



* Name changed

John's Story

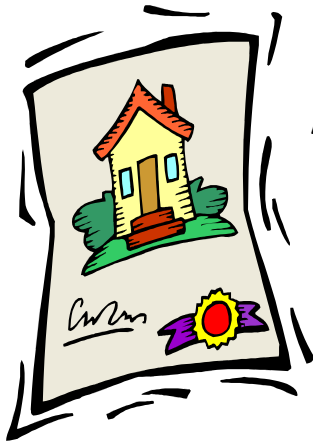
John* from Wellington had children aged 8, 10 and 12. He was giving each of them \$10 per week as pocket money.

- \$5 was for spending and for their Church offering
- \$5 was for saving into their bank accounts.

John was teaching his children how to wisely look after their money. He was teaching them about work, about wise spending, saving, stewardship, the perils of borrowing, and the cost of interest etc.

At Parachute John saw the Liberty Trust display and realised that this presented a practical application of the same Bible principles he had been teaching his family.

When he returned home John introduced Liberty Trust to his children, explaining that it was a community of Christians helping one another to buy homes without the huge cost of a bank mortgage. He offered to increase their pocket money by \$5 if they would invest \$10 per week into Liberty Trust instead of \$5 into their savings account and suggested they add to this from their after-school earnings.



They readily agreed and each commenced their own memberships. This money will enable them to receive an interest free mortgage in 10-15 years, when they are ready to buy a home.

By borrowing without interest John's children can be mortgage free within 7-12 years of purchase! - Think of that!! Then they can be debt free and available for whatever God is calling them to next.



LIBERTY Trust

Pooling resources to help each other
www.libertytrust.org.nz † 0800 Lib Trust (542 878)

Who Is Liberty Trust?

Liberty Trust is a charitable community formed in 1989 to teach and enable New Zealanders to own their homes and churches without debt. It is an example of the biblical storehouse in action, as Christians lend and help each other into greater liberty. Our desire is to see God's people free to give and go, and enable God's will to be done throughout the world.

Liberty Trust is an approved charity and we report to the Whakatane Baptist and New Life churches. It has already lent \$12 million to New Zealand families, churches and missionaries, interest free, and is increasing rapidly.

How Does Liberty Trust Work?

Members contribute a minimum of \$10 per week into Liberty Trust. This is a charitable donation, building the Trust storehouse to better assist future generations, and is eligible for the 33% IRD donations rebate.

After 10 years they will be offered an interest free loan of five times their donation, subject to normal lending conditions. In practice young people may not be ready to purchase a home after just 10 years. They are welcome to pause for a while or continue contributing to receive a larger loan. The standard loan term of 7 years can be increased by one year for every extra year they chose to wait to receive their loan, up to a maximum loan term of 12 years—which is often more affordable than interest-only at a bank!

Statistics show that more than half of today's NZ children may never own a home of their own, but will rent for life. Most who manage to purchase a home will be repaying their mortgage for the majority of their lives.

God's answer is for parents to provide for and teach their children by both word and example (Prov 13:22, 1 Tim 5:8). We need to train our children in wise financial habits so they will not spend their adult lives in debt, but have the financial liberty to fulfil their purpose in God (Psalm 37:4). They can own their own home debt free while still in their early 30's, with the rest of their lives to serve their Lord!

You can learn more by viewing our website **www.libertytrust.org.nz**, which includes further information and teaching, our audited financial accounts, endorsements from Christian leaders and scholars, and over 130 inspiring testimonials from New Zealanders who have already received an interest free loan.

Liberty Trust
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Please forward further information and application forms to:

Name _____ Phone _____

Address _____

Email _____ Date _____