



The Enemy Of Debt WEEK 1 DISCUSSION GUIDE

OVERVIEW

In the first message of the new series entitled, *Overflow*, we will learn how we can break debt both naturally and supernaturally.

DISCUSSION

The problem with 'Running on E' is not only super frustrating, but we also lose vision for helping anyone else. So many people are living with a 'Just scraping by' mindset. But that mindset is not in Scripture when it comes to God's people. **2 Corinthians 9:8: *And God is able to make all grace overflow to you, so that, always having all sufficiency in everything, you may have an abundance for every good deed;*** God is able to provide everything we need so we'll be in a position to help others. God wants to help us experience overflow in every area of our lives – including our finances – where we have all we need, plus enough to bless others. We can experience not just sufficiency, but an overflow in our resources as we break free from unhealthy mindsets and experience the supernatural power of God. The #1 enemy to us living in overflow is being strangled by consumer debt. When we get serious about breaking free from the enemy of debt, God gives us both scriptural wisdom and supernatural power to get out of debt.

When we do our part, God will do His part, and we'll overcome debt. God has power to break us free from every bondage in life – the bondage of sin, the bondage of fear, the bondage of debt, and the bondage of lack. Our moment for freedom and overflow is here. **Romans 13:8 says: *Owe no one anything except to love one another, for he who loves another has fulfilled the law.***

- What are some unhealthy mindsets that can prevent us from experiencing an overflow in our resources?
- Are there cultural or societal factors that contribute to unhealthy financial mindsets? How can we not allow external influences to distract us from a healthy mindset?

Deuteronomy 8:18: *And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.*

- When you become anxious about finances, what is your initial reaction? Do you turn to the Lord first?

1. Break debt naturally.

A. Know how much debt you have.

B. Plan.

Develop a written plan to get out of debt, post it in a prominent place. Speak the Word over your mountain of debt daily and do your part. (See Debt Snowball Worksheet attached)

- How can creating a written plan and displaying it in a prominent place serve as a powerful tool for getting out of debt? What is the significance of speaking Scripture over your financial situation daily?

C. Credit cards are not your friends.

Don't buy anything you can't pay off at the end of the month.

D. Do without for now.

If you don't have the money for it, don't buy it. Live content.

- How does gratitude play a role in transforming your financial mindset and achieving financial abundance? Can you share personal experiences related to the power of gratitude in financial management?

E. Pay cash.

F. Pause.

When making a major purchase – wait at least twenty-four hours and, if you are married, be in agreement with your spouse.

G. Give.

The tithe establishes the framework for breaking you free of debt. **Proverbs 3:9-10** says: ***Honor the Lord with your possessions, and with the firstfruits of all your increase; So your barns will be filled with plenty, and your vats will overflow with new wine.*** Tithing realigns your priorities and puts God first. Tithing brings you under the blessing of God.

- How does tithing realign priorities and contribute to breaking free from debt, as mentioned in Proverbs 3:9-10?
- Which one of the steps above do you feel you need to improve?

2. Break debt supernaturally.

When God sees we're serious, He gets very involved in our finances. We see many miraculous debt cancellations through Scripture, including a widow's debt. **2 King 4:1-7** tells us about how a creditor was coming to take a widow's two sons to work as slaves. The woman had nothing in her house but a jar of oil. But when she obeyed the instructions to go out and gather empty bottles, God supernaturally multiplied her oil enough for her to sell, pay off her debt, and live on for many years.

God also miraculously paid Jesus' and Peter's tax bill. Jesus instructed Peter to pull in a fish, and when he did, he found the money to pay both of their debts. Both the widow and Peter were obedient to what God wanted them to do. God wants to get us involved in the process of cancelling our debt. Breakthrough related to our debt happens when we do the natural, then God does the supernatural. God is the debt-canceling God. But the ultimate debt cancellation happened when He paid our debt through His Son on the cross.

- What lessons can we learn from the widow's obedience and the supernatural multiplication of oil? How important is it for individuals to be obedient to what God wants them to do in order to experience financial breakthrough?
- Discuss the ultimate debt cancellation through the sacrifice of Jesus on the cross. How does this act of grace and redemption affect your perspective on financial matters and debt management?

LIFE CHALLENGE

Reflect on your financial mindset and identify any unhealthy beliefs or attitudes that might be hindering your financial abundance. Work on transforming your mindset by seeking guidance from Scripture and practicing gratitude. Take practical steps to eliminate debt and start living in Overflow!

PRAYER REQUESTS & CLOSE IN PRAYER

Debt Snowball Worksheet

This worksheet will show you how much time and money you could save by paying off your debts using the Debt Snowball method. Using this method, as each smaller debt is paid off, the freed-up payment amount is then applied to the next larger debt, and so on until all debts are paid off.

Debt\Creditor	Balance \$	Interest Rate %	Payment Amount \$	Payoff Date
1.				
2.				
3.				
4.				
5.				
6.				