

LIFE LESSONS – Making It Live

Pastor David Welsh | “I Owe You a Debt” | Deuteronomy 28: 12-14| Oct. 29 . 30

What Does God Say?

What does God say about debt? God discourages us from going into debt. Why do you think that is? God wants us to be plentiful, to seek first His kingdom and all of His righteousness. When we go into debt due to misuse of our funds, how can we ever be entrusted with God’s plan for true riches for us? **Read: Luke 16:11** **Today:** Stop making excuses, be faithful in what God has given you and learn to hate the word debt.

What Does Debt Say?

What does debt say about our life? Debt makes us a slave to this world. It takes away from the promises God has for us. We like to resist that fact, making excuses for why we have debt. For the vast majority it boils down to trying to keep up with the world. But the world is spiritually bankrupt. **Read: Proverbs 22: 7.** We know that it is a sin to borrow if you don’t repay. So what does that mean to us as Christians? **Read: Romans 13:8** **Discuss** how we grow stronger by admitting our debt. **Share** how we can find ways to repay debts to be free from spiritual bankruptcy.

Enslavement

What are you enslaved to? At some point more than 60% of us have been or are in debt. We have taken out student loans, we have a mortgage, we owe on the car, and now we are trying to put kids through college. Most often though our debt is due to seeking worldly possession; we charge up the credit cards for that new high tech TV or that designer blouse. **Read: Proverbs 17:18** **Discuss:** when you are in debt you often times can not see clearly God’s plan for your future. **Share** how we can stop the credit cycle and start trusting in God’s promises to provide for all our needs.

The Greatest Desire

What is your greatest desire? As a child of God our greatest desire should be to know and to serve God. To worship Him with all we have. By giving to Him first in all we do and have, we are making Him our first love. **Discuss:** Debt keeps us away from true worship. It causes us to fret and brew about paying the “bills”; bills we created out of foolish desires and wants; bills that caused us to put worldly things before heavenly riches. **Read: Matthew 6:33** Ask yourself what is my first and greatest desire? Do I love God more or the things of this world? **Share:** Where is my greatest debt and does that say about my life? What am I doing to see to it that God is first in all things in my life?

Getting Out of Debt

What can you do today to start getting out of debt? God’s word tells us it is better to not go into debt but that if we do the longest we should be in debt is seven years. **Discuss** the following steps: The first thing you must do is to make a commitment to God, to your family and to yourself that you will overcome debt in time. Know that just like a runner trains through discipline and hard work, you must be disciplined in your training. Set reasonable goals, tell someone you trust that will pray with you and keep you accountable those goals. Secondly, don’t take out more debt. Third, develop a written plan; a way to measure yourself against your goals. Show it to your accountability partner. Pray over those goals. Lastly, but most importantly, know that Jesus paid the price for you on Calvary so that you would not be a slave to this world or the things of it. He is deserving of everything we have. **Share** how we can put Him first in all things so that we can be free. God deserves our first gifts. God is willing to do whatever it takes to get us out of our debt, even to sending His only Son to die to free us and to break the bonds of debt...the debt of sin.

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