



STRESS IS BAD

MAKING CHANGE: EPISODE 2 OF 4

The rich rule over the poor, and the borrower is slave to the lender.
Prov 22:7

MAIN IDEA: FINANCIAL SUCCESS INCLUDES NOT BEING A SLAVE

WE DO NOT WANT TO BE A SLAVE TO SOMEONE ELSE

3 PRAYERS TO PRAY WHEN GETTING OUT OF DEBT

1. GOD, GIVE ME **SELF-CONTROL**

Like a city whose walls are broken down is a person who lacks self-control. Proverbs 25:28

But the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law. Galatians 5:22-23

WE ARE GOING TO SAY “NO” NOW IN ORDER TO SAY YES THE REST OF OUR LIVES

2. GOD, GIVE ME **UNDERSTANDING**

My people are destroyed for lack of knowledge... Hosea 4:6

- IF YOU PAY **\$250** PER MONTH ON **\$16,000** DEBT AT **19%** INTEREST, IT WILL TAKE **40 YEARS** TO PAY OFF AND YOU WILL PAY **\$105,000** IN INTEREST.
- IF YOU INVEST **\$250** OR **\$16,000** AT **12%** INTEREST OVER **40 YEARS**, YOU WILL HAVE JUST UNDER **\$1,500,000**.
- IF YOU INVEST **\$16,000** AND ADD **\$250** PER MONTH AT **12%** INTEREST OVER **40 YEARS** YOU WILL AMASS OVER **\$4M**

3. GOD, GIVE ME A **PLAN**

The plans of the diligent lead to profit as surely as haste leads to poverty. Proverbs 21:5

YOU CAN WANDER INTO DEBT BUT YOU CAN'T WANDER OUT OF IT

WE WILL BE FAITHFUL TO THE RESOURCES GOD HAS GIVEN US

- **PAY OFF!**

The rich rules over the poor, And the borrower becomes the lender's slave. Proverbs 22:7

Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law. Romans 13:8

BETTER TO HAVE SOME NICE STUFF THAT YOU OWN THEN A BUNCH OF JUNK THAT OWNS YOU

BETTER ONE HANDFUL WITH TRANQUILITY THAN TWO HANDFULS WITH TOIL AND CHASING AFTER THE WIND. ECCLESIASTES 4:6

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