



## “You don’t have to be in debt!”

**In 1995:** Using a “line item sleight of hand” I bought a silver Ford Thunderbird on credit.

**End Result:** Greater bondage.

**Question:** Have you ever dug a financial hole?

**Tension:** If it is important to get out of debt, then how do we do it?

**First, debt is not a tool, it is bondage. (Proverbs 22:7)**

- **Disclaimer:** This is a personal/family finance teaching, not a business teaching.
- **Debt is Bondage:** The Laundry List!

**Second, margin is not bondage, it is freedom. (Proverbs 21:20)**

**What:** Get out of debt and into margin.

**Why:** Margin is more peaceful, more useful, and more freedom than debt.

**How:** “Focused intensity over time” on “The Debt Snowball” plan. Dave Ramsey

**Really!** If you are capable of getting into debt then you are capable of getting into margin!

**Listen!** *Margin is more peaceful, more useful, and more freedom than debt and you can do this!*

**So, in order to live differently—four possible actions:**

**#1 Beware:** “They hand out credit cards like firemen throwing candy in a parade.”

**#2 Take:** “Managing Your Finances God’s Way” begins next week. *Card in the bulletin.*

**#3 Use:** “The Debt Snowball” worksheet by Dave Ramsey. *Handout in the bulletin.*

**#4 Cut up:** Your credit cards. *We have a shredder available here this morning.*

# “Walking Papers”

*Practical helps for walking the Christian walk each day this week.*

**Listen!** *Margin is more peaceful, more useful, and more freedom than debt and you can do this!*

- **Today.** Please read Proverbs 22:7. What does it say about debt? Can you list 10 ways that debt is bondage? Have you experienced this truth about debt?
- **Monday.** Please find ten additional verses about debt in the Bible. What is the general message of them?
- **Tuesday.** As you look at the nature and “feel” of debt what is the contrasting nature and “feel” of margin?
- **Wednesday.** Please read Proverbs 21:20. Oil and precious treasure were valuable resources in that day and amounted to “margin” for the man who had them. The foolish man did not have them and so did not have any financial margin in his life. What is our version in our economy of “financial margin”? Do you have financial margin? What would make you wise in the area of margin?
- **Thursday.** As you think about the lifestyle of Jesus which is revealed to us in the Gospels what does His lifestyle tell you about debt—if anything?
- **Friday.** What are five financial changes that you might make in your life to reduce debt and increase margin? Will you commit to one or more of them?
- **Saturday.** Dave Ramsey says that getting out of debt is a matter of “focused intensity over time.” By that he means, maybe this is obvious, that we work very intensely on getting out of debt by doing specific, high-leverage things and keep at them until we are done. How does Proverbs 24:30-34 relate to Ramsey’s statement above?
- **A resource for gaining financial control:** *Total Money Makover* by Dave Ramsey.
- **A resource for gaining margin in all areas of life:** *Margin* by Richard Swensen.

**Note for Connection Groups:** *The full study guide for small group and personal study is available at:*  
[www.cypressbible.org](http://www.cypressbible.org) *(Quick Menu / Connect / Sermon Based Small Group Material).*



