



ABC's of Dollars and Cents: Debt
Deuteronomy 28:12, 15:1-3

Why would it be important to God for His people to be debt free?

Debt puts someone other than God in the position of being our master. *Proverbs 22:7*
Debt can undermine our witness. *Luke 16:11, Psalms 37:21*

Why do people end up in debt?

1. Many times debt is based on circumstances beyond our control.
 2. Debt is created by a false theology.
- Proverbs 11:28, 1 Timothy 6:17, Job 31:24-28*

Matthew 6:19-21

Christians need to take stock of the riches God has already given us.

Christians must become good stewards of the resources God has already given us
1 Timothy 6:7

7 steps to handle debt in a Godly way:

1. Commit yourself to removing debt from your life.
2. Make a commitment not to take on any more debt.
3. Develop a written budget.
4. Put God first in your budget plan.
5. Set a reasonable time frame to eliminate your debt.
6. Adjust your lifestyle to meet your goal.
7. Begin to pay debts off.

Christian tools to deal with debt:

1. Be faithful in Prayer. *James 4:2*
2. Be faithful in your tithe. *Malachi 3:10*
3. Be faithful in the Church.

Slides

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Deuteronomy 28:12, 15:1-3

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TELEVANGELIST - *Brothers and sisters, we are so glad you are here today to show your faith, and to show your wallet. God has given me a vision. And that vision is of you opening your hearts and your purse. To answer His calling, you need to obey this calling. God needs you to obey Him. I need you to dig deep, write those checks, and fulfill your calling. How am I going to buy another car? How am I going to continue the ministry? How am I going to go on a cruise? How am I going to advance the gospel? All in the name of Christ. God wants you to have everything good and prosperous. He wants you to be wealthy and rich. Hand to do that I need you to give. We need you, I need you to trust God and give. we have operators standing by. Brothers and...(Push out)*

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Deuteronomy 28:12 NIV The LORD will open the heavens, the storehouse of His bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.

Deuteronomy 15:1-3 NIV At the end of every seven years you must cancel debts. ² This is how it is to be done: Every creditor shall cancel any loan they have made to a fellow Israelite. They shall not require payment from anyone among their own people, because the LORD's time for canceling debts has been proclaimed. ³ You may require payment from a foreigner, but you must cancel any debt your fellow Israelite owes you.

Why would it be important to God for His people to be debt free?

Debt puts someone other than God in the position of being our master.

Proverbs 22:7 ESV The rich rules over the poor, and the borrower is the slave of the lender.

Why would it be important to God for His people to be debt free?

Debt can undermine our witness.

Luke 16:11 NLT And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?

Psalms 37:21 NLT The wicked borrow and never repay, but the godly are generous givers.

Why do people end up in debt?

1. Many times debt is based on circumstances beyond our control.

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Why do people end up in debt?

2. Debt is created by a false theology.

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Proverbs 11:28 NKJV He who trusts in his riches will fall, but the righteous will flourish like foliage. In 1 Timothy 6:17 NASB Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.

Job 31:24-28 NLT “Have I put my trust in money or felt secure because of my gold? ²⁵ Have I gloated about my wealth and all that I own? ²⁶ “Have I looked at the sun shining in the skies, or the moon walking down its silver pathway, ²⁷ and been secretly enticed in my heart to throw kisses at them in worship? ²⁸ If so, I should be punished by the judges, for it would mean I had denied the God of heaven.

Matthew 6:19-21 NLT Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. ²⁰ Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. ²¹ Wherever your treasure is, there the desires of your heart will also be.

Christians need to take stock of the riches God has already given us.

Dear Lord, I have been re-reading the record of the rich young ruler and his obviously wrong choice. But it has set me thinking. No matter how much wealth he had, he could not –
ride in a car,
have any surgery,
turn on a light,
buy penicillin,
watch TV,
wash dishes in running water,
type a letter,

mow a lawn,
fly in an airplane,
sleep on an innerspring mattress,
or talk on the phone.
if he was rich, then what am I?

Christians must become good stewards of the resources God has already given us.

1 Timothy 6:7 NLT After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it.

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Christian tools to deal with debt:

1. Be faithful in Prayer. *James 4:2 NLT You want what you don't have, so you scheme and kill to get it. You are jealous of what others have, but you can't get it, so you fight and wage war to take it away from them. Yet you don't have what you want because you don't ask God for it.*

Christian tools to deal with debt:

2. Be faithful in your tithe. *Malachi 3:10 NIV Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.*

Christian tools to deal with debt:

3. Be faithful in the Church.

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