

WHEN YOU'RE DROWNING IN DEBT

Helping A Friend Through Tough Times - Part 1

Habakkuk 2:6-7 (NAB) "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? You'll become their spoil!"
Proverbs 22:7 "Borrow money and you are the lender's slave."

DANGER SIGNS

1. Living on _____.

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

Luke 3:14b "Keep your lives free from the love of money, and be content with what you have."

Proverbs 27:1 "Don't brag about tomorrow because you don't know what may happen."

2. Delaying _____.

Romans 13:8 (NIV) "Let no debt remain outstanding."

3. Unable to _____.

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

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

4. Unable to _____.

Matthew 22:21 (NIV) "Give to Caesar what is Caesar's, and to God what is God's."

5. Extravagant _____.

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

6. Looking for _____.

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

STEPS TO FREEDOM

1. Commit to _____.

Deuteronomy 15:2 "At the end of every seven years you must cancel debts.

This is how it is to be done: Every creditor shall cancel any loan they have made to a fellow Israelite. They shall not require payment from anyone among their own people, because the LORD's time for canceling debts has been proclaimed."

Psalms 37:21 (NIV) "The wicked borrow and do not repay..."

2. Start paying _____.

Malachi 3:10 "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 there will not be room enough to store it."

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

3. List all I _____.

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

Proverbs 23:23 "Get the facts at any price."

Proverbs 24:3 "Any enterprise is built by wise planning, becomes strong through common sense and profits wonderfully by keeping abreast of the facts."

4. Have a _____.

5. Set up a _____.

Proverbs 21:5 (NLT) "Good planning and hard work lead to prosperity..."

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

6. Decide to do it _____.

Luke 18:27 (NIV) "What is impossible with men is possible with God."

7. Add no _____.

Hebrews 13:5 (NIV) "Be content with what you have..."

8. Share my plan _____.

Proverbs 16:7 (GN) "When your ways please the Lord, he will make your enemies into friends."

9. Stick _____.

Galatians 6:9 (LB) "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."