

FINANCIAL FREEDOM

October 7th & 8th, 2023
Pastor Steve

How Do I Get Out of Debt?

Commit everything you do to the LORD. Trust him, and he will help you. Psalm 37:5

Owe no one anything except to love one another..."

Romans 13:8

Five Danger Signs Of Debt:

- I. Living on credit instead of _____.
- II. Delaying payments, or making _____.
- III. Unable to _____.
- IV. Unable to _____.
- V. Unable to _____.

"...So give back to Caesar what is Caesar's, and to God what is God's." Matthew 22:21

Nine Steps To Becoming Debt Free:

- I. _____ to becoming debt free now.
- II. Start paying _____ and _____ first.
 - A) Priorities are:
 - B) Paying God _____.

"The purpose of tithing is to teach you always to put God first in your lives."
Deuteronomy 14:23

Paying _____.
- III. List all that I _____ and all that I _____.
 - A) "By wisdom a house is built, and through understanding it is established." Proverbs 24:3
 - B) "And you will know the truth, and the truth will set you free." John 8:32
- IV. You can have a _____.

God says, "Get rid of your idols." Ezekiel 20:7
- V. Set up a repayment _____.
 - A) Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. Proverbs 21:5 (NLT)
 - B) Plans are established by seeking advice; so if you wage war, obtain guidance. Proverbs 20:18
 - C) "Debt Snowball." By Dave Ramsey, The Total Money Makeover

D) Example:

#	To:	Total Owed:	Minimum Payment:	Balance:
1.	Best Buy	500	50	
2.	Sears	900	75	825
3.	Mastercard	2,000	150	1,850
4.	Credit Union	10,000	350	9,650

VI. Decide to do it in less _____.

Jesus replied, "What is impossible with man is possible with God." Luke 18:27

VII. Add no new _____.

Keep your lives free from the love of money and be content with what you have..." Hebrews 13:5

VIII. Share my plan with my _____.

When the LORD takes pleasure in anyone's way, he causes their enemies to make peace with them. Proverbs 16:7

IX. Stick to it and trust _____.

A) Make some bold decisions.

1) "God, You are going to be first in my finances."

2) Set a date. "I will follow these Biblical guidelines with the intention of getting out of debt between now and _____."

Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.

Galatians 6:9

But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.

Romans 5:8

NEXT STEPS:

- I will memorize Romans 13:8.
- I will put God first in my finances.
- I will follow these Biblical guidelines with the intention of getting out of debt between now and _____ (date).
- Sign up for a Financial Peace University small group: