at a time.

Every day can be wonderful in this new year when we walk in financial wisdom and trust God's provision.



REFERENCES

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⁵Sarah O'Brien, "Credit card debt reaches \$1.21 trillion," CNBC, August 5, 2025.

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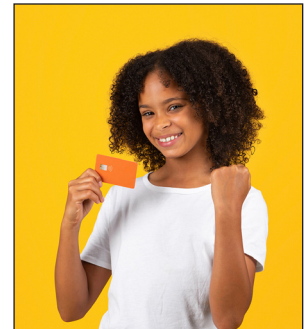
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DOUBLE-EDGED SWIPE

Credit Cards as Tools or Traps

By Oscar "Mike" Sanchez

I still remember the day my first credit card arrived in the mail. The embossed numbers felt sophisticated, adult, empowering. Here was a tool that could help me build credit, handle emergencies, and earn rewards. But I also remember the knot in my stomach a few months later when I realized I had been swiping without really counting. That piece of plastic hadn't changed, but my relationship with it had revealed something important about stewardship and self-awareness.



If you have felt that same tension—grateful for credit card convenience yet uneasy about how easily they lead us into trouble—you are not alone. Credit cards are perhaps the most double-edged financial instrument in our wallets today. They can be powerful allies in building financial security, or they can quietly become chains that bind us to debt and stress. The difference lies not in the card itself, but in how we steward it.

THE CURRENT REALITY

Americans collectively owe \$1.233 trillion in credit card debt.¹ The average household carries approximately \$9,326² and nearly half of all cardholders are carrying balances month to month.³ Behind each statistic is a family trying to make ends meet, someone losing sleep over mounting interest charges.

STEWARDSHIP IS REVOLUTIONARY GENEROSITY. IT INVOLVES THE 7 T'S:
TIME, TEMPLE, TALENT, TREASURE, TRUST IN GOD, THEOLOGY, AND TESTIMONY.



Credit card interest rates now exceed 20% on average.⁴ If someone makes only minimum payments on an average balance, they could be paying for nearly two decades and spend more than \$9,000 in interest alone.⁵ The card meant to be a convenience becomes a costly companion we cannot part with.

WHEN CREDIT CARDS WORK FOR US

Credit cards have genuine benefits when used with intention. They build credit history that opens doors for major purchases. They provide fraud protection. They offer a grace period that, when used wisely, allows us to manage cash flow without paying interest.

I have seen families use credit cards strategically to handle emergency repairs, then pay them off quickly. I have watched responsible cardholders leverage rewards programs for expenses they had already budgeted. When we approach credit cards with clear boundaries and discipline, they serve our goals rather than sabotage them.

WHEN THE RELATIONSHIP REVERSES

The shift from using credit cards to being used by them happens gradually. A purchase here, an unexpected expense there, something we tell ourselves we will pay off next month. But next month brings its own pressures, and suddenly we are making minimum payments while interest compounds.

Proverbs 22:7 offers practical wisdom: “The borrower is slave to the lender.” When we carry balances month to month, we surrender future income to interest payments. We work not just for our needs, but to service debt from past decisions.

Another trap is the disconnect between swiping and spending. When we pay with cash, we feel the transaction. When we swipe, the pain is deferred. This psychological distance leads us to spend more freely, mistaking available credit for available money.

I learned this the hard way. My mother’s envelope system taught me to physically see money move from one category to another. Credit cards bypass that awareness. Until I started

treating my credit card like a debit card—only charging what I could pay immediately—I struggled with that disconnect.



COUNTING THE COST

Jesus asks in Luke 14:28, “Which of you, intending to build a tower, does not sit down first and count the cost?” Every swipe is a commitment to future payment. Are we counting that cost?

Paul writes in Romans 13:8, “Owe no one anything except to love one another.” While some interpret this as prohibiting all debt, I find it more helpful to understand it as a call to be responsible in our obligations. Lingering debt disrupts our ability to be generous and respond to opportunities God places before us.

Proverbs 21:5 reminds us that “the plans of the diligent lead to profit as surely as haste leads to poverty.” Credit card misuse is often financial haste—reactive spending rather than intentional planning.

Jesus assures us in Matthew 6:33 to “seek first the kingdom of God and His righteousness, and all these things shall be added to you.” This means we trust God enough to make wise, disciplined choices instead of panic-driven ones.



PRACTICAL STEPS FORWARD

Start by bringing your situation into the light. Write down every balance, every interest rate, every minimum payment. The truth may be uncomfortable, but it is the starting point for change.



Commit to paying more than the minimum whenever possible. Even small increases dramatically reduce the time and interest you will pay. Focus on either the highest interest rate card or the smallest balance for a psychological win.

If you are married, have honest conversations about spending decisions. Financial unity in marriage is spiritual. Before making any credit card purchase, pause and ask: Is this a need or a want? Can I afford to pay this in full when the statement arrives?

I still struggle with these questions sometimes. The temptation to justify a purchase remains real. But asking the questions has changed my patterns significantly.