

The Message Notes

Message: *Overcoming the Burden of Debt!*

Messenger: PK

Text: Proverbs 22:7

Date: February 5, 2023



Proverbs 22:7. Just as the rich rule the poor, so the **borrower** is **servant** to the **lender**. (NLT)

Objective: Share the principles of **money management** and **supernatural debt cancellation**, so you can be **blessed** to be a **blessing**.

Burden of Debt: 9 Signs your Debt is Out of Control:

1. Your credit cards are maxed out
2. You pay on credit card instead of cash
3. You can only make minimum payments
4. You're unable to give or save
5. You're late or missing payments
6. You're borrowing from family and friends
7. Debt collectors are calling
8. You're worried and can't sleep
9. Your debt continues to grow

“When debt becomes a tension, it needs your attention.”

We're Managers, not Owners:

1. Everything belongs to God (Psalms 24:1)
2. God put man over the works of His Hands (Psalms 8:6)
3. God will judge our managerial skills (Matthew 25:14-30)

A godly manager oversees and **directs** their financial resources according to the kingdom of God's rules for money management, Matthew 6:33.

How a godly manager views money:

1. **Trust** God; money is **uncertain** (1 Timothy 6:17-19)
2. **Bread** for **food** and **seed** to **sow** (2 Corinthians 9:10)
3. **Net worth** not self-worth (Luke 12:15)
4. For **stories** and not **stuff** (2 Corinthians 9:11)
5. To be **left behind** and **not taken with you** (Proverbs 13:22)

Teaching: *Overcoming the Burden of Debt!*

1. **Financial Plan:** Make a financial plan according to the **Scriptures** that is **realistic** and **achievable** (Matthew 6:33).

- a) **Seek counsel:** Proverbs 15:22
- b) **Commit** your plan to the Lord: Proverbs 16:3
- c) **Be consistent** in being **consistent:** Proverbs 13:11

Principle: Have a plan [think] before you purchase [spend] instead of you purchase [spend] before you plan [think].

2. **Money Mission:** Your financial plan puts your money on a **mission** to **honor** God **first**, **promote** prosperity, **eliminate** debt, and increase your generosity. Use the following three steps:

Step 1 – Give God the **first portion** of your income (**10%**). Matthew 6:33

God’s **first money** management principle is **priority**; put **first things first** and God gets the **first portion** of your increase. (Leviticus 27:30)

P&P: Can you consistently be consistent to manage your money to give God the **first portion** of your increase?

Step 2 – Save a portion of your income (**10%** - retirement, investments, inheritance, emergency, education, vacations, etc.) References: Proverbs 21:5, 6:6-11

Step 3 – Live off the rest (**80%** - mortgage, CPS, water, clothing, food, insurances, allowances, debts, etc.) Reference: Hebrews 13:5

3. Debt Cancellation: Law of Sowing & Reaping: Reference: Matthew 7:12

- a) Cancel someone’s debt: References: Deuteronomy 15:1, Luke 6:35
- b) Pay someone’s debt: Reference: Philemon v.17- v.19
- c) Forgive someone’s debt: References: Matthew 6:12, Colossians 2:14

Five reasons for canceling debt:

- 1. Canceling debt owed to you trains you in generosity.
- 2. Canceling debt ingrains in your heart all things belong to God.
- 3. Canceling debt reflects Christ’s paying our debt to God.
- 4. Canceling debt reflects our release from debts owed to God.
- 5. Canceling debt teaches us not to be overly invested in our accumulation of wealth over human relationships (value).

Name three pause and ponders:

- 1. _____
- 2. _____
- 3. _____