

In God We Trust: Getting Free from Debt
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Current State of America:

- 22 trillion dollars in national debt
- 593 billion dollars in interest on annual debt
- 14 trillion dollars in consumer household debt
- 1.56 trillion dollars in student loan debt (\$29,000 per student average)
- 65% of graduating students have student loan debt
- 44 million students have student loan debt
- Average person carries \$9,000 in credit card debt

6 Signs of Debt Disease:

1. Keep buying things on credit without lowering debt
2. Currently working to pay for purchases made over 3 months ago
3. No savings or investment plan
4. Use credit cards to live
5. Occasionally spend stupid money
6. Tithing and giving are optional and difficult

Ways Debt Disease Affects Our Lives:

1. Forces us into slavery

Proverbs 22:7 NIV

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

2. Makes us unfruitful for God

Mark 4:19 AMP

... but the worries and cares of the world [the distractions of this age with its worldly pleasures], and the deceitfulness [and the false security or glamour] of wealth [or fame], and the passionate desires

for all the other things creep in and choke out the word, and it becomes unfruitful.

3. Destroys family values
4. Affects our ability to expand the gospel in the earth

Getting Free from Debt:

1. Begin to see debt as an enemy!
2. Learn the secret of contentment.

Philippians 4:11-13 NIV

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have LEARNED THE SECRET OF BEING CONTENT in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.

Psalms 25:13 TLB

He shall live within God's circle of blessing, and his children shall inherit the earth.

3. Develop a plan.

Proverbs 21:5 NLT

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

Financial Planning with God:

1. Always keep God first in your finances.

Matthew 6:19-21 NKJV

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys

and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Matthew 6:31-33 NKJV

*“Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For after all these things the Gentiles seek. For your Heavenly Father knows that you need all these things. But seek **FIRST THE KINGDOM OF GOD and HIS RIGHTEOUSNESS**, and all these things shall be added to you.”*

2. Decide to live below your means.
3. Develop a strategy to grow in wisdom.
4. Ask God to give you creative ideas.