

STRESS IS BAD

Making Change: Part 2

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DEALING WITH MY DEBT

DEBT 101

- DEBT IS AN **ASSUMPTION**.
"Don't brag about tomorrow, since you don't know what the day will bring." (Proverbs 27:1, NLT)
- DEBT IS A **SYMPTOM**.
"The Holy Spirit produces this kind of fruit in our lives: ...self-control..." (Galatians 5:22–23, NLT)
- DEBT IS AN **OBSTRUCTION**.
"No one can serve two masters...You cannot serve both God and money." (Matthew 6:24, NLT)

HOW TO GET OUT OF DEBT

1. COMMIT TO DEBT **ELIMINATION**.

"The wicked borrow and never repay..." (Psalm 37:21, NLT)

"Pay all your debts." (Romans 13:8a, The Living Bible)

AVOID DEBT **CONSOLIDATION** SCHEMES

*"Committed and persistent work pays off; get-rich-quick schemes are ripoffs."
(Proverbs 28:20, The Message)*

2. **EXAMINE** HOW YOU GOT INTO DEBT.

"Let us examine and see what we have done and then return to the LORD." (Lamentations 3:40, NCV)

Before you borrow...

- WHAT'S MY **REASON**?

JESUS: "Beware! Guard against every kind of greed. Life is not measured by how much you own." (Luke 12:15, NLT)

○ **WHAT'S THE HURRY?**

"The plans of hard-working people earn a profit, but those who act too quickly become poor." (Proverbs 21:5, NCV)

"Take a lesson from the ants, you lazybones. Learn from their ways and become wise...they labor hard all summer, gathering food for the winter." (Proverbs 6:6–8, NLT)

○ **WHAT'S MY SPOUSE FEELING?**

"Then make me truly happy by agreeing wholeheartedly with each other, loving one another, and working together with one mind and purpose." (Philippians 2:2, NLT)

3. SELL ANY NON-ESSENTIAL DEBT ITEMS.

"If you've impulsively promised the shirt off your back and now find yourself shivering out in the cold, Friend, don't waste a minute, get yourself out of that mess..." (Proverbs 6:1–3a, The Message)

4. PRE-COMMIT ANY ADDITIONAL INCOME TO DEBT REPAYMENT.

"...If [your] wealth increases, do not set your heart on it." (Psalm 62:10, LEB)

5. REMAIN DEBT FREE.

"The poor are always ruled over by the rich, so don't borrow and put yourself under their power." (Proverbs 22:7, The Message)

LAST THOUGHT

IS MY DEBT LIMITING MY FUTURE?