

**The idea - if you got out of debt you'd have some money**

Proverbs 6:1-7

Can't believe what the people say unless it lines up with the Bible

Argue that there is good debt. For leverage. For establishing good credit..but!!!

**"The rich rule over the poor and the borrower is slave to the lender."**

Proverbs 22:7

**Find somebody who is winning. Emulate them. Imitate them.**

**Broke people want** a stereo    Want a car    Want a house  
Want a vacation  
How know if can afford something?    If have the money to buy it.

If live with a lie or myth long enough ..... going to believe it.

**COMPASS - God has given us a compass to know which way to go.**

Debt has been marketed so that people believe that debt is the way to prosperity

**GOD is our provider** . Given us two hands , brain - to go to work with

**COMPLETE PARADIGM CHANGE - A shift in the way of looking at things**

The diligent prosper "**The hand of diligent makes rich.**"  
Proverbs 10:4

**"The rich rule over the poor and the borrower is slave to the lender."**

Proverbs 22:7

Feel should have the same standard of living in 5-7 years as took parents 35 years to get

Divorce - money and debt biggest problem -- Married 7 years 90% say it was

**(A) Read Proverbs over and over -get GAZELLE INTENSITY**

The truth is - "The borrower is slave to the lender"  
Spiritual experience -- when discovered that God is smarter than I am.

**"If you have become surety.... Give no sleep to your eyes. No slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter...."**

SURETY means being debt.

The Cheetah is the fastest animal on earth 0- 47 mph in 4 leaps  
Gazelle has to run... go go go - **get GAZELLE intensity.**

Change the family tree -kids to college -get keys to kingdom

**(B) Do the DEBT SNOWBALL - keep paying off the smallest bill first** .

List all debts    Know that behavior modification is what after    Get a game plan  
As pay the smallest off    the snowball gets bigger and bigger-- get motivated  
Have an extra spurt of energy at end of marathon because can see the finish line  
The normal is broke -- Become peculiar people.  
**" But you have become a peculiar people."** I Peter 2:9

**To Do to Get Out of Debt :**

**-1- Save Money** . First baby step is to save a \$1000

**-2- Quit borrowing any more money** .

Can't get out of the hole while digging at the bottom of it.

**-3- Prayer really works - Call home !** .

Deeply in debt - but have a Heavenly Father who is crazy about you.

He owns everything - Dad is rich - You're I debt - call home.

People work their plan-watch as their incomes go up

Now become trustworthy -- Father sees that -- can trust them with more

**"For to everyone who has more will be given....."** Matthew 24:29

Some afraid to call home-- Father loves them anyway- even if a stupid kid

Will throw a party when come home if have the right attitude.

**-4- Sell something** . Some people need to sell their car - Usually not their house

**-5- Get a part time job - work more hours** .

**" If anyone will not work, neither shall he eat."** 2

Thessalonians 3:10

**If had no payments how much could I..... Save?    Invest ? Give?**

The Father's plan is that we should not serve any other master.

Dave Ramsey # 2 DEBT Life - Money - Hope : Biblical Advice in Difficult Times April 18, 2010 Vineyard Church • Great Falls MT

"No one can serve two masters..." Luke 16:13

--400 most wealthy men - 67% started with nothing -  
75% of them say the key is getting and staying out of debt.

Be Gazelle intent --embrace violently

"..the kingdom of heaven suffers violence, and the violent take it by force"

Matthew 11:5

Work like anyone else so that so that not have to work like anyone else.

**Broke people want** a stereo Want a car Want a house  
Want a vacation  
How know if can afford something? If have the money to buy it.  
Break the mold - Go for a practical application  
If live with a lie or myth long enough you are going to believe it.

**COMPASS - God has given us a compass to know which way to go.**

Example close eyes and point North -  
Debt has been marketed so aggressively - sophisticated - manipulatively  
- That debt is the way to prosperity  
- FICO math algorithm -- shows how to interact with debt  
Worship at the altar of debt  
**GOD is our provider** . Given us two hands , brain - to go to work with  
Not give us a DUCK have to go kill and cook it.

**COMPLETE PARADIGM CHANGE - A shift in the way of looking at things**

Picture of candlestick or two people looking at each other - depending on how look at it  
Learning curve.  
The diligent prosper  
• Proverbs 22:7 "The rich rule over the poor and the borrower is slave to the lender."  
When we started out - needed a new TV -- Offer of free money 90 days same as cash  
80% do not pay off in 90 days- 24-38 % interest - pay off early get penalty  
Bought a car - thought the wife needed  
Get a house.....broke when get a house - get broker - not blessing when broke  
Get a house with nothing down equals creative financing.  
-in Greek -too broke to buy a house  
Feel should have the same standard of living in 5-7 years as took parents 35 years to get  
Divorce - biggest problem -- money and debt Married 7 years 90% say it was

People make fun of you -your net worth 6 times theirs.

**(A) Read Proverbs over and over -get GAZELLE INTENSITY**

The truth is - "The borrower is slave to the lender"  
People call me - some excited -winning - Others ...  
Spiritual experience -- when discovered that God is smarter than I am.

Growing day by day as the Friend of God		
	<i>Draw near to God and He will draw near to you.</i>	James
4:7	<i>Be still and know that I am God.</i>	
Psalm 46:10		
	<i>Faith comes by hearing and hearing by the Word of God</i>	Romans
10:17		
Quiet Time	Daily Check Off	Read Bible
• Sunday	_____	Luke 17
1 Chronicles 25	_____	• Monday
• Tuesday	_____	1 Chronicles 26
• Wednesday	_____	Proverbs 7
• Thursday	_____	Psalms 61-62-63
2 Peter 3	_____	• Friday
• Saturday	_____	Ezra 3

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Argue that there is good debt. For leverage. For establishing good credit

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

**Find somebody who is winning. Emulate them. Imitate them.**

--Not college professor in finance who is in debt  
--Met man married 67 years ask him - not Counselor been divorced 14 times

Dave Ramsey # 2 DEBT Life - Money - Hope : Biblical Advice in Difficult Times April 18, 2010 Vineyard Church • Great Falls MT

In debt do these things I promise that you will not fail.

• *Proverbs 6:1-7 :If you have become surety.... Give no sleep to your eyes. No slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter...."*

--Surety means being debt.

Discovery Channel : The Cheetah is the fastest animal on earth 0- 47 mph in 4 leaps

Gazelle has to run... go go go - **get Gazelle intensity.**

Forget the \$40,000 car - change the family tree -kids to college -get keys to kingdom

**(B) Do the DEBT SNOWBALL - keep paying off the smallest bill first .**

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Have an extra spurt of energy at end of marathon because can see the finish line

The normal is broke -- Become peculiar people.

**To Do to Get Out of Debt :**

**-1- Save Money .** First baby step is to save a \$1000  
Cut up all the credit cards - then the car tire goes flat  
Critical moment -decided to quit borrowing money any more

**-2- Quit borrowing any more money .**

Can't get out of the hole while digging at the bottom of it.  
Behavior modification : Save car payment \$500 for 10 months  
buy \$5000 car

Do it again can buy \$10,000 car -- \$5000 car still worth \$5000  
God says - This is a test. Transmission goes out -- need car to go to work

Someone at work has an old pickup you can drive for awhile.  
God shows up through his people

**-3- Prayer really works - Call home ! .**

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People work their plan-watch as their incomes go up

Now become trustworthy -- Father sees that -- can trust them with more

Some afraid to call home-- Father loves them anyway- even if a stupid kid

Will throw a party when come home if have the right attitude.

**-4- Sell something .**

Kids afraid sell them - Dog on Ebay -- Cat on Craig's List  
Some people need to sell their car - Usually not their house

Man called about sending kid to college- \$32,000 income  
\$28,000 car payment

**-5- Get a part time job - work more hours .**

Grandma say thing to do when broke is to go to work

If don't work don't eat ( 2 Thessalonians

Some say-waiting on God - just an excuse for lazy

Get off tail and kill something - be people of action - proactive

If I have no payments how much could I..... Save? Invest ?  
Give?

Walk through Mall - not want anything here

The Father's plan is that we should not serve any other master.

Be Gazelle intent --embrace violently

Work like anyone else so that so that not have to work like anyone else.

**Prayer:**

Remove the spirit of debt from the household

Eyes off of stuff and on to the future You have for them

Give them a vision. Without vision people perish.

Allow to have the stuff you want them to have.

Show them how.

Inject your spirit into them.