

**WARM UP**

For many people, the money runs out before the week does. We face all kinds of pressure to buy and pay later. Yes, you will pay later - and with interest! I learned a valuable lesson as a young guy. I desperately wanted a stereo. I saw something in the shop and signed up for 24 months of easy payments. Easy for them, but not for me! My equipment that was such a bargain at \$2100 ended up costing me over \$2800. Also the next week they reduced the price. I learned to not make spur of the moment purchases and to save and pay cash. Do you have a similar story?

**BACKGROUND**

Debt was seen as a curse, while being able to lend was seen as a blessing. Are you able to be a blessing right now? In God's economy debt did not last longer than 7 years. But today you can sign on for 30 years. I wonder if that is God's will for you?

The only thing Jesus borrowed was a donkey, which He gave back. No one enjoys debt and I think we need to get creative about ways to get out of debt.

**DEBT**

**READ Deuteronomy 28:12, 15**  
**Matthew 6:1-4, 19-21**  
**Romans 13:8**  
**Proverbs 11:24-25; 22:7**  
**Hebrews 11:6**  
**Romans 10:17**

**QUESTIONS**

1. Debt is a curse, therefore it is our enemy. How do we attack our enemies? How could you attack your debt?

2. What simple rule for life could you write from these passages in Deuteronomy 28:12 & 15?

3. Read Hebrews 11:6 and Romans 10:17. What connection do you make between these verses when it comes to pleasing God?

4. How did Jesus measure giving?  
 Mark 12:41-44

**IT'S TIME FOR PRAYER****MY RESPONSE AS A PROMISE KEEPER**

I will assess if there are changes I can make to my financial life that will please God. I will determine what I can do right now to reduce debt. If I have no debt, I will think about how I can help someone else.

**CONSIDER THIS**

A huge percentage of New Zealanders are just 2-3 pay days away from bankruptcy. We have to change the way we manage our finances so that we can be a blessing rather than under a curse.

Financial disharmony and pressure are cited as being a key factor in a majority of divorces in the USA.

**WRAP UP**

We can get out of debt if we get God involved. Get our giving sorted and our stewardship of what we have left. If debt is our enemy, we have to attack it and not give up. How can you help one another achieve this?