



THAT'S WHAT I WANT

JULY 9/10
TO BE DEBT FREE
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Between student loans, credit cards, a mortgage, and a car payment, many of us have grown up thinking that debt is to be expected. Yet, it's also a point of serious stress, anxiety, and relationship damage in many lives. There is no need to be embarrassed or defeated by this; instead, we need to attack debt by changing our spending habits and inviting God into our financial lives.

DISCUSSION QUESTIONS

1. Many of us don't have an income issue—we have a spending issue. Whether it's eating out several times a week, getting our nails done every month, or always upgrading to the newest iPhone, we all have our weaknesses. What have you purchased in the last month that really wasn't a necessity?
2. Many who are debt free got there because they said "no" early on and learned to embrace the value of sacrifice. What can you start saying "no" to today that will allow you to put more money toward paying off debt?
3. Tithing can seem overwhelming when we're in the midst of paying off debt, but we believe that God blesses those who live generously. Whether you have debt or you don't, how can you make living generously less about the money, and more about the attitude of your heart?
4. **Read Hebrews 13:5.** God has promised to never leave us and to supply us with the necessities of life. What is one time that God provided for you when you felt hopeless? Write down that story in your journal as a signpost of God's faithfulness.

CHALLENGE

This week, take stock of all your debt, and apply the three steps toward getting out of debt: don't buy stuff you can't afford, attack your debt, and say no today so you can say yes tomorrow. If you are struggling with these steps, invite God into your finances with the knowledge that God cares for us and will always provide.

COMMIT TO MEMORY

Don't love money; be satisfied with what you have. For God has said, "I will never fail you. I will never abandon you." **Hebrews 13:5**