



*A Catholic guide to breaking the chains of consumerism and returning to the Gospel*

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Introduction: What do a quick loan, a betting app, and an unlimited credit card have in common?

We live in a world where immediacy has become the norm, the virtual has become real, and the superfluous has become a necessity. In this scenario, many end up trapped in invisible yet powerful nets: those of easy credit, online gambling, and rampant consumerism. All under the guise of freedom, but hiding a subtle, deep, and dangerous slavery.

The Catholic Church, Mother and Teacher, is not blind to this reality. For centuries, she has warned against usury, greed, and disordered attachment to material goods. And today, more than ever, her teachings become urgent and prophetic. This article aims to be a clear, profound, and hopeful guide for all who seek to live their faith amid a financially hostile culture.

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## 1. What is usury? A biblical and theological look

**Usury**, in its classical sense, is not merely charging interest, but demanding an **unjust profit** for a loan, especially when taking advantage of another's need. In short, it is a sin against justice and charity.

*"He lends at interest and takes a profit—will such a man live? He will not! Because he has done all these detestable things... he will surely die."  
(Ezekiel 18:13)*

In this verse, the prophet Ezekiel speaks with a clarity that transcends centuries. God condemns usury as an "abomination." It is not a mere lack of generosity, but an act that dehumanizes, exploits the vulnerability of one's neighbor, and turns the needy into slaves.

The Church Fathers, such as St. Ambrose and St. Augustine, unequivocally condemned usury.



The Council of Vienne (1311) was even more explicit: those who charge usury cannot receive the sacraments unless they make restitution. For Catholic tradition, money cannot generate money unjustly. Labor can; productive capital can too. But profiting from another's suffering is not economy—it is sin.

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## 2. The new face of usury: quick credit and modern slavery

Today, usury does not disguise itself as a top-hatted loan shark. It presents itself with cheerful music, bright colors, and phrases like:

**“Apply now! No interest for the first 3 months.”**

**Consumer loans, quick microcredits, and credit card interest rates** often border on exploitation. Annual interest rates (APR) can reach up to 2,000% in some countries. And worst of all: these services are deliberately marketed to low-income or financially struggling individuals—those most vulnerable.

This is not just immoral: **this is modern usury.**

And like all usury, it violates the commandment to love one's neighbor.

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## 3. Online gambling: when sin disguises itself as entertainment

Another modern face of the oppressive economic system is **sports betting, online casinos, and digital gambling platforms**. Designed to be addictive, using algorithms that mimic emotional rewards, these platforms especially ensnare young people and those suffering from loneliness or anxiety.

The issue is not merely economic, but **spiritual and psychological**. Gambling fosters:

- Greed and the desire to gain without effort.
- A loss of the value of honest work.
- Broken family relationships due to debt and addiction.

Catholic moral theology holds that excessive gambling, done for profit or with serious risk to oneself or one's family, is **a grave sin**. It's not harmless fun—it's a trap. And often, it is a direct path to despair.



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#### 4. Consumerism: the modern idol that demands human sacrifice

**Consumerism**, more than a lifestyle, is a **modern idolatry**. It promises happiness through possessions but never satisfies. It feeds the ego, reduces the person to a “consumer,” and empties the soul.

St. Paul warns:

*“Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.”*  
(1 Timothy 6:9)

Consumerism is directly linked to increased debt, anxiety, constant comparison on social media, and chronic dissatisfaction. It is the 21st-century “opiate of the people.”

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#### 5. The virtue of temperance: spiritual antidote and path to freedom

Against modern usury, the answer is not only economic, but **theological and moral**. The Church proposes the path of **virtue**, especially the virtue of **temperance**.

Temperance is the virtue that teaches us to **moderate desires, order affections, and seek true goods**, not immediate pleasure. It is a form of inner freedom: the ability to say “enough” when the world says “more.”

Temperance is part of the spiritual battle. The Christian does not let himself be swept away by the current of the world but lives with sobriety, simplicity, and gratitude.



## 6. Practical guide: living the Gospel in today's financial system

### 1. **Examine your spending in the light of the Gospel**

Make a monthly review: Where do I spend the most? What do I buy out of need, and what do I buy out of anxiety or comparison? Could I live with less?

### 2. **Avoid unnecessary debt**

Before using your credit card, ask: Can I pay for this in cash? If not, wait. Live within your means. Austerity is not misery: it is freedom.

### 3. **Say no to gambling**

If you or someone close to you gambles online, set radical limits. Block apps, seek professional help if addiction is present, and go to the Sacrament of Reconciliation. The first step toward freedom is repentance.

### 4. **Make a Christian budget**

Include in your monthly budget:

- Savings for emergencies.
- Regular donations (concrete charity).
- Realistic, not idealized, expenses.

This is good stewardship of the resources God entrusts to you.

### 5. **Practice almsgiving**

Giving does not impoverish. On the contrary: **letting go purifies the heart**. Support charitable works, help needy families, and contribute to your parish. It is the antidote to financial selfishness.

### 6. **Pray about your finances**

Do not be afraid to place your financial life in God's hands. Pray to the Holy Spirit before making major decisions. St. Joseph, patron of workers, is a powerful intercessor.



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## 7. Conclusion: an economy at the service of man

The Church is not the enemy of economics. On the contrary: **she longs for a human, just, and solidarity-based economy**, where money is not master, but servant. Pope Francis has often warned of the “new idols” of the global economic system.

*“For the love of money is the root of all evil.”  
(1 Timothy 6:10)*

Today, more than ever, Catholics are called to **bear witness to another way of living**, consuming, spending, and saving. Not as slaves of the system, but as children of God who trust in Providence and live with temperance, generosity, and justice.

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## Final Prayer

*Lord, give me a poor and free heart, one that does not cling  
to the things of this world.  
Deliver me from usury, greed, gambling, and empty  
consumption.  
Teach me to trust in You, to live with what is just, to give  
with joy.  
And may I never forget that my greatest treasure is You.  
Amen.*