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Clarion Review

Financial Breakthrough
Travis Moody
iUniverse
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Four Stars (out of Five)

"[T]he Bible tells us that when you borrow you are servant to the lender. God wants you to be his servant only" Travis Moody writes. In *Financial Breakthrough* Moody provides readers with both the reason and the steps to get out of debt and stay out. Moody who has an MBA and is a certified money coach explains why readers should be concerned about being in debt how and why people get into debt and what steps are needed to get out. His message is short simple and to the point.

Although this is a financial book the topic is approached from a Christian perspective. When readers accept that it all belongs to God Moody writes "…every spending decision becomes…Lord what should I do with your money." He discusses how finances can cause marital tension: "Husbands should not frustrate their wives by threatening their need for security. Do not put your home or family at risk in order to feel significant"; and "Wives should not frustrate their husbands by creating debt…The two of you must become partners in determining how you will handle money."

Moody goes on to compare several points about God's role in finances to our role. He writes "Credit allows us to see and touch what we want now rather than waiting on God to deliver it. Debt is damaging because it opposes the concept of delayed gratification. It does not take faith to get something on credit." Moody then provides ten specific steps for getting out of debt which if followed will produce results. His suggestions include turning your situation over to God listing all your debts and assets and establishing a budget. He even reminds readers to be generous and give both to God's work and to the poor.

Leaving out the details which only cloud the issues and discourage those who are in debt Moody has presented a thorough treatment on the subject of financial responsibility. Some other books claim to present the Christian view about money but fall woefully short and a few try to tell us how to get out of debt from the perspective of someone who has never been there. Most finance books will be useless to those who are overwhelmed and see no hope but *Financial Breakthrough*

is inspiring as well as brief and practical. For the financially challenged this is an excellent place to begin.