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**❖SERMON NOTES ❖**

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Sunday, August 8, 2010

**“DONE WITH DEBT”**

(Luke 16:10-15)

Are you drowning in debt? Statistically, a good many Americans are. Debt brings strain and stress to families and to life. It also limits our ability to follow God when we find ourselves enslaved to debt. The Bible has great advice for overcoming the “debt-monster.”

**1. KEEP GOOD \_\_\_\_\_ (Proverbs 27:23-24).**

**There are four things you need to keep good records on:**

**What I \_\_\_\_\_**

**What I \_\_\_\_\_**

**What I \_\_\_\_\_**

**Where \_\_\_\_\_**

**Ignorance of your financial condition + easy credit = disaster.**

**2. PLAN YOUR \_\_\_\_\_ (Proverbs 21:5).**

**3. SAVE FOR THE \_\_\_\_\_ (Proverbs 21:20).**

**4. RETURN TEN PERCENT \_\_\_\_\_  
(Proverbs 3:9-10).**

**1. It’s an act of \_\_\_\_\_ for the past.**

**2. It’s an act of \_\_\_\_\_ in the present.**

**3. It’s a statement of \_\_\_\_\_.**

**5. ENJOY WHAT YOU \_\_\_\_\_ (Ecclesiastes 6:9).**

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**“DONE WITH DEBT”**

(Luke 16:10-15)

**1. KEEP GOOD RECORDS (Proverbs 27:23-24).**

*“Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations” (Proverbs 27:23-24, NIV).*

**There are four things you need to keep good records on:**

**What I own**

**What I owe**

**What I earn**

**Where it all goes**

**Ignorance of your financial condition + easy credit = disaster.**

**2. PLAN YOUR SPENDING (Proverbs 21:5).**

*“The plans of the diligent lead to profit as surely as haste leads to poverty” (Proverbs 21:5, NIV).*

*“Fools spend whatever they get” (Proverbs 21:20, NLT).*

**3. SAVE FOR THE FUTURE (Proverbs 21:20).**

*“In the house of the wise are stores of choice food and oil” (Proverbs 21:20, NIV).*

**4. RETURN TEN PERCENT BACK TO GOD (Proverbs 3:9-10).**

*“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much*

*blessing that you will not have room enough for it” (Malachi 3:10, NIV).*

*“Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing” (Proverbs 3:9-10, NIV).*

- 1. It’s an act of gratitude for the past.**
- 2. It’s an act of priority in the present.**
- 3. It’s a statement of faith.**

**5. ENJOY WHAT YOU HAVE (Ecclesiastes 6:9).**

*“Enjoy what you have rather than desiring what you don’t have. Just dreaming about nice things is meaningless—like chasing the wind” (Ecclesiastes 6:9, NLT).*

*“Keep your lives free from the love of money and be content with what you have” (Hebrews 13:5, NIV).*