



Managing GOD's Money

Presentation to 100 Huntley Street
2 November: Getting Out of Debt - Starting the Journey

Today I start to talk about a Christ-centered approach to **getting out of debt**. If you are in debt, feel overwhelmed, I assure you from Scripture Jesus took our debts when He died on the cross. In Mark 9:23, Jesus told a man whose son an unclean spirit took over, ***everything is possible for him who believes***. My question to you today is this: do you believe Jesus Christ took your debts when He died on your and my behalf? Do you believe He **can lead you** out of debt?

Over the past 10 years, I have seen many individuals and couples become debt free by leaning on Jesus. I promise you, Jesus can guide you out of debt, but you need to be patient and be ready to change under His direction. Getting rid of **financial debt** is a slow process that helps you learn to trust Jesus. Don't go for the quick fix. It doesn't last.

If you don't know Jesus as personal Lord and Saviour, call the numbers on your screen and talk to a prayer partner. They want to hear from you and will answer your questions.

To start to get out of debt, you need to separate the **financial debt**, the money you owe, from the **debt burden**, the worry it is causing you.

Unlike the **debt burden** that could go today, you need to keep the **financial debt** for a while; how long will be between you and Jesus. The journey to remove financial debt is a needed part of life's passage to help you learn and become more like Jesus. Do you see this? Do you understand and accept you can and should separate your **financial debt** from the **debt burden**: the emotional, mental, psychological, and often physical burden?

Suppose you gave your teenage son \$ 100 to buy schoolbooks but he bought stereo equipment. Later, you gave him another \$ 100 to buy the same books, but he bought a TV. Would giving him a third \$ 100 help? Should you have given him the second \$ 100? Or should you try to understand what's wrong? And if he is sorry and wants to change, wouldn't you comfort him and work with him to help sort out identified issues?

In the same way, if you are in debt and got funds today to repay it fully without understanding what happened and the areas you need to change, would you benefit long term? You wouldn't. That's why consolidating loans without changed attitudes and behaviours doesn't work.

The **debt burden** is different. It's causing you to stay awake at nights. You are worried; you can't concentrate. Can't focus on your relationship with Christ!

So step one toward **financial debt relief** is to remove that **debt burden**—by transferring it to Jesus Christ as He asked.

In Matthew 11:28-30 Jesus said:

Come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls. For my yoke is easy and my burden is light.” - Matthew 11:28-30

You might find these four steps helpful to transfer the **debt burden**:

1. **Accept** your condition: Don't blame others, don't try to escape it through bankruptcy; just accept it. You are where you are. Conditions might have been difficult, but your choices created the debt. Ask Jesus to forgive you and to help you accept where you are.
2. **Focus on Jesus**: Ask Him to help you **focus** on Him to lead you through your **condition**.
3. **Be patient**: Ask Jesus to help you see as He sees, difficult though it will be.
4. **Give the burden to Jesus**: "Help!" is a great prayer He will hear!

As you talk and listen to God, He will see your heart's desire and will take the **debt burden**. Then you will be able to hear His solutions to work off the financial debt.

This is the first goal of the getting out of debt procedure: **giving Jesus the debt burden and be ready to change. Talk to your pastor or trusted Christian person to help you start this journey.**

Next time we will look at getting rid of the **financial debt**.
God bless and remember Jesus loves you.