

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

6. Decide To Repay It Off In Half The Time

- Luke 18:27, NIV – “What is impossible with men is possible with God.”

7. Add No New Debt

- Hebrews 13:5, NIV – “Be content with what you have ...”

8. Share Your Plan With Your Creditors

- Proverbs 6:7, GN – “When your ways please the Lord, He will make your enemies into Friends.”

9. Stick To It

Galatians 6:9, LB – “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.”

SUMMARY

1. Commit To Follow God's Plan For Your Finances

- Keep good records,
- Plan my spending,
- Return ten percent back to God,
- Save for the future,
- Enjoy what I have.

2. Commit To Follow God's Plan For Your Life

- Colossians 2:14, IBC – “We owed a debt because we broke God's laws. That debt listed all the rules we failed to follow. But God forgave us and took away that debt and nailed it to the cross.”

BREAKING FREE FROM DEBT

2 – God's Steps To Financial Freedom

David Hibbert / Nov 30/08 / www.destinychurch.ca / (450) 676-6944

THREE IMPORTANT REASONS FOR GOOD MONEY MGMT

1. God measures your spiritual condition by how you handle money.
2. God evaluates how much he can trust you with spiritual blessing by how you handle your finances.
3. God determines your assignments and rewards and responsibilities in heaven by how wise a manager you are of your finances and possessions while you're here on earth.

GOD'S FIVE PRINCIPLES FOR FINANCIAL FREEDOM

1. Keep Good Records – The Principle Of Accounting
2. Plan Your Spending – The Principle Of Budgeting
3. Save For The Future – The Principle Of Saving
4. Return Ten Percent Back To God – The Principle Of Tithing
5. Enjoy What You Have – The Principle Of Contentment

GOD'S ORDER FOR HANDLING FINANCES

1. Earn it.
2. Give it (eternal).
3. Save it (future).
4. Repay it (past).
5. Enjoy it (present).

THE TRUTH ABOUT DEBT

- Proverbs 22:7, NIV – “The borrower is a servant to the lender.”

WARNING SIGNS THAT YOU'RE HEADED FOR DEBT

1. Living On Credit Instead Of Paying Cash

- Proverbs 3:27-28 – “Don't withhold repayment of your debts. Don't say 'some other time,' if you can pay now.”

- a) It Shows A Lack Of Contentment – Luke 3:14
- Luke 3:7-14, NIV – (7) *John said to the crowds coming out to be baptized by him, ... (8) “Produce fruit in keeping with repentance.” ... (14) Then some soldiers asked him, “And what should we do?” He replied, “... be content with your pay.”*

- b) It Presumes On The Future – Proverbs 27:1
- Proverbs 27:1 – *“Don’t brag about tomorrow. You don’t know what may happen.”*

2. Delaying Payments Or Paying The Minimum Due

- Romans 13:8, NIV – *“Let no debt remain outstanding.”*

3. Unable To Tithe Or Save

- Malachi 3:8, NIV – *“Will a man rob God? Yet you rob Me. But you ask, ‘How do we rob You?’ In tithes and offerings.”*
- Proverbs 21:20, LB – *“The wise man saves for the future, but the foolish man spends whatever he gets.”*

4. Unable To Pay Taxes

- Matthew 22:21, NIV – *“Give to Caesar [the government] what is Caesar’s, and to God what is God’s.”*

5. Extravagant Spending

- Proverbs 21:17, GN – *“Indulging in luxuries, wine, and food will never make you wealthy.”*

6. Always Looking For Get-Rich-Quick Ideas

- Proverbs 21:5, GN – *“Steady plodding brings prosperity; hasty speculation brings poverty.”*
- 2 Thessalonians 3:10, NIV – *“... If a man will not work, he shall not eat.”*

- Deuteronomy 14:29, NIV – *“... the LORD your God may bless you in all the work of your hands.”*
- Ecclesiastes 5:7, LB – *“Dreaming instead of doing is foolishness.”*

NINE STEPS OUT OF THE DEBT TRAP

1. Commit To Becoming Debt-Free Now

- Psalm 37:21, NIV – *“The wicked borrow and do not repay ...”*
- a) God cares about the people we are in debt to.
- b) God cares about our own heart.
- c) God wants to use you in the future to help others

2. Start Paying God And Yourself First (10/10/80)

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

Proverbs 21:5,20, NIV – (5) *The plans of the diligent lead to profit as surely as haste leads to poverty. ... (20) In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.*

3. List All You Own And All You Owe

- Proverbs 24:3, NIV – *“By wisdom a house is built, and through understanding it is established.”*
- Proverbs 18:13 – *“It is stupid to decide before knowing the facts.”*

4. Have A Sale

- Ezekiel 20:7, LB – *“Get rid of every idol ...”*

5. Set Up A Repayment Plan

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