

Breaking Free From Debt - Week 4 Your Life without Debt

Introduction:

Ann Landers had a girl write in about her uncle and aunt:

"My uncle was the tightest man I've ever known. All his life, every time he got paid he took \$20 out of his paycheck & put it under his mattress. Then he got sick & was about to die. As he was dying he said to his wife, "I want you to promise me one thing." Promise what?" she asked. "I want you to promise me that when I'm dead you'll take my money from under the mattress & put it in my casket so that I can take it all with me." The girl's letter went on with the story. "He died, & his wife kept her promise. She went in & got all that money the day he died & went to the bank & deposited it, and wrote out a check and put it in his casket."

Over the past few weeks, we've spent our time talking about Debt in America, in our lives and how it is not God's plan for us to be in debt. Tim shared with us that to be in debt, is to be enslaved...it's a form of bondage. Last week, we started to hear some practical ways to get out of debt. The reality that Tim and I face as we preach through this series, is that a sermon is probably not enough. You will have to decide for yourselves, perhaps for your families, that it is time to live a different kind of life, to take the necessary steps that will help you BREAK FREE FROM DEBT.

I want to encourage you to look at some things:

- Dave Ramsey's course - Financial Peace University
- 40 Days to Financial Freedom Small Groups (connection point)
- Crown Ministry Classes
- DO IT!! Budget, Commit, Shred...whatever it takes to develop that plan!

I'm going to begin where Tim left off last week:

- Romans 13:8

"Owe nothing to anyone - except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God's law."

- The only debt that you will always owe, never be able to pay it off
- The burden of worldly debt, hinders us from realizing the debt God has given
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- PRAYER

2 Corinthians 8:1-5

- Personally, this series has challenged me and my wife

When you Break Free from Debt you will...

I. Be able to Love Your FAMILY more JOYFULLY (8:2)

- The stress of debt will eat away at your marriages and your relationship with your children...so again, without debt...

- a. More time with your wife and children
 - Planned Budgeted Vacations
 - Less Overtime

- b. Fewer Arguments with your Spouse

- Leads to significant & fulfilling conversation
 - One wife had her purse stolen...don't search too hard, he's putting less on the cards than my wife.
- Leads to more intimacy

- c. Teaches Your children about Life
 - How to handle time and money
 - Less Materialistic

II. Be able to Love OTHERS more GENEROUSLY (8:3-4)

Without debt...

- a. You can be the hands and feet of Jesus
 - Isaiah 58:6-10
- b. You will have the "privilege of sharing"
 - look at the strength of this passage
 - Giving / Generosity are not burdens
 - Proverbs 22:9 CEV, "The LORD blesses everyone who freely gives food to the poor."

The story is told of Katie Fisher, 17 - Madison County, OH / Junior Livestock Sale

- Battling Cancer
- Hospital Stays / Chemotherapy
- The auctioneer told the audience about Katie's condition hoping to boost beyond \$2 a pound, it did...\$11.50 per pound
- The buyer gave it back and suggested they sell it again
- Families bought it and gave it back
- Businesses bought it and gave it back
- Katie's mom only remembered the 1st sale she was crying to hard
- They sold that lamb 36 times that day, raise more than \$16,000 in the process

III. Be able to Love GOD more FULLY (8:5)

Without debt...

- a. Your Relationship with God is Better
 - Mark 10:17ff - The Rich Man
- b. Your Worship of God is Better
 - Romans 12:1-2
- c. Your Service to God is Better
 - Matthew 6:24

Conclusion:

- I know that God's plan for my life, is not for me to live in debt...but to be such a steward of my life that will free me to love my family more, love others more and love HIM more.

- Breaking Free from Debt, starts with the realization that God really does have a plan for our lives and the struggles and worries of money will keep us from seeing that plan through. If you haven't had that conversation with your spouse yet...do it today. Some of you could be debt free in a matter of months, others it may take a few years, but manage the blessings you've received...make a commitment today to God, to your family that you will be a good steward of what God has given you.