

WHEN YOU'RE DROWING IN DEBT

Helping Friends Through Tough Times – Part 2

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*“Woe to him who stores up what is not his: how long can it last? He loads himself down with debts. Shall not your creditors rise suddenly? Shall they not make you tremble awake? You'll become their spoil!”
Habakkuk 2:6-7 (NAB)*

DANGER SIGNS

1. _____
“Don't withhold repayment of your debts. Don't say 'some other time,' if you can pay now.” Proverbs 3:27-28 (LB)

- Shows a lack of contentment (Luke 3:14)
- Presumes on the future (Proverbs 27:1)

2. _____
“Let no debt remain outstanding.” Romans 13:8 (NIV)

3. _____
“Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings.” Malachi 3:8 (NIV)

“The wise man saves for the future, but the foolish man spends whatever he gets.” Proverbs 21:20 (LB)

4. _____
“Give to Caesar what is Caesar's, and to God what is God's.”
Matthew 22:21 (NIV)

5. _____
“Indulging in luxuries, wine, and food will never make you wealthy.”
Proverbs 21:17 (GN)

6. _____

“Steady plodding brings prosperity; hasty speculation brings poverty.”
Proverbs 21:5 (LB)

“Dreaming instead of doing is foolishness.” Ecclesiastes 5:7 (LB)
STEPS TO FREEDOM

1. _____ TO BECOMING DEBT FREE NOW!
“The wicked borrow and do not repay...” Psalm 37:21 (NIV)

2. START PAYING _____ (10/10/80)
Tithing & Saving: Malachi 3:8-11, Proverbs 3:9-10, 1 Corinthians 16:1-2,
Proverbs 21:5, 20

“The purpose of tithing is to teach you always to put God first in your lives.”
Deuteronomy 14:23 (LB)

7. _____
“By wisdom a house is built, and through understanding it is established”
Proverbs 24:3 (NIV)

8. _____
“Get rid of every idol...” Ezekiel 20:7 (LB)

3. SET UP _____
“Good planning and hard work lead to prosperity...” Proverbs 21:5 (NLT)

“Get advice if you want your plans to work.” Proverbs 20:18 (NCV)

4. DECIDE TO _____
“What is impossible with men is possible with God.” Luke 18:27 (NIV)

9. _____
“Be content with what you have...” Hebrews 13:5 (NIV)

5. SHARE MY PLAN WITH _____
“When your ways please the Lord, He will make your enemies into friends.”
Proverbs 16:7 (GN)

10. _____
“Let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don't get discouraged and give up.”
Galatians 6:9 (LB)

