



## **4. Remove Debt And Build Savings – Freedom Found in Christ**

Debt can enslave us, but Christ sets us free. Saving little by little shows wise foresight and trust in God's care, creating margin so we can respond to needs and opportunities in ways that glorify Jesus.

### **Key verses:**

#### **Proverbs 22:7**

The rich rules over the poor, And the borrower *is* servant to the lender.

#### **Proverbs 21:20**

*There is* desirable treasure, And oil in the dwelling of the wise, But a foolish man squanders it.

#### **Proverbs 13:11**

Wealth *gained by* dishonesty will be diminished, But he who gathers by labor will increase.

**Proverbs 6:6-8**

Go to the ant, you sluggard! Consider her ways and be wise, Which, having no captain, Overseer or ruler, Provides her supplies in the summer, *And* gathers her food in the harvest.

**Application:**

Consistently reduce debt and build emergency savings as an act of faith, depending on Christ rather than financial crutches. Once you have an emergency savings account, then save for approximately 3-12 months worth of expenses. It is wise to have this in an account where you won't lose to inflation. High yield savings, etc.