

Debt Free Living

PRESENTED BY MEREDITH CURTIS



Debt is the Norm

- Government in Debt
- Credit Card Sales
- Mortgage Income Tax Deduction
- Buy Now; Pay Later

Romans 12:1-2

Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual^[a] act of worship.² Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

Renew Your Mind

- Expose Lies in Your Mind
- Combat Lies with Truth
- Example, “I have enough for a down payment.” Truth: “If God wants me to have something, He will give me the money.”

Debt is Slavery

“The rich rule over the poor, and the borrower is servant to the lender.”

Proverbs 22:6-8

Stewardship

- God is More than Faithful
- Let God Speak thru Provision or Lack of Provision
- God is Generous

No Debt!

- **As For Me and My House, we will live Debt-Free**
- **No Turning Back**
- **An Adventure Where God Calls the Shots**

Pay Off Debt

“Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.”

Romans 13:7-9

Pay Off Debt

- **List All Debts**
- **Make Faithful Monthly Payments**
- **Pick Smallest or Most Important to Pay Off First**

Pay Off Debt

- Earn Extra Money to Pay Off Debt
- Use All Extra Money to Pay Off Debt
- Use Gifts, Tax Returns, etc to Pay Off Debt

Pay Off Debt

- Pay Down Debts Quickly by Paying Extra Toward Principle
- When 1st is Paid Off, go to 2nd, and on and on

God's Plan

- Tithe First
- Hard Work is God's Method of Provision
- Give Generously (time, talent, resources—can't out-give Jesus!)

God's Plan

- Stick to a Budget
- Be Kind to the Poor
- Save for the Future
- Care for Family's Needs
- Invest Wisely

Wait on God

- Fast & Pray about Needs
- Look for God's Provision
- Wait

Pay Cash

- Save Money
- Add Savings to Budget
- Save Up Until You Buy

Save!

- Rewrite Your Budget—
Larger section for Saving!
- When all Debt is Paid Off,
Use that Part of Budget for
Investing

Invest!

- Investments Bring Income
or Grow in Value
- Real Estate, Bonds, Stocks,
Education, & Starting a
Business

Stay on Course

- Don't Give Up!
- Stay the Course!
- Delayed Gratification!
