



The Focus

*Deuteronomy 28:12
Proverbs 22:7; 25:8; 21:10*

The Big Idea: Getting the freedom financially to fully obey God.

The Bottom Line:

You can't honor God if you are enslaved financially.

Review:

We are talking about getting our finances Back in the Black, and we've linked this to the laws of balance:

- Reference Point – Got to know
- Constant Correction
- Clear Objective – Honor God

We ended the first week with the reference point: "You should be knowin' where all your money's goin'."

Last week, we talked about our objective, which is to honor God with our money. Why? Because it all comes from, belongs to, and is distributed by God.

Introduction

Tension:

The problem is you can always up your standard of living, driving, traveling, and entertaining **instantly** with the use of debt. It's so quick and easy.

You can work and save your way to a higher standard of living, or you can instantly borrow your way into a higher standard of living.

One is quick. One is slow. One brings peace. The other brings woe.

Truth:

What does God say about debt?

One sign of God's blessing was the ability to lend money, but not have to borrow it (Deuteronomy 28:12).

Borrowing is evidence that things are going poorly.

Consumer debt is the equivalent of paying someone else to be your master (Proverbs 22:7).

It's not selling yourselves into slavery; it's worse than that.

It's buying or consuming your way into slavery.

Debt is most often not the result of need as much as it is a lack of self-control (Proverbs 25:28).

That is a character issue and a spiritual issue. When you lack self-control, somebody will invade you and take control. You will be conquered.

Debt impacts your ability to be generous (Proverbs 21:20).

Is it odd to you that you can't give more to people *in* need because you owe on things you don't need?

When God nudges you to give, and Visa nudges you to pay, who do you think will win?

Application:

If you are going to get back in the black ...

If you are going to be balanced in your finances ...

If you are going to be a Jesus follower ...

You **must** address your debt.

Debt is something you drift into but clawing your way out.

To help you get started, inside today's bulletin is a debt repayment schedule. This is not complicated. It just takes time, discipline, and accountability to God and others.

Get on your knees and surrender your finances to your heavenly Father.

Conclusion:

You can't get back in the black and be balanced financially while enslaved to debt.

You can't honor God while enslaved to debt.

Regardless of how deep you are in and how hopeless it seems, would you create a plan?

Would you find some accountability?

Will you surrender this mess to God?

I want that for you.

Your heavenly Father wants that for you.

I want you to want that for you so much that you'll do something about it.

Next Steps:

- Memorize Proverbs 22:7.
- Fill Out the Debt Repayment Schedule.
- Get on Your Knees and Surrender and Confess.
- Invite Someone Else Into Your Personal Finances for Accountability.