

# “Living Debt Free”

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## 1. Advantages of living with manageable debt or being debt free.

- a) Ratio of your Debt to Income
- b) Lowers Financial Risk: Household & Investment Portfolio
- c) Reduce Emotional Stress
- d) Freedom for Ministry

## 2. Your Finances: A Matter of your Heart.

- a) Godliness with contentment is great gain
  - a. Now godliness with contentment is great gain. For we brought nothing into *this* world, *and it is* certain we can carry nothing out. And having food and clothing, with these we shall be content. (1 Timothy 6:6-8)
- b) Learn to be content.
  - a. Not that I speak in regard to need, for I have LEARNED in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have LEARNED both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me. (Philippians 4:11-13)
  - b. 12b. I have learned in any and all circumstances the secret of facing every situation, whether well-fed or going hungry, having a sufficiency and enough to spare or going without and being in want. 13. I have strength for all things in Christ Who empowers me [I am ready for anything and equal to anything through Him Who infuses inner strength into me; I am self-sufficient in Christ's sufficiency].(Philippians 4:12b-13) Amplified Version
- c) Flee the pursuit of money.
  - a. For the love of money is a root of all *kinds of evil*, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. (1 Timothy 6:10)
  - b. Matthew 6:24 "No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money." (NLT)
- d) Pursuit of God:
  - a. But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. (1 Timothy 6:11)

### 3. Your Finances: A Matter of your Management.

- a) Budget and Diets
- b) Daily Pray: If any of you lacks wisdom, let him ask of God (James 1:5)
- c) Faithful Stewardship: 'Well *done*, good and faithful servant (Matt 25:21)
- d) Regular Giving: For God loves a cheerful giver. (2 Corinthians 9:7-8)
  - a. Let each one [give] as he has made up his own mind and purposed in his heart, not reluctantly or sorrowfully or under compulsion, for God loves (He takes pleasure in, prizes above other things, and is unwilling to abandon or to do without) a cheerful (joyous, "prompt to do it") giver [whose heart is in his giving]. And God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient [possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation].