

CLIMBING OUT OF THE “BLACK HOLE” OF DEBT
Series: Faith, Finances & A Fresh Start
February 7, 2021 — Sermon Outline
Kelly Stanley

1. **Step #1 >** I must make God my _____ for getting out of debt.

- I must never put my security in something that can be _____.

- † *Deuteronomy 8:18*, “You shall remember with profound respect the Lord your God, for it is He who is giving you power to make wealth” (AMP).
- † *Psalm 24:1*, “The earth is the LORD’s, and everything in it, the world, and all who live in it” (NLT).

Three Different Economic Views About Money, Wealth, and Possessions

- a. _____ says, “What is mine is mine and I’m going to selfishly keep it. And if you don’t make it, tough luck. Too bad for you.”
- b. _____ says, “What’s yours is mine and I have a right to seize it from you.” That’s called redistribution of wealth. I can take yours and give it to somebody else.
- c. _____ says, “What’s mine is really God’s and I’m willing to sacrificially share it.”

2. **Step #2 >** I must _____.

- † *Proverbs 15:27*, “Dishonest money brings grief to the whole family” (NLT).

Four Ways People Are Dishonest On Their Job

- a. Not giving a _____.
- b. _____ an expense account.
- c. _____ resources at the office or workplace.
- d. _____ on their tax returns.

- † *Proverbs 16:11*, “The Lord demands honesty in all finances and financial deals because your business is His business” (PAR).
- † *Proverbs 28:8*, “If you make money by charging high interest rates, you will lose it all to someone who cares for the poor” (CEV). This passage refers to what the Bible calls “usury.”

- “Usury” means _____ and _____ interest rates. It is what _____ do.

Warren Buffett’s Principles For Making Wealth¹

- a. When investing, go after what you _____, _____ and can _____. Greed makes people _____. *Proverbs 13:11*, “Wealth from get-rich-quick schemes quickly disappears; but wealth from hard work grows” (NLT). The common denominator of every get-rich-quick-scheme is they claim to have a _____.
- b. Never make a financial decision on _____. _____ is never God’s will in finances. *2 Corinthians 9:7*, “You must each decide in your heart how much to give. And don’t give reluctantly or in response to pressure. For God loves a person who gives cheerfully” (NLT).
- c. Never _____ money to invest. *Proverbs 22:7b*, “The borrower is a slave to the lender” (NLT).
- d. Always _____ the idea with other people who have _____ from the investment. *Proverbs 12:15*, “Stupid people always think they are right. Wise people take the time to find out if what they are about to do is right from advice from those who would know” (PAR).
- e. Only invest and deal with those who have a _____. *Luke 14:28*, “Don’t begin anything until you count the cost (NLT
- f.).

- † *Proverbs 21:5*, “Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty” (NLT).
- † *Proverbs 21:5*, “Steady plodding brings prosperity; hasty speculation brings poverty” (TLB).

3. **Step 3 >** _____.

¹ <http://time.com/money/collection-post/3456133/warren-buffett-quotes/>

Four Aspects To Tithing

- a. God promises to _____ when I honor Him _____ with my money. *Proverbs 3:9*, "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" (TLB).
- b. The purpose of tithing is to teach me to put _____ in my life. *Deuteronomy 14:23*, "The purpose of tithing is to teach you always to put God first in your life" (TLB).
- c. Tithing is an _____. *Malachi 3:10*, "Bring one-tenth of your income to My place of worship" (PAR).
- † *Malachi 3:10*, "Put Me to the test, says the LORD of hosts and see if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need" (ESV).
- d. My tithe should be _____. Therefore my tithe goes to my _____. *1 Corinthians 16:2*, "On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for the offering" (TLB).

4. Step 4 > I must _____.

- † *Proverbs 21:20*, "The wise man saves for the future, but the foolish man spends whatever he gets" (TLB).
 - Ask this question: Is this rationalized _____ or a real _____?
- † *Proverbs 24:27*, "Develop your business first before building your house" (TLB).
 - I should get just as much pleasure out of _____ as I do in _____.
- † *Ecclesiastes 11:2*, "Invest what you have in several different places, because you don't know what disasters might happen" (NIV). This is called the principle of _____.
- † *Proverbs 13:11*, "Money that comes easily disappears quickly, but money that is gathered little by little will slowly grow" (ICB).

5. Step 5 > Keep _____. This is the principle of _____.

- † *Proverbs 21:5*, "Plan carefully and you will have plenty; if you act too quickly you will never have enough" (TEV).
- † *Proverbs 27:23-24*, "Riches can disappear fast, so watch your business interests closely. ²⁴Know the state of your flocks and herds" (TLB). Biblical days: know the state of your flocks. Today, know the state of your _____.
 - You need to know 4 things to do this discipline: what I _____, what I _____, what I _____, and where _____.
- † *Proverbs 23:5*, "Your money can be gone in a flash, as if it had grown wings and flown away like an eagle" (TEV)

6. Step 6 > I must discipline myself to have _____. This is called _____.

- † *Proverbs 21:20*, "Stupid people spend their money as fast as they get it" (TEV).
 - Proverbs 21:20 is referring to what is called _____.
- † *Proverbs 21:5*, "Plan carefully and you'll have plenty, if you act too quickly, you'll never have enough" (TEV).
- † *Proverbs 21:5*, "Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty" (NLT).

7. Step 7 > I must set up a _____.

- † *Proverbs 3:27*, "Don't withhold repayment of your debts" (TLB).
- † *Romans 13:8*, "Let no debt remain outstanding" (NIV).

8. Step 8 > I _____.

- † *Proverbs 16:3*, "Commit your work to the Lord your plans will succeed" (CEB).
- † *Ecclesiastes 5:19*, "If God gives us wealth and property and He lets us enjoy them, we should be grateful and enjoy what we have worked for. It is the gift from God" (TEV).
- † *Joshua 24:15*, "As for me and my family, we will serve the Lord" (NLT).
 - Your biggest problem is not _____. It is a symptom of a deeper problem: _____, which is a symptom of an _____.