|  |  |
| --- | --- |
| **SERIES** | **What Happens – Biblical Stewardship** |
| **BIBLE** | **Memory Verse:** Romans 13:8  **Text:** Proverbs 6: 1-11; Proverbs 22:7 |
| **TITLE/TOPIC** | Break Free from Debt |
| **OVERVIEW** | What has become common and accepted in our day is that debt is part of life. But this lie has ensnared and enslaved many people today and we don’t have financial freedom in our lives. What would happen if you followed an ancient way? A way that brings freedom and financial peace. Join us today as we look on how to practically break free from debt. |
| **SCRIPTURE BREAKDOWN** | **Proverbs 22:7** *The rich rule over the poor, and the borrower is slave to the lender*.  According to a 2021 CNBC report (Debt.org), the average American has $90,460 of debt. That included all types of consumer debt products, from credit cards to personal loans, mortgages and student debt.  **The average amount of debt by generation in 2020:**   * **Gen Z (ages 18 to 23):** $16,043 * **Millennials (ages 24 to 39):** $87,448 * **Gen X (ages 40 to 55):** $140,643 * **Baby boomers (ages 56 to 74):** $97,290 * **Silent generation (ages 75 and above):** $41,281   A simple and powerful truth is that if you owe anyone money or are in **debt** today, you basically are a **slave** to somebody.  That means that most Americans today are basically slaves to someone else.  **SLAVE =** the state of being owned by another person; bondage; hard tiring labor: drudgery **– Webster’s Dictionary**  Today we are appalled at the idea of human beings being any type of slavery, but ironically as a culture there is a type of slavery existing today that has destroyed many people’s lives and has caused them great harm and suffering not only physically, but spiritually and emotionally as well. And it is not something we talk about enough.  **WHAT IS THIS SLAVERY?** It can be defined in one word…**DEBT!**  If Debt is a Reality in Your Life Today, the question we want to answer today is…WHAT WILL HAPPEN WHEN YOU BEGIN TO DO THINGS GOD’S WAY?    If debt is a reality in your life listen to the Ancient Wisdom as King Solomon speaks to his son about this area of being ensnared in different kind of agreements that entrap you…  **Proverbs 6:1-11**  *My son, if you have put up security for your neighbor, if you have shaken hands in pledge for a stranger,* ***2****you have been trapped by what you said, ensnared by the words of your mouth.* ***3****So do this, my son, to free yourself, since you have fallen into your neighbor’s hands: Go—to the point of exhaustion—and give your neighbor no rest!* ***4****Allow no sleep to your eyes, no slumber to your eyelids.* ***5****Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler. 6Go to the ant, you sluggard; consider its ways and be wise!*  ***7****It has no commander, no overseer or ruler,* ***8****yet it stores its provisions in summer and gathers its food at harvest.* ***9****How long will you lie there, you sluggard?*  *When will you get up from your sleep?*  ***10****A little sleep, a little slumber, a little folding of the hands to rest—* ***11****and poverty will come on you like a thief and scarcity like an armed man.*  **TO BEGIN THE PROCESS OF GETTING OUT OF DEBT FOLLOW THE FOLLOWING ADVICE:**   * **CALL DEBT FOR WHAT IT IS – YOU ARE TRAPPED IN A BAD AGREEMENT. (v. 1-2)**   *My son, if you have put up security for your neighbor, if you have shaken hands in pledge for a stranger,* ***2****you have been trapped by what you said, ensnared by the words of your mouth.*   * **IT WILL BE THE HARDEST THING TO DO BUT MAKE IT A PRIORITY TO GET OUT OF DEBT. (v. 3-4)**   ***3****So do this, my son, to free yourself, since you have fallen into your neighbor’s hands: Go—to the point of exhaustion—and give your neighbor no rest!* ***4****Allow no sleep to your eyes, no slumber to your eyelids.*   * **BEGIN TO VIEW DEBT AND RUN FROM IT AS THOUGH YOUR LIFE DEPENDED ON IT. (v. 5)**   ***5****Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.*   * **BE STEADY AND DILIGENT IN WHAT YOU DO AS YOU FREE YOUSELF FROM THE CHAINS OF DEBT. (v. 6-11)**   *6Go to the ant, you sluggard; consider its ways and be wise!*  ***7****It has no commander, no overseer or ruler,* ***8****yet it stores its provisions in summer and gathers its food at harvest.* ***9****How long will you lie there, you sluggard?*  *When will you get up from your sleep?*  ***10****A little sleep, a little slumber, a little folding of the hands to rest—* ***11****and poverty will come on you like a thief and scarcity like an armed man.* |
| **GOSPEL** | How does this sermon bring people to the Gospel?  **Romans 13:8**  ***8****Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.*  We have a debt towards God that has been paid by Jesus. We are called to have no debt in our lives except the debt to love one another. |
| **NEXT**STEPS | Begin | Connect | Engage | Grow | Disciple  Work on a budget  Meet with Financial Counselor  Take Dave Ramseys class or join Class you can provide at your location. |