

Financially Healthy Spirituality
Slaves to Debt
Proverbs 22:1-7

Proverbs 22

¹ A good name is more desirable than great riches;
to be esteemed is better than silver or gold.

² Rich and poor have this in common:
The LORD is the Maker of them all.

³ A prudent man sees danger and takes refuge,
but the simple keep going and suffer for it.

⁴ Humility and the fear of the LORD
bring wealth and honor and life.

⁵ In the paths of the wicked lie thorns and snares,
but he who guards his soul stays far from them.

⁶ Train ^[a] a child in the way he should go,
and when he is old he will not turn from it.

⁷ The rich rule over the poor,
and the borrower is servant to the lender.

Sermon Outline

- I. Slavery in America
 - a. Harriet Tubman's work to free slaves was remarkable and disappointing. She writes: "I freed a thousand slaves in my lifetime...I could've freed a thousand more if they knew they were slaves."
 - b. Statistically, we live in a country which is enslaved to debt.
 - c. Average credit card debt per household is over \$15,00 with people having an average of 7-8 cards.
 - d. United States has a national debt of over 13 Trillion dollars.
 - e. 56% percent of divorced people claim debt and a major reason for divorce.
- II. Big Idea of sermon series: It's impossible to be spiritually mature and be financially immature.
 - a. Big Idea of this sermon: God wants you to be free from debt, so that you can follow him wholeheartedly.
- III. Proverbs on debt (overall bible on debt)

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- a. **Lessons from proverbs** (essentially, in many ways, proverbs are hard lessons learned by someone which are handed down for another's benefit)
 - b. **Debt in the O.T.** – now when you look at debt in the O.T...we see that this was a serious issue. When God was establishing Israel as a nation, he made several conditional promises. They were conditioned on Israel's obedience to God. The full list is in Deuteronomy. One sign of God's blessing was the ability to lend money, but not have to borrow it. *You will lend to many nations but will borrow from none (Deut. 28-12)*. Borrowing was evidence that things were going poorly. And so in the O.T. there is this idea that we are to avoid debt like the plague.
 - c. **Debt in the N.T.** – in the N.T. we see a similar theme (Romans 13)
 - d. **Slave language...** - the proverb writer goes as far as to describe the person in debt as a slave...
- IV. To begin the journey from slavery to debt, we need to
- a. Reframe our understanding of debt.
 - i. Reframing is about discerning when to embrace or reject the ways our family of origin have influenced us (especially with regard to money).
 - ii. We need to reframe our understanding that debt is not just a bad thing, it is something that makes us slaves.
 - iii. Reframing our understanding of debt means that we manage our money in a whole new way...in ways that might be painful...in ways that might sound foreign.
 - b. Refrain from decisions that keep us in debt.
 - i. Refraining is about self-control, which is a fruit of the spirit.
 - ii. Embracing limits
 - iii. Cutting up credit cards
- V. At the core of the gospel is the idea that we can never pay the eternal debt that we are in, but Christ comes and releases us of our debt by his death and resurrection.

Small Group Questions

1. What thoughts, feelings, or questions do you have after reading this passage or listening to this sermon?
2. Statistically, debt is a topic that most people don't want to talk about. Why do you think this is?

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3. Describe your family of origin's approach to finances. Were things tight? How did they use debt? Was it a source of tension for your family?
4. What has been your experience with debt?
5. In what ways does debt limit freedom? Can you give personal examples?
6. What makes it so difficult to get out of debt?
7. What are the benefits of living debt free? How would your life change?
8. What do you think about the statement, "it's impossible to be spiritually mature while remaining financially immature?" Do you agree with it?
9. What is the next step you're going to take in light of this message?
10. Gather in groups of 2-3, share prayer requests, and pray for one another.