#4 “Has the ‘Debt Squeeze’ Grabbed You?”

- Easy to Grab-Hard to Let Go!

1. The **Challenges** of Debt We **All Face**. (Why is debt such a pervasive problem?)

2. The **Cautions** About Debt God Gives Us In His Word. (What does the Bible say…)
   - The borrower is **slave** to the lender. Proverbs 22:7
   - We are **required** to pay **back** what we **borrow**. Psalm 37:21, Ecc. 5:4, Prov. 3:27-28, 2 Kings 4:7.
   - It’s foolish to **guarantee** a **loan** (Co-sign). Prov. 6:1-5; 11:15; 17:18
   - God wants us to **lend** to **others**. Deuteronomy 28:12, Matthew 5:42; Luke 6:35

3. The **Consequences** Debt May Bring To **Our Lives**. (What does debt do for us?)
   - Debt causes **worry** and **stress**.
   - Debt can lead to **dishonesty**.
   - Debt is **addictive**.
   - Debt results in a major **loss of opportunity**.

4. The **Changes** We Make To **Get Out** of Debt. (How can we get out of debt?)
   - Desire…to **change** and be **free**. Psalm 37:4
   - Determine…exactly **where you are**. Prov. 27:23-24
   - Decide…draw **two lines** in the **sand**. Joshua 24:15
     - Honor God with your **firstfruits**.
     - No more **consumer debt**!
   - Develop…a **strategy** to **pay off** your **bills**. Prov. 16:3
   - Discipline…yourself with **accountability** and **reliance** on the Lord. Prov. 13:18; 2 Tim. 1:7
     - Money is a **Test** of Our **Spiritual** Condition.

   - **Your Debt and the Only Way To Pay It.**

> Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. Romans 13:8