



# REVIEW . . . .

Week 1: Everything  
belongs to God

Week 2: In faith, learn to  
give to God first



- 55% of U.S. households are living paycheck to paycheck
- Americans spend \$1.25 for every \$1.00 earned
- Average American has over \$38,000 in consumer debt
- Average credit card debt/balance is \$14,517
- 30% of Americans believe they will always be in debt
- The average family is 3 weeks away from bankruptcy





**“One man pretends to be  
rich, yet has nothing.”  
(Proverbs 13:7)**





# Why the Bible frowns on debt:

- It enslaves a person to the creditor

“The rich rule over the poor, and the borrower is slave to the lender.” (Proverbs 22:7)



# Why the Bible frowns on debt:

- It enslaves a person to the creditor
- It undermines joy

“Suddenly, your debtors will take action.  
They will turn on you and take all you have,  
while you stand trembling and helpless.”  
(Habakkuk 2:7 NLT)



# Why the Bible frowns on debt:

- It enslaves a person to the creditor
- It undermines joy
- It is not financially wise

“The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.”  
(Deuteronomy 28:12)





# Why the Bible frowns on debt:

- It enslaves a person to the creditor
- It undermines joy
- It is not financially wise
- It unmask character flaws







# 1. Eliminate undisciplined spending

“She goes to inspect a field and buys it...makes sure her dealings are profitable; her lamp burns late into the night.”

Proverbs 31:28-30 NLT)

“The wise have wealth and luxury, but fools spend whatever they get.”  
(Proverbs 21:20 NLT)





# 1. Eliminate undisciplined spending

- Impulsive Spending
- Compulsive Spending
- Boredom Spending
- Special Interest Spending
- Status Spending





## 2. Grow in character; learn contentment

“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.”

(Philippians 4:12)





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I may not be content now, but I can learn how

Most don't have contentment and don't know how to get it

I am able to enjoy life without needing “more”



## 2. Grow in character; learn contentment

- Stop comparing yourself to others; stop wanting what others have = **coveting** (Exodus 20:17)
- Enjoy what you have; remember that life is not about things (Ecclesiastes 6:9)
- Learn to admire, without having to **acquire** (Proverbs 14:30)



### 3. Fight to get out of debt

“Free yourself, like  
a gazelle from the  
hand of the hunter,  
like a bird from  
the snare of the  
fowler.”  
(Proverbs 6:5)





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A Decision

A Commitment

A Plan



# "Financial Peace in a Stress-Filled World"



**God** **money** **giving** **give** **church** **congregation** **mission** **one** **don** **now** **tree** **salvation** **tithing** **things** **someone** **always** **get** **come** **make** **means** **calling** **yelled** **Jesus** **preacher** **told** **another** **back** **man** **walk** **people** **going** **comes** **well** **good** **home** **life** **even** **two** **think** **want** **faithful** **pay** **might** **first** **run** **receive** **just** **also** **world** **order** **produce** **way** **serve** **provide** **year** **every** **called** **Giving** **dependent** **know** **Zacchaeus** **mission** **return** **work** **made** **steward** **get** **passage** **able** **bills** **crawl** **someone** **things** **tithe** **go** **heard** **away** **Christ**

