



#5 The Good Steward

The PROCESS OF ACQUIRING DEBT:
Desire > Deception > Doubt > Decision

#1 Thou Shalt Work Hard

Proverbs 14:23 All hard work brings a profit, but mere talk leads only to poverty.

#2 Thou Shalt Know Your Financial Condition

Proverbs 27:23 Be sure you know the condition of your flocks, give careful attention to your herds...

#3 Thou Shalt Establish A PLAN

Proverbs 21:5 The plans of the diligent lead to profit as surely as haste leads to poverty.

#4 Thou Shalt Be Very Cautious About Co-Signing

Proverbs 22:26 Do not be one who shakes hands in pledge or puts up security for debts; ²⁷if you lack the means to pay, your very bed will be snatched from under you.

#5 Thou Shalt Recognize The Downside Of DEBT

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

#6 Thou Shalt Not Chase After Get-Rich-Quick Schemes

Proverbs 12:11 He who works his land will have abundant food, but he who chases fantasies lacks judgment.

#7 Thou Shalt Remember To Help The Poor

Proverbs 19:17 He who is kind to the poor lends to the LORD, and He will reward him for what he has done.

#8 Thou Shalt Not Make Big Financial Decisions Without First Getting WISE COUNSEL

*Proverbs 15:22 Plans fail for lack of counsel, but with many advisers they succeed.
Proverbs 11:14 In the abundance of counselors, there is much wisdom.*

#9 Thou Shalt Be Generous With Your Resources

Proverbs 11:25 A generous person will prosper; whoever refreshes others will be refreshed.

#10 Thou Shalt Honor God FIRST With Your Income

*Proverbs 3:9 Honor the Lord with your wealth, with the firstfruits of all your crops;
¹⁰then your barns will be filled to overflowing, and your vats will brim over with new wine.*

The Results of Acquiring Debt:

Delay...Default...Disobedience...Damage...Divorce...Dissension

Getting out of Debt:

1. Pray!
2. Establish a written Personal Spending Plan
3. List your assets and liabilities
4. Establish a debt repayment plan for each creditor
5. Consider acquiring additional income
6. Accumulate **NO** new debt
7. Be content with what you have
8. Consider a radical change in **LIFESTYLE**
9. Get godly financial counsel
10. Do not **GIVE UP**!

Giving and Generosity

****Someone died for you and his name is Jesus - John 3:17***

****You will reap blessings by giving to God first – Proverbs 3:9-10***

****Humility & trusting God bring wealth, honor & life – Proverbs 22:4***

****Giving generously leads to blessings; withholding leads to want – Proverbs 11:24-25***

****Earthly treasures pass away; heavenly treasures last for eternity - Proverbs 23:4-5; 11:4; Matthew 6:19-21; Luke 16:9***

****Don't be a RELUCTANT GIVER! Proverbs 11:24***

****Generous giving blesses others & leaves a LEGACY – I Timothy 6:17-19***

What do you want your legacy to be?

What difference will you make for eternity?

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