

Debt List



CREDITOR	Describe What Was Purchased	Monthly Payments	Balance Due	Scheduled Pay-Off Date	Interest Rate	Payments Past Due
TOTALS						

AUTO LOANS	Monthly Payments	Balance Due	Scheduled Pay-Off Date	Interest Rate	Payments Past Due
TOTALS					

HOME MORTGAGES	Monthly Payments	Balance Due	Scheduled Pay-Off Date	Interest Rate	Payments Past Due
TOTALS					

BUSINESS / INVESTMENT DEBT	Monthly Payments	Balance Due	Scheduled Pay-Off Date	Interest Rate	Payments Past Due
TOTALS					

GOD IS BIGGER

Than Our Debt

Debt is usually the biggest obstacle for us to overcome. A mountain of debt may be difficult to climb all at once, but there are built-in rewards along the path.

Often, our fears or insecurities about debt are only compounded if we allow it to take over.

Consider this story from 2 Kings 4:1-7 –

The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the Lord. But now his creditor is coming to take my two boys as his slaves."

Elisha replied to her, "How can I help you? Tell me, what do you have in your house?"

"Your servant has nothing there at all," she said, "except a small jar of olive oil."

Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."

She left him and shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one."

But he replied, "There is not a jar left." Then the oil stopped flowing.

She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left."

The widow in this story was being threatened of losing her sons to her creditor. When she asked Elisha for help, he told her to borrow many empty jars from her neighbors. Then God multiplied her only possession – a small amount of oil – until all the jars were filled. She sold the oil and paid her debts to free her children.

The same God who provided supernaturally for the widow is interested in freeing you from debt. **The first step is to pray.**

Seek God's help and guidance in your journey towards becoming debt-free. He may act immediately or slowly over time. In either case, prayer is essential. As you begin to eliminate debt, the Lord will bless your faithfulness. Even if you can afford only a small monthly prepayment of your debt, do it. God can multiply your efforts.

**The first step
is to pray.**

Consider this Scripture as you start this journey:

Matthew 11:28-30 - "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."

Deuteronomy 15:4-6 - "However, there need be no poor people among you, for in the land the Lord your God is giving you to possess as your inheritance, he will richly bless you, if only you fully obey the Lord your God and are careful to follow all these commands I am giving you today. For the Lord your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you."

Deuteronomy 28:1 - "If you fully obey the Lord your God and carefully follow all his commands I give you today, the Lord your God will set you high above all the nations on earth."

Deuteronomy 28:12 - "The 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. "

Romans 13:8 - "Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law."