



3 Beliefs for a Better Year

Week 2: Jesus Paid My Debt!

Big Idea

Because Jesus paid my debt, I don't have to live in shame, striving, or insecurity—I am forgiven, free, and I belong to Him.

WARM UP

Warm-Up Question: What's something you paid off (or saved up for) that felt so good when it was finally taken care of?

VIEW MESSAGE

[Watch the Message from this Week](#)

VIDEO NOTES



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READ ALOUD

Have someone read 1 Peter 1:18–19 and Ephesians 1:7–8 aloud.

DISCUSS

1. Redemption

The message defined **redeemed** as: "set free by paying full price."

Read 1 Peter 1:18–19 again.

- What stands out to you about what it cost to redeem us?
- Why does it matter that our redemption wasn't purchased with something temporary (like money), but with something eternal (Jesus' blood)?

2. Jesus Paid My Debt → I Am Forgiven

Read Colossians 1:13–14

- These verses say we're not just forgiven - we're rescued. What do the verses say Jesus rescues us from and into?
- What's the difference between hoping God forgives you and believing your forgiveness is settled?

3. Lavish Grace, Not Barely Enough Grace

Read Ephesians 1:7–8 again

- What does the phrase “the riches of God’s grace” communicate about the way God forgives?
- Why do you think so many Christians still live like grace is scarce or easily taken away?

4. Jesus Paid My Debt → I Am Free

Read Hebrews 9:15

- What kinds of spiritual “bondage” do people still live in even after they’ve been forgiven? (Shame, fear, addiction, approval, control, etc.)
- Where do you most need Jesus’ freedom right now—not just forgiveness?

5. Freedom From Religion & Striving

The message emphasized that Jesus also frees us from the belief: “I have to do good for God to love me.”

Read Galatians 3:11–13 (NLT)

- What are some modern versions of “trying to earn” God’s love?
- How do you know when obedience has turned into striving?

6. Jesus Paid My Debt → I Belong to Him

Read Titus 2:14



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Read Galatians 4:4–5

- How does redemption change not just our “record,” but our **relationship** with God?
- What would it look like this week to live like you truly belong to Jesus—secure, chosen, and wanted?

APPLY IT

Move from reflection to action.

Personal Reflection: Which part of this statement do you need most right now?
Jesus paid my debt—so I am forgiven, I am free, and I belong to Him.

This Week's Step:

Choose one daily phrase to pray/believe this week (even if you don't feel it yet):

- “I am forgiven.”
- “I am free.”
- “I belong to Jesus.”



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Group Prayer:

Pray that your group would not just understand redemption, but **experience** it—walking in forgiveness, freedom, and belonging.

LOOKING AHEAD

This week, we're anchoring our lives in this belief:

Jesus paid my debt—so I am forgiven, free, and I belong to Him.

When we truly believe that, it changes the way we see ourselves, the way we approach God, and the way we face our future—without shame, striving, or fear.

Next week, we'll look at our third belief and discover how it shapes the way we live day-to-day with confidence, purpose, and hope—no matter what 2026 brings.



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