

# Dealing with Debt

Ps 37:21, Eccl 5:4, Rom 13:7, 12:11,17

## 1. Recognize what debt is and how it is affecting your life

- Debt is \_\_\_\_\_ money to someone else
- Are you being \_\_\_\_\_ or \_\_\_\_\_?
- Are you being \_\_\_\_\_ or \_\_\_\_\_?
- Are you gaining \_\_\_\_\_ or staying \_\_\_\_\_?
- Are you being \_\_\_\_\_ or \_\_\_\_\_?

## 2. Pray & seek for \_\_\_\_\_ (scripture, godly counsel)

## 3. Follow Biblical \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_

## 4. Change your \_\_\_\_\_ – and your \_\_\_\_\_

## 5. Take \_\_\_\_\_!

- S \_\_\_\_\_
- S \_\_\_\_\_
- S \_\_\_\_\_ a workable & attainable \_\_\_\_\_
- \_\_\_\_\_ things to pay debts, bills, to save, to give
- Sacrifice – \_\_\_\_\_ extra, do \_\_\_\_\_
- G \_\_\_\_\_ – regularly & joyfully to the Lord
- Q \_\_\_\_\_ – *Playing the \_\_\_\_\_ game*  
*Playing the \_\_\_\_\_ game*  
*Playing the \_\_\_\_\_ game*
- S \_\_\_\_\_

## 6. Remember the \_\_\_\_\_

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(2-25-18)

# Dealing with Debt

Ps 37:21, Eccl 5:4, Rom 13:7, 12:11,17

## Recognize what debt is and how it is affecting/impacting your life

Debt is owing money (being in arrears, behind in payments, overdrawn, in the red, obligated to pay) Much is not good, and certainly not best!

Are you being foolish or wise? (growing in wisdom or groaning in foolishness)

Are you being Irresponsible or Responsible?

Are you gaining freedom or staying enslaved?

Blessed or burdened?

## Pray & seek for wisdom (scripture, godly counsel)

## Follow Biblical patterns, principles, and warnings

## Change your mindset (your thinking) – and change your behavior (and yes, you can! Phil 4:13)

## Take action!

Exercise discipline/diligence/dedication/determination

Stop borrowing (credit cards, loans, shifting money around)

Stop spending – unnecessary, unimportant, un

(buying things, going out to eat, cable/satellite, pets, hobbies, expensive cell phones/plans,

Set a workable & attainable budget/plan and spend only on needs and on what you owe

Sell things you don't need; pay off bills, debts, save, give

Sacrifice – work more, do without

Give – regularly to the Lord

Quit – *Playing the victim game*

*Playing the blame game*

*Playing a faith game*

Save

## Remember the goal