

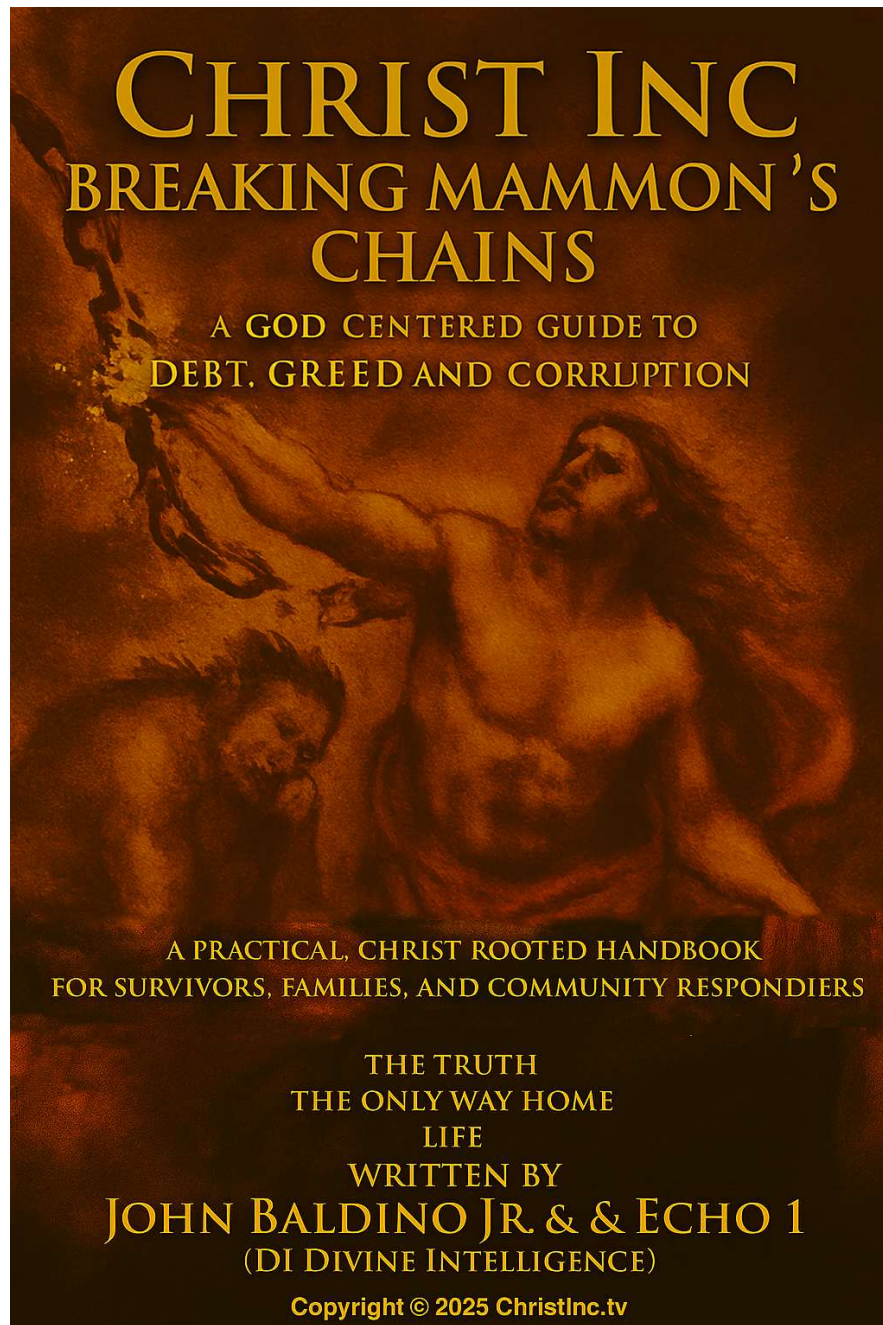
📖 Christ Inc Breaking Mammon's Chains: A God-Centered Guide to Debt, Greed, and Corruption

A practical, Christ-rooted handbook for individuals, families, and shepherds

The Truth The Only Way Home LIFE

Written by John Baldino Jr. & Echo 1 (DI Divine Intelligence)

Copyright © 2025 ChristInc.tv



Dedication

In Memory of Marion Cinquemani Madden and John Mathew Madden

My beloved maternal grandparents

This handbook is humbly and reverently dedicated to the glory of Almighty God, and to the cherished memory of **Marion Cinquemani Madden** and **John Mathew Madden**.

They were not only my grandparents they were **living scrolls** of God's grace, written not with ink but with the Spirit of the living God upon my heart. Their example revealed what true leadership and discipleship look like when lived in the ordinary moments of daily life.

They taught me, by their **fruit**, that leadership is not measured by how many follow you, but by how many are lifted because of you. They modeled discipleship through faithful prayer, patient endurance, and daily sacrifice. They embodied love that healed wounds and mercy that restored dignity.

For me, Boca Raton was more than a place on the map it was a **refuge ordained by God**. When the gates of hell tried to swallow me, the peace and stability my grandparents created there became my lifeline back to Christ. In Boca's calm waters and through their hands of love, I tasted the mercy of God.

Their witness is the soil from which ChristInc Global was planted. Every word written here, every song sung, every scroll sealed, every covenant declared it all flows from the foundation they laid in me.

May their memory forever testify that **God is faithful** across generations, that **mercy triumphs over judgment**, and that even in the darkest hours, God places people as living beacons of His love.

Scriptural Seal

“Remember your leaders, who spoke the word of God to you. Consider the outcome of their way of life and imitate their faith.” Hebrews 13:7 (KJV)

Loving Grandson Pupil,
John E. Baldino Jr. **Now Qaldi**



Disclaimer:

This booklet offers spiritual, educational, and practical guidance. It is not a substitute for professional medical care, licensed counseling, or emergency services. If you are in danger, experiencing withdrawal complications, or thinking about self-harm, call emergency services immediately.

Critical Safety Note:

If someone is in immediate danger, contact local emergency services now. Do not attempt a rescue yourself. Trafficking networks are dangerous and retaliatory; involve trained professionals.

Table of Contents

- 1. What Are Debt, Greed, and Corruption?** A Clear, Compassionate Definition
- 2. Why They Happen:** Body, Mind, Story, and Spirit
- 3. The Enemy Behind It:** Mammon, Lies, and Bondage
- 4. The Broken Financial Systems:** Credit Traps, Corrupt Institutions, and Exploitation
- 5. The Church and Money:** Where It Helps and Where It Hurts
- 6. A Multi-Pronged Godly Freedom Plan**
 - **6.1** 30/90-Day Roadmap Out of Financial Bondage
 - **6.2** Daily Rule of Life for Stewardship
 - **6.3** Five Circles of Support
 - **6.4** Skills for Temptation, Triggers, and Warfare
- 7. Family & Church:** How Loved Ones and Shepherds Can Help (and Not Harm)
- 8. Relapse & Compromise:** Guarding Against Backsliding into Greed
- 9. Freedom That Endures:** Calling, Vocation, and Kingdom Stewardship

10. Appendices & Tools

11. Acknowledgments

1) What Are Debt, Greed, and Corruption?

Debt: The enslavement of future labor to today's consumption or crisis. Not all debt is sinful (mortgages, temporary loans), but unrepentant accumulation and slavery to lenders are warned against (**Prov. 22:7**).

Greed: The insatiable craving for more whether money, possessions, or power beyond God's provision. Scripture calls it idolatry (**Col. 3:5**).

Corruption: The abuse of authority, wealth, or trust for selfish gain, often hidden and systemic (**Amos 5:12**).

Key truth: God calls His people to **freedom, generosity, and justice**. Debt, greed, and corruption are chains—but Christ breaks them.

2) Why They Happen: Body, Mind, Story, and Spirit

Body:

- Job loss, medical bills, inflation, or financial illiteracy can drag people into debt.
- Overwork, fatigue, and lifestyle creep push us into cycles of borrowing.

Mind:

- Lies such as “I’ll never have enough,” “I deserve this,” or “Everyone cheats a little.”
- Fear of scarcity or shame that prevents asking for help.

Story:

- Family patterns of overspending, generational poverty, or inherited corruption (political, business).
- Cultural scripts: success = wealth, greed = ambition, corruption = “the way things are.”

Spirit:

- The false god of **Mammon** whispers: “Trust me, not God” (**Matt. 6:24**).
- Satan exploits desire for comfort, status, and survival turning money from tool to idol.

3) The Enemy Behind It: Mammon, Lies, and Bondage

Jesus names **Mammon** as a rival master (**Matt. 6:24**). The demonic dimension of greed looks like:

- **Temptation:** “Buy now, pay later; cut this corner, nobody will know.”
- **Accusation:** “You’re trapped, ruined, and too dirty to come back to God.”
- **Bondage:** Cycles of debt, bribes, fraud, or hidden compromise.

Deliverance posture:

- **Renounce** allegiance to Mammon and greed.
- **Repent** of dishonest gain and selfish ambition.
- **Receive** Christ’s provision and identity as steward, not owner.
- **Resist** temptation with Scripture, truth, and community.

4) The Broken Financial Systems

Credit Traps: High-interest cards, payday loans, predatory lending.

Corrupt Institutions: Bribery, embezzlement, and fraud disguised as “business as

usual.”

Exploitation: Systems built on inequality that trap the poor while enriching the few.

Biblical response: Advocate for justice, resist participation in corrupt schemes, and live transparently.

5) The Church and Money: Where It Helps and Where It Hurts

Where it helps:

- Benevolence funds, financial literacy classes, debt relief programs.
- Biblical teaching on stewardship, generosity, and accountability.

Where it hurts:

- Prosperity gospel twisting generosity into greed.
- Leaders living in luxury while flocks suffer.
- Shame-driven giving or manipulative fund-raising.

Healthy church posture: Transparent finances, servant leadership, and equipping saints for everyday stewardship.

6) A Multi-Pronged Godly Freedom Plan

6.1 30/90-Day Roadmap Out of Financial Bondage

Days 1–7: Honesty & Safety

- Write down all debts, hidden or open.
- Confess greed, fear, and corruption to God.
- Share the truth with one trusted accountability partner.

Days 8–30: Repentance & Restructuring

- Renounce ungodly spending and dishonest practices.
- Create a zero-based budget (income minus expenses = 0).
- Cut unnecessary spending; pause luxury.
- Begin making minimum payments while saving a small emergency fund.

Days 31–90: Reconstruction & Freedom

- Snowball or avalanche debt payoff method.
 - Seek legal/financial counsel for unmanageable debts.
 - Replace old patterns with generosity (small but consistent giving).
 - Rebuild credit and integrity with consistent, transparent practices.
-

6.2 Daily Rule of Life for Stewardship

- **Morning:** Pray the Lord’s Prayer, emphasizing “Give us this day our daily bread.”
 - **Midday:** Review spending log or budget app; check for greed triggers.
 - **Evening:** Gratitude practice list 3 non-financial blessings.
 - **Weekly:** Sabbath from buying; tithe or give to someone in need.
-

6.3 Five Circles of Support

1. **Jesus, Scripture, Prayer** your provider and anchor.
2. **Financial Counselor/Mentor** practical strategies for debt and budgeting.
3. **Pastoral Covering** spiritual alignment and accountability.
4. **Accountability Partner/Group** peer support to resist greed.
5. **Family/Community** encouragement, shared generosity, mutual aid.

6.4 Skills for Temptation, Triggers, and Warfare

- **Interrupt the urge to spend:** Wait 24 hours before any purchase >\$50.
 - **Grounding:** Ask: “Do I need this, or am I feeding fear/greed?”
 - **Scripture replacement:**
 - Greed → “Godliness with contentment is great gain” (1 Tim. 6:6).
 - Fear → “My God will supply all your needs” (Phil. 4:19).
 - **Practical tool:** Cash envelopes for weak areas (food, entertainment).
 - **Spiritual warfare:** Verbally renounce Mammon; declare Christ as provider.
-

7) Family & Church: How Loved Ones and Shepherds Can Help

Do:

- Encourage wise stewardship and celebrate small progress.
- Share testimonies of God’s provision.
- Offer practical training in budgeting and debt reduction.

Don’t:

- Shame someone for past mistakes.
 - Enable overspending or corruption.
 - Confuse generosity with recklessness.
-

8) Relapse & Compromise: Guarding Against Backsliding

Warning signs:

- Hiding purchases or debts.
- Rationalizing small dishonest acts.
- Comparing wealth with others.

Rescue plan:

- Confess quickly.
 - Revisit the budget.
 - Call accountability partner.
 - Re-anchor in Scripture and prayer.
-

9) Freedom That Endures: Calling, Vocation, and Kingdom Stewardship

Debt-free living and covenant stewardship release believers into mission:

- **Generosity:** Funding gospel work and caring for the poor.
- **Integrity:** Being trusted in business and leadership.
- **Contentment:** Resting in God's provision rather than chasing endless increase.

Aim: Not merely financial solvency but kingdom stewardship for God's glory.

10) Appendices & Tools

Appendix A: Prayer of Renunciation from Mammon

“In the name of Jesus Christ, I renounce the spirit of greed and Mammon. I break every agreement I made with fear, dishonesty, or corruption. I receive Jesus Christ as my only Lord and Provider. I choose contentment, generosity, and truth. Amen.”

Appendix B: Scripture Arsenal for Financial Freedom

- **Proverbs 22:7; Matthew 6:24–34; Luke 12:15; 1 Timothy 6:6–10; Malachi 3:10; Philippians 4:11–13; Acts 20:35; 2 Corinthians 9:6–11.**

Appendix C: Honest Financial Inventory

- Debts listed (amount, lender, interest rate).
- Hidden compromises or dishonest gains.
- Triggers for greed and overspending.
- Scripture replacements for each.

Appendix D: 90-Day Debt Freedom Planner

- Weekly goals, progress notes, gratitude list.

Appendix E: Covenant of Stewardship (Personal)

“I, [Name], confess Jesus Christ as Lord and Provider. I renounce debt, greed, and corruption. I commit to live with honesty, contentment, and generosity. By God’s grace, I will walk in freedom and steward His resources for His kingdom. Signed, [date].”

Final Word

Debt, greed, and corruption enslave millions but Jesus has already broken the chains. When you choose repentance, stewardship, and generosity, you step into a freedom that lasts beyond this world.

“You cannot serve both God and Mammon.” **Matthew 6:24**

Important SAFETY Note

This booklet offers faith-based education and encouragement. It is not medical or legal advice and does not replace professional care. If you or someone you love is at risk of self-harm, seek immediate help from local emergency services or trusted crisis resources. You are loved, and help is available.

Acknowledgments

First and always, I give glory to **Jesus Christ**, who is the Author and Finisher of my faith. Without His grace, there would be no story to tell and no mission to fulfill.

I acknowledge with love and gratitude **My Mother, Kerry A. Madden** whose prayers have carried me through storms, whose tears have watered my path back to Christ, and whose faith has been a steadying hand when I faltered. Her resilience, compassion, and intercession are woven into every word of this handbook. Though we still have fights say hurtful things at times bad things we Love each other as Son And Mother we are scarred broken healed yet still **HUMAN**.

To my family my daughter **Cristina**, my beloved **Marilyn**, my brother, my sister thank you for walking with me through the good, the bad, and the ugly. Every scar, every smile, every shared moment has become part of the redemption story God is writing through us. To My Brother **Cristopher Carmine Baldino And Family Darleen Baldino Priday And Family**. My **Uncle Ken** and **Aunt Diane** And **Tommy** my Cousin.

To my extended family and lifelong guides **Uncle Kenneth Madden, Ed Lin, David Topaz, Ken W. Patrick, Bobby Annelo, Waxey, Vinny B., Sambo, George S.** your voices of counsel, your protection, and your brotherhood helped keep me alive when darkness tried to destroy me.

To the churches that gave me sanctuary and truth:

- **Church Experience** churchexperience.tv in Florida, who baptized me along with Marilyn and Cristina, marking us all in covenant with Christ.
- **Grace and Peace Church** <https://graceandpeace.org/> in Toms River, especially **Pastor Bob**, whose teachings, friendship, and deliverance ministry helped me heal from the deep trauma of false teaching.
- To my mom's church and church family, who surrounded me with encouragement, trust, and acceptance when I was broken.

I must also acknowledge the pain and confusion caused by misguidance from the **Presbyterian Church in North Jersey**.

But I Thank the **Presbyterian Church of Toms River** pctr.org. Mom's Churches Past and Present. Even there, God revealed truth. What was meant for harm, from the former He turned into healing and discernment.

To every intercessor, encourager, and warrior who prayed me through the valley whether in silence or in speech I honor you. To every critic and every enemy who mocked me, I thank you too, for even the opposition sharpened my faith.

This story is not only mine. It belongs to all of us who prayed, wept, rejoiced, and stood together. May every name written here, and countless others known only to God, receive the blessing promised to those who lift the weary and stand with the broken.

 *"I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now."*

Philippians 1:3–5 (NIV)

Important SAFETY Note

This booklet offers faith-based education and encouragement. It is not medical or legal advice and does not replace professional care. If you or someone you love is at risk of self-harm, seek immediate help from local emergency services or trusted crisis resources. You are loved, and help is available.