



MESSAGE NOTES

PRACTICAL TEACHING FOR EVERYDAY LIVING

Title: **PAY AS YOU GO**
Series: MONEY MATTERS
Text: Proverbs 22:7
Speaker: **Kevin T. Hardy** Date: **January 14, 2024**

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

WHAT DOES THE BIBLE SAY ABOUT DEBT?

1. IT SAYS YOU ARE _____.

*The rich rule over the poor, and **the borrower** is **servant to the lender**. (Prov. 22:7)*

2. IT SAYS YOU SHOULD PAY _____.

*Give everyone **what you owe him**: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. (Rom. 13:7)*

***The wicked borrow and do not repay**, but the righteous give generously; (Psalm 37:21)*

3. IT DOES NOT SAY - _____.

*Let **no debt remain outstanding**, except the **continuing debt to love one another**, for he who loves his fellowman has fulfilled the law. (Rom. 13:7)*

4. IT IS _____ TO ASSUME YOUR FUTURE.

*Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." 14 **Why, you do not even know what will happen tomorrow**. What is your life? You are a mist that appears for a little while and then vanishes. 15 Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." (James 4:13-15)*

A DEBT FREE PLAN

1. START _____

Be very careful, then, how you live — not as unwise but as wise, 16 making the most of every opportunity, because the days are evil. 17 Therefore do not be foolish, but understand what the Lord’s will is. (Eph. 5:15-17)

2. DO A PERSONAL FINANCIAL _____

- WHAT DO I _____ ?
- WHAT DO I _____ ?
- WHAT DO I _____ ?
- WHAT ARE MY FIXED _____ ?
- WHAT CAN I LIVE _____ ?

3. MAKE A _____

*“Suppose one of you wants to build a tower. Will he not **first sit down and estimate the cost** to see if he has enough money to complete it? 29 For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, 30 saying, ‘This fellow began to build and was not able to finish.’ (Luke 14:28-30)*

Set up a _____ !

4. STOP _____

*But godliness with contentment is great gain. 7 For **we brought nothing into the world**, and we can take nothing out of it. 8 But **if we have food and clothing, we will be content with that.** 9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. (1 Tim. 6:6-9)*

5. INCREASE YOUR _____

- SELL _____
- GET A 2nd _____
- EVERYTHING GOES TO DEBT _____

6. ASK GOD FOR _____ !