

## BACK IN THE BLACK BALANCED – WEEK 5

### INTRODUCTION

1. “Don’t buy stuff you cannot afford.” What seems to make perfect sense when we hear it makes no sense when we’re at H. H. Gregg or Home Depot or VF Outlet.
2. You will never drift into financial balance. You will never just wake up some morning and say, “Goodness gracious, all my bills are paid, I have savings in an account, and everything is fine on the financial front.” It will not happen that way.
3. It’s going to take intentionality. It’s going to take commitment. It’s going to take character. It’s going to take perseverance. It’s going to take a plan.
4. OUR CULTURE TELLS US THAT DEBT IS NORMAL AND NECESSARY. It’s expected and unavoidable. There’s no way to live in this society without debt.
5. Illustration: debt statistics
6. The Bible has a very different perspective. THE BIBLE SAYS DEBT IS DANGEROUS.

### WHY IS GOD CONCERNED ABOUT OUR DEBT?

- Debt steals our freedom. Your freedom to do what you want, to do what your heavenly Father wants. Emotional, financial, and spiritual bondage.

*The rich rule over the poor, and the borrower is servant to the lender. Proverbs 22:7 (NIV)*

- Debt reveals a deeper problem: a lack of self-control.

*In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. Proverbs 21:20 (NIV)*

- Debt limits our ability to be generous.

*Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each one should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:6-7 (NIV)*

TODAY I WANT TO LOOK AT THE STORY OF A SINGLE MOTHER WHO WAS DEEP IN DEBT AND ABOUT TO LOSE EVERYTHING, AND HOW GOD HELPED HER KEEP HER HOME AND FAMILY AND PAY OFF HER DEBTS.

TURN TO 2 KINGS 4 (PAGE 442 IN THE HOUSE BIBLE)

<sup>1</sup> The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves."

<sup>2</sup> Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil."

<sup>3</sup> Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. <sup>4</sup>Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."

<sup>5</sup> She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring.

<sup>6</sup> When all the jars were full, she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing.

<sup>7</sup> She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left." 2 Kings 4:1-7 (NIV)

#### HOW DID THE WIDOW GET OUT OF DEBT?

- SHE TRUSTED GOD.
- SHE FOLLOWED A PLAN.
- GOD BLESSED HER FAITH AND ACTIONS.

**BALANCE PRINCIPLE #5: BE A CAUTIOUS DEBTOR. THAT'S A CONSTANT CORRECTION.**

**ACTION STEP: GET OUT AND STAY OUT OF DEBT.**

1. COMMIT TO PAYING OFF YOUR DEBTS IN FULL.
2. STOP INCURRING NEW DEBT.
3. DEVELOP AND FOLLOW A PAYMENT PLAN.

It isn't complicated, but it takes time, discipline, and accountability. Get a symbol – a checkbook, credit cards, etc, set them in front of you and confess to God.

Either you control you or the credit card company will control you. the third option is to surrender control to your heavenly Father.

Everyone I've ever known who took this route got out of debt much quicker than anticipated. God honored the decision and shortened the process.

**CONCLUSION:**

- You can't be balanced while enslaved to debt.
- You can't honor God while enslaved to debt.
- Regardless of how deep you are in, how hopeless it seems, create a plan.

Go online to [xroadsc.org/homepage/balanced](http://xroadsc.org/homepage/balanced) to download debt repayment worksheet