



MR. PIG & ME

Pt. 2: Perceptions Of The Pig

Questions for further study and application:

- Day 1** Most people see having debt as a normal way of life. It's easy to get wrapped up in the fact that today's society encourages you to have the latest and greatest. Things like your house, technology, an automobile, your wardrobe, and so on. If you want something and you can't pay for it, you're able to use credit to get what you want, right when you want it. Read Proverbs 22:7. Debt builds and accumulates, ultimately bringing stress and anxiety into your life. You've become a slave to your lenders, and you risk staying in this state as long as you continue to spend more than you make. Decide once and for all that you are no longer going to remain in debt.
- Day 2** How can you tell if you are indeed a slave to debt? You would be a slave if you have no idea how much debt you have. If you have to dip into savings to pay for daily expenses. Maybe you're getting letters and phone calls from collectors. The good news is that it doesn't have to stay this way. You can start making changes today. You need an action plan, patience, and you need to invite God into your finances. When you don't involve God in your finances, you're fighting this battle on your own. Read Matthew 7:7. God is waiting to help you. Ask Him today to help you have motivation, discipline, and perseverance to overcome your debt.
- Day 3** Instant gratification can make you happy. Yet, happiness is a fleeting emotion and can vary with your circumstances. What you're truly seeking is joy; because joy doesn't waiver when circumstances change. Bottom line, mounting debt does not bring joy to your life. So, where do you start? Look at your past spending. Do you get things you don't need at Target because it's a great sale? Do you get Starbucks when you can brew your own coffee at home? Do you eat lunch out every day instead of packing lunch? Making changes with this type of spending frees up money you can put towards your debt. Read Hebrews 12:11. Being disciplined with your money can be a challenge, but it will bring you joy in the long run.
- Day 4** When faced with paying off debt, you are likely to experience feelings of stress and anxiety. In the back of your mind there's a constant worry, and that worry will steal your peace, rob your health, and even your sleep. This is not how God wants you to live. He wants you to have all you need and want, but you have to step up and commit to being obedient. You may have encountered debt because of unforeseen circumstances such as a job loss or medical expenses. Maybe you've been overspending because you've bought into the expectations of consumerism. Read Psalm 138:7. Now is the time to turn to God and give it all to Him. Let Him help you triumph over debt.
- Day 5** Dave Ramsey says, "Debt is normal. Be weird." What he's saying is, not to accept social norms of living in debt and choose to live differently. Read Proverbs 21:5. Start with making a plan and sticking to it. Commit to save up for the things you need or want, and then purchase them with cash. Create a strategic plan to attack your debt and free yourself. Make a budget and stick to it. It sounds overwhelming, but it is possible. You may be wondering, how do I come up with a plan? Check out Dave Ramsey's or Joe Sangl's websites. They offer tools and resources to help you get started. Like Stu said, take charge, and be the boss of your money. Choose today to stop letting debt hold you hostage and keep you from all the joy and blessings God has for you.

What's New?

Baptism is an outward sign of an inward change. If you've been thinking about taking this next step, there is no better time than now. Our next baptism on our campuses will be Sunday, November 12. Take a moment to register at watersedgechurch.net/baptism.