

7. Share your plan with your _____.

Proverbs 16:7 (GW) When a person's ways are pleasing to the Lord, he makes even his enemies to be at peace with him.

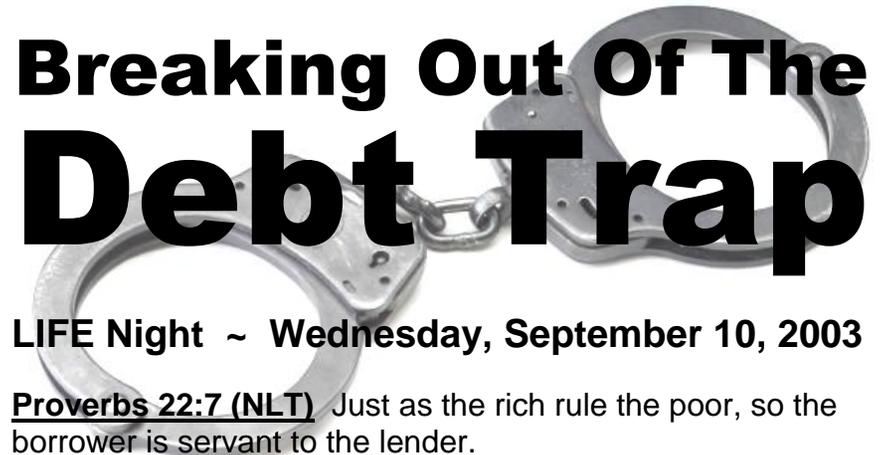
8. _____!

Galatians 6:9 (LB) And let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don't get discouraged and give up.

Colossians 2:14 (IBC) We owed a debt because we broke God's laws. That debt listed all the rules we failed to follow. But God forgave us and took away that debt and nailed it to the cross.

NOTES:

Breaking Out Of The Debt Trap



LIFE Night ~ Wednesday, September 10, 2003

Proverbs 22:7 (NLT) Just as the rich rule the poor, so the borrower is servant to the lender.

SIX DANGER SIGNS

1. Living on _____ instead of _____.

Proverbs 3:27 (LB) Don't withhold repayment of your debts. Don't say "some other time," if you can pay now.

(a) It shows a lack of contentment.

Luke 3:14b (NCV) Be satisfied with the pay you get.

(b) It presumes on the future.

Proverbs 27:1 (GW) Do not brag about tomorrow, because you do not know what another day may bring.

2. Delaying _____ or paying the _____.

Romans 13:8a (NIV) Let no debt remain outstanding.

3. Unable to _____ or _____.

Malachi 3:8 (CEV) You people are robbing me, your God. And, here you are, asking, "How are we robbing you?" You are robbing me of the offerings and of the ten percent that belongs to me.

Proverbs 21:20 (LB) The wise man saves for the future, but the foolish man spends whatever he gets.

4. Unable to _____.

Matthew 22:21b (NIV) Give to Caesar what is Caesar's, and to God what is God's.

5. Extravagant _____.

Proverbs 21:17 (LB) A man who loves pleasure becomes poor; wine and luxury are not the way to riches!

6. Looking for _____ ideas.

Proverbs 21:5 (NLT) Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Ecclesiastes 5:7a (NLT) Dreaming all the time instead of working is foolishness.

EIGHT STEPS OUT OF THE DEBT TRAP

1. Commit to becoming _____ now.

Psalms 37:21 (NIV) The wicked borrow and do not repay, but the righteous give generously;

2. Start paying _____ and _____ first.

Deuteronomy 14:23b (LB) The purpose of tithing is to teach you always to put God first in your lives.

Proverbs 3:9 (LB) Honor the Lord by giving him the first part of all your income, and he will fill your barns with wheat and barley and overflow your wine vats with the finest wines.

Malachi 3:10 (NLT) Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord Almighty, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Let me prove it to you!

1 Corinthians 16:2 (LB) On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn.

3. List everything you _____ and everything you _____.

Proverbs 24:3 (LB) Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts.

Proverbs 18:13 (LB) What a shame--yes, how stupid!--to decide before knowing the facts!

4. Have a _____.

Ezekiel 20:7a (LB) Get rid of every idol.

5. Set up a _____ plan.

Proverbs 20:18a (LB) Don't go ahead with your plans without the advice of others.

6. Add no _____.

Hebrews 13:5a (NIV) Keep your lives free from the love of money and be content with what you have.

THE 10-10-80 PLAN				
AGE NOW	ANNUAL SALARY	IN 20 YEARS	GIVEN TO GOD'S WORK	SAVED FOR MYSELF
25	\$15,000	45		
35	\$30,000	55		
45	\$60,000	65		

_____ is the greatest key for staying out of debt!