



DEBT FREE WILMINGTON WEEK ONE

- Do you have debt? Why do you have debt? Are you living paycheck to paycheck? Are you living above your means?
- Are you a servant to the lender as Proverbs 22:7 says?
Do you work just to pay for stuff?

- If you could make a list of 5 things in your life that you do not need, things you could sell, what would they be? Some of you may have even more than that. Maybe the economy has knocked you back. However, were you living in a place of dependence already?

- We're an overindulged society. What are your priorities? What are you passionate about? Do those things align with what you "should" be passionate about?

- Do you think it pleases God for us to be in debt? He tells us in Romans 13:8a, "Let no debt remain outstanding, except the continuing debt to love one another..." Why have we wrapped our minds around the idea that stuff will make us happy? What about the simple word in this verse 'love?' Shouldn't that be what makes us happy-giving and receiving love?

- Are you caught up in the rat race to keep up with others? With Christmas just around the corner, is that more debt staring you in the face? How do we get out of the traps? Can God deliver you? What expectations does He have of you? Is it going to be easy?

- What steps will you take this week to begin to get out of debt? How will you change your habits?



Related Scriptures To Study This Week:

- [*Proverbs 21:5*](#)
- [*Proverbs 22:7*](#)
- [*Ecclesiastes 5:10*](#)
- [*Matthew 6:24*](#)
- [*Acts 8:9-23*](#)
- [*1 Timothy 6:10*](#)
- [*Hebrews 13:5*](#)
- [*1 Peter 5:2*](#)





Sunday

Matthew 6:24 – No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

Prayer: God, help me to focus on You, and keep my eyes off of things of this world.

Question: Which master do you serve?

Application: How can God be your primary goal?

Monday

1 Timothy 6:10 – For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Prayer: Ask God to keep you from the love of money.

Question: Is money the root of various problems in your life?

Application: What steps will you take to turn from money and follow Christ?

Tuesday

Hebrews 13:5 – Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”

Prayer: God, let me trust that you will never leave me.

Question: Are you content with what you have?

Application: How do you make choices today to be content with what you have?

Wednesday

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

Prayer: God, show me how to serve you.

Question: Under what circumstances have you gotten yourself into debt?

Application: In what ways are you going to change your habits so that you can be God’s servant and not a lender’s servant?

Thursday

1 Peter 5:2 – Be shepherd of God’s flock that is under your care, serving as overseers-not because you must, but because you are willing, as God wants you to be; not greedy for money, but eager to serve

Prayer: Ask God to show you how to be eager to serve.

Question: Do you find that when you help others or are serving in some capacity, that the focus is not on you?

Application: How can you maintain that mindset-to stop thinking about yourself, being greedy, and focus on others?

You may find that you don’t desire to spend money when you find worth in helping others with your time or talents.

Friday

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

Prayer: God, help me to use self-control today.

Question: We are an impulsive society-if it feels good, do it. God tells us to use control with our finances. Do you think before you spend money?

Application: How can you exhibit control when spending? What are some steps that would work for you to give the purchase some thought before becoming too impulsive?

Saturday

Romans 13:8 – Let no debt remain outstanding, except the continuing debt to love one Prayer: God help me love others as you have loved me.

Question: How much clearer could God get about debt and love?

Application: Write down ways that you have accumulated and deal with debt, then ways that you deal with love? If you spent more time loving others than spending money, would your life look different? In what ways?