



February 27 & 28: It's About Bondage

Overview

We've been hearing about companies receiving a bailout, but we're going to receive something better than a bailout. We're going BEYOND to follow God's plan for money management. We will learn how God wants to prosper you ... we'll learn how to get out of debt ... and who caused your financial problems. But, we will also discover how to solve those problems and how to excel when it comes to finances.

Goals of the study guide:

- To see God's perspective on debt.
- To consider all the things that we can do for God if we are out of debt.
- To look at how we are to do our part if we expect God to do His part.

Key points:

- Debt affects our attitude and alters the way we face life situations.
- The Bible discourages debt, except for the continuing debt to love one another.
- God wants you to be a lender, not a borrower.



Take a second look ... Sermon Summary

BEYOND Bailout is not about your pastor bailing you out ... or the government. It's about managing your finances God's way. And God's Word tells us that one of our biggest problems regarding money is debt. Whenever possible avoid the deceitfulness of debt.

Deuteronomy 28:12-14, ¹²The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. ¹³The Lord will make you the head, not the tail. If you pay attention to the commands of the Lord your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom. ¹⁴Do not turn aside from any of the commands I give you today, to the right or to the left, following other gods and serving them.

God wants us to be lenders, not borrowers. Too many Christians are seriously in debt.

Eight statements about debt:

1. Debt affects our attitude.

If you are not in debt and the government raises taxes, you won't panic. If you are not in debt and the church says, "We have huge needs," you won't be disturbed. But if you are in debt and the government raises taxes or the church needs major funds, you will go into panic mode and say, "All the church talks about is money."

2. Debt is not forbidden.

In *Deuteronomy 15:2*, the Israelites loaned to other Israelites, but every seven years all debts were canceled. The only debts not canceled were those loaned to foreigners and outsiders. While debt is not forbidden, the Bible does discourage charging interest.

Deuteronomy 23:19-20; Exodus 22:25; Leviticus 25:35-36; Matthew 5:42

3. Debt is discouraged.

Proverbs 22:7; Romans 13:8

4. Co-signing is discouraged but not forbidden.

Proverbs 11:15; 17:18

5. Debts longest term was seven years.

Deuteronomy 15:1

6. Become *debt-free* as soon as possible.
7. Jesus endorsed *banks* in order to gain wealth.

Jesus spoke of honest leverage. *Matthew 25:27-29*

8. God wants you to be a *lender*, not a *borrower*.

Psalms 37:21, 25-26

Definitions of debt:

1. Dumb Explanation (for) Buying Things
2. Don't Even Buy That

Are you ready to give your life, including your finances, to God?



Take it to the source ... Bible Study

Introductory question: When is the first time that you can remember borrowing money to buy something? What did you buy?

Opening thought:

Our society conditions us to think that borrowing is a natural part of life. Help your group to start thinking about how long they have been borrowing without even thinking about other options or possibilities.

Read *Deuteronomy 28:12-14*.

1. What role does obedience have in bringing God's blessings into our lives? Why is this such an important part of life with God?
2. Have you ever been guilty of expecting God's blessings, even when you were not walking according to His ways?
3. Why is doing good so that God will do good to you a wrong motivation?
4. Can you recall a time when God's presence was obviously with you in the midst of financial difficulties? How did God show His goodness to you?

Key points:

- God blesses those who are obedient to His commands and who follow His principles and precepts.
- God's principles are not a case of Him saying, "You do this for me and I'll do that for you." Rather it is the simple reality that following God's ways brings greater blessing to our lives.
- When we trust God enough to obey His commands, He works on our behalf in times of difficulty.

Read *Proverbs 22:7; Romans 13:8*.

1. Would you agree that debt is a form of bondage? Why or why not?
2. Do you consider yourself a servant to the people or institutions that you are in debt to? Why or why not?
3. Why should we be indebted to love other people? What makes love such an important quality?
4. How can being free from financial debt make it easier to follow God's leading in whatever work He might have for us?

Key points:

- The Bible says that one who borrows is a servant to the lender. Whenever you get into a tight financial agreement, it takes away a great amount of personal freedom and ability to respond to the needs of others.
- The debt to love remains outstanding because we are indebted to God because of the way He loves us. Now we pass that on to others by giving. As the verse says, this is a *continuing* debt.

Read Psalm 37:21-26.

1. What is the significance of those who are *righteous* in these verses?
2. What is the connection between righteousness and generosity? Why do you think these two things go together?
3. Can you find at least three promises for the person who faithfully follows God's ways in these verses?

Key points:

- The righteous give generously and they lend freely. Those who are righteous are willing to give to others and do not hold on to their possessions only for themselves.
- There are promises for the person who faithfully follows God: 1. God makes his steps firm. 2. Even when he stumbles, he will not fall because God upholds him. 3. God will never forsake that person, even in the midst of difficult times.

Read Philippians 4:19.

1. What does this verse mean to you today in our culture and economic climate?
2. What is the balance between doing our part while God does His part?
3. If you have trouble trusting God, what practical steps can you take to trust Him more and give Him greater control of your finances and your life?

Key points:

- As we learn to walk in His ways and follow His commands, we can trust God to supply our needs. This is not a blanket promise with no regard for our actions. Covenant relationship means that we do our part and God does His part. There is a healthy tension between the two.
- Learning to trust God means giving Him opportunity to show His goodness and care in our lives each day.

**Take it home ... Practical Applications**

1. Make the irrevocable commitment to God and to yourself that you're going to get out of debt.
2. Don't take on any more debt.
3. Put God first in your giving.
4. Develop a written plan.
5. Set an attainable time frame to get out of debt.
6. Adjust your lifestyle.

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All Bible references are from the New International Version unless otherwise stated.

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