
❖SERMON NOTES ❖

Sunday, April 3, 2016

“ARE YOU A DEBT ROW PRISONER?”

(Proverbs 22:7)

Today our *Family Matters* series takes on a topic that impacts thousands of families in disastrous ways. Being a prisoner to debt can steal our joy and peace as well as keep us from living the life God has called us to as believers. Thankfully, God knows us and cares about every detail of our lives. The Bible has much to say about managing our money well.

“For where your treasure is, there your heart will be also” (Matthew 6:21, ESV).

ACKNOWLEDGE THE ROOT OF UNWISE DEBT

(1) Debt is a symptom of the _____.

“Take care! Protect yourself against the least bit of greed. Life is not defined by what you have, even when you have a lot” (Luke 12:15, The Message).

(2) Contentment is the _____.

“Keep your life free from love of money, and be content with what you have, for he has said, ‘I will never leave you nor forsake you’” (Hebrews 13:5, ESV).

DEVELOP A PLAN FOR DEBT-FREE LIVING

(1) Determine where you are _____.

(2) Give first to God _____.

(3) Write out a _____.

(4) Develop a debt _____.

(5) Either increase your income or _____.

(6) Stop the bleeding—acquire _____.

(7) Don't get discouraged, it takes _____.

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“ARE YOU A DEBT ROW PRISONER?”

(Proverbs 22:7)

“For where your treasure is, there your heart will be also” (Matthew 6:21, ESV).

- (1) I depend on credit cards to maintain my lifestyle.
- (2) I delay payments or pay the minimum amount.
- (3) I transferred my credit card balance to another card.
- (4) I hardly ever tithe or save.
- (5) I charge things I can't afford because they're on sale.
- (6) My debt is more than 20% of my monthly income.

“The wicked borrow and never repay” (Psalm 37:21, NLT).

ACKNOWLEDGE THE ROOT OF UNWISE DEBT

- (1) Debt is a symptom of the **disease of greed**.

“Take care! Protect yourself against the least bit of greed. Life is not defined by what you have, even when you have a lot” (Luke 12:15, The Message).

(2) Contentment is the antidote for greed.

“Keep your life free from love of money, and be content with what you have, for he has said, ‘I will never leave you nor forsake you’” (Hebrews 13:5, ESV).

DEVELOP A PLAN FOR DEBT-FREE LIVING

(1) Determine where you are now.

“Know well the condition of your flocks, and give attention to your herds” (Proverbs 27:23, ESV).

(2) Give first to God then to yourself.

“Honor the Lord with your wealth and with the firstfruits of all your produce” (Proverbs 3:9, ESV).

(3) Write out a budget.

(4) Develop a debt repayment plan.

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty” (Proverbs 21:5, NLT).

(5) Either increase your income or decrease your expenses.

(6) Stop the bleeding—acquire no new debt.

(7) Don’t get discouraged, it takes time to be debt-free.

“So if the Son sets you free, you will be free indeed” (John 8:36, ESV).