

### Memory Verse

*“Let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don’t get discouraged and give up.”*  
– Galatians 6:9

### Jesus Paid Your Sin Debt!

*“You were dead because of your sins and because your sinful nature was not yet cut away. Then God made you alive with Christ, for he forgave all our sins. He canceled the record of the charges against us and took it away by nailing it to the cross..”*  
– Colossians 2:13-14

### MY NEXT STEP TODAY IS TO...

- Memorize Galatians 6:9.
- Follow these biblical guidelines with the intention of getting out of debt between now and \_\_\_\_\_ [date].
- Add no new debt; plan for new purchases by saving and paying cash when possible.
- Receive God’s forgiveness for my sin-debt and begin today following Jesus and His plan for my life.

Join us next Sunday as we continue our teaching series “Financial Freedom” with “How Do I Save In This Economy?”

\*Quotes are from Randy Alcorn’s book *“Money, Possessions and Eternity,”* a must-read for all Christians who care about what God says concerning wealth and our stewardship of it.



*“Owe no one anything, except to love one another.”*  
**Romans 13:8**

### Debt Danger Signs

- *Living on credit instead of \_\_\_\_\_.*
- *Delaying payments or making \_\_\_\_\_.*
- *Unable to \_\_\_\_\_ or \_\_\_\_\_.*
- *Unable to \_\_\_\_\_.*
- *Extravagant Spending*
- *Looking for \_\_\_\_\_.*

“Without a firm conviction against going into debt, people will inevitably find the “need” to borrow. Those with the convictions against borrowing will always find ways to avoid it.”\*

**Important Questions:** “Is the money I will be obligated to repay, and the bondage it will create, worth the value I’ll receive by getting that money or that possession now?”\*

“Is not having enough resources to pay cash for what I want God’s way of telling me it isn’t His will for me to buy it? Is it possible that this thing may have been God’s will but I don’t have the resources to buy it because of past unwise decisions?”\*

“It’s one thing to trust God to provide for our present needs. It’s another to presume upon him by dictating (via a decision to incur debt) the terms of His future provision. By going into debt, do we not twist God’s arm to provide not only for our needs, but also our wants?”

“Do we believe God knows best what our needs are? Debt spends money we don’t have. So isn’t our decision to go into debt proof that we believe we need more than God has given us? If we don’t have the resources to buy something, and if we feel such need for it that we’re borrowing to get it, aren’t we saying God has failed to meet our needs?”\*

**JUST THINK ABOUT IT!!!!**

## 9 Steps to Becoming Debt Free

### 1. \_\_\_\_\_ To Becoming Debt Free Now!

*“The wicked borrow and never repay, but the godly are generous givers.”*  
– Psalm 37:21

### 2. Start Paying \_\_\_\_\_ & \_\_\_\_\_ First. (10/10/10/70)

*Matt. 3:8-11; Prov. 3:9-10; 1 Cor. 16:1-2; Malachi 3:6-12*  
- Tithing & Saving

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

The right priorities plus a right plan plus God’s power equals miracles.

### 3. List All I \_\_\_\_\_ & All I \_\_\_\_\_.

### 4. Have a \_\_\_\_\_!

*“Get rid of your idols...”*  
– Ezekiel 20:7

### 5. Set Up a \_\_\_\_\_.

*“Good planning and hard work lead to prosperity...”*  
– Proverbs 21:5

*“Get advice if you want your plans to work.”*  
– Proverbs 20:18

### 6. Decide to Do it in \_\_\_\_\_!

*“What is impossible from a human perspective is possible with God.”*  
– Luke 18:27

### 7. Add No \_\_\_\_\_!

*“Be satisfied with what you have. . .”*  
– Hebrews 13:5

### 8. Share My Plan with My \_\_\_\_\_.

*“When the ways of people please the LORD, he makes even their enemies live at peace with them.”*  
– Proverbs 16:7

### 9. \_\_\_\_\_!