



## FINDING FREEDOM FROM DEBT

Pastor Shawn Mitchell  
11/17/24

*Text: Haggai 1:2-15; Luke 16:1-13*

### I. MANAGING MY RESOURCES

1. God owns it all! *Gen 1:1*
2. I am expected to faithfully manage and make the most of all that God has entrusted to me. *Gen. 1:28; 2:15*

### II. HOW WE GET INTO DEBT

*Debt (def.) When a bill(s) become overdue and/or one has overextended and the financial obligation cannot be met.*

Our...

D\_\_\_\_\_ immediate gratification. Having needs and wants met. "I must have it now," *Ecc. 5:10,11*

D\_\_\_\_\_ "I must have it." *Prov. 28:20*

Delays in repaying contractual and/or understood obligations. *Prov. 22:7*

Decisions purchasing what I know will be a struggle to pay back. *Prov. 22:7*



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### III. MANAGING MY MONEY: WHERE DO I START?

Questions:

- What do I own?
- What do I \_\_\_\_\_?
- What do I \_\_\_\_\_?
- Where is it \_\_\_\_\_?

#### 2. Save for the future

*Prov. 6:6-11; 13:11; 21:20; Mt. 25:27*

Asians save \_\_\_\_\_ of their income  
Europeans save 18% of their income  
Americans save \_\_\_\_\_ of their income

#### 3. Invest for eternity

*Mt. 6:19; Lev 27:30; Mal. 3:8-10; Deut. 8:17*

### IV. WHAT TO DO ABOUT DEBT- *Matt. 17:24-27*

1. Prepare a \_\_\_\_\_  
Write out your: needs & wants

*Prov. 29:18  
Hab. 2:2*

2. Live on \_\_\_\_\_

*Prov. 21:17*

3. Continue to conserve

*Phil. 4:5*

4. \_\_\_\_\_ before you purchase

*Prov. 24:3*

5. *Cut out* \_\_\_\_\_

*Rom. 13:8*

6. *Establish* a financial faith commitment

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