

**SIMPLIFY: Owe No Debt to Anyone**  
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**Romans 13:7-8 NIV**

*Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.*

“A Christian is a perfectly free lord of all, subject to none. A Christian is a perfectly dutiful servant of all, subject to all.” — *Martin Luther*

**How Do I Conquer Debt?**

1. Get a vision for my finances.

**Isaiah 26:8**

*Your name and your renown are the desire of our soul.*

My finances are for God’s glory and for the good of the world.

2. See debt as a plan of the enemy.

**Proverbs 22:7 NIV**

*The rich rule over the poor, and the borrower is slave to the lender.*

Debt forces us to serve the LENDER instead of serving the LORD.

**Mark 4:19 NIV**

*“...but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.”*

3. Develop a plan of attack.

- Stop the bleeding!

### **1 Timothy 6:6-7 NKJ**

*Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out.*

- Begin walking the road of paying off my debts.

### **Proverbs 21:5 NLT**

*Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.*

- Seek out Godly help.

### **Proverbs 18:1 NKJ**

*A man who isolates himself seeks his own desire; he rages against all wise judgment.*

4. Always keep God first in my finances.

### **Matthew 6:33 NKJ**

*“But seek **first** the kingdom of God and His righteousness, and all these things shall be added to you.”*

### **Proverbs 3:9-10 NKJ**

*Honor the Lord with your possessions, and with the **first**fruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.*

### **2 Corinthians 9:6-10 NIV**

*Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: “They have freely scattered their gifts to the poor; their righteousness endures forever.” Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.*