# "Supernatural Debt Relief"

#### Luke 16:10-11 NIV

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Did you know that debt speaks and your debt is talking to you! There are two voices guiding people's actions. There is the voice of Truth, which is God. Then there is the voice of the world, which is Satan. Now concerning debt, advertisement has become the voice that draws you into debt. Advertisement appeals to your five senses. It appeals to your lustful desires in much of the same way as Eve looked upon the tree in the middle of the garden. (See Genesis 3:3-**6**) You must begin to recognize your triggers. Triggers would be those things that cause you to have a knee jerk reaction. For example you have decided to change your eating habits because the debt of weight gain, poor health and exhaustion has been bothering you for years. You sit down to watch to after having a healthy dinner and the first thing you see is an advertisement for your favorite fast food restaurant. The advertisement uses fake food that is painted to look extremely bright and colorful to appeal to your taste. It is so picture perfect you can almost smell it! So the advertisement has now helped you make up your mind that you are still hungry. Within the next hour you have convinced yourself with keys in hand that you are heading to that restaurant. You have convinced yourself that you have eaten well the past two days and it will be ok to have this "cheat meal". You must learn how to respond and not to react! Don't tangle with debt because debt will strangle you. Debt in any form is stressful and it makes you miserable! God wants us to live debt free. **Romans 13:8**, tells us to keep out of debt and owe no man anything except to love them.

### **Robbing Peter To Pay Paul**

Robbing Peter to pay Paul means you are taking from one area to pay off another area. But now you are short in the area you took from. For example you have \$100.00 to pay off your light and gas bill but the new phone comes out and so instead you take the \$100.00 you have and buy a new phone and a new plan; which you don't need. Then 2 weeks later you receive a disconnect notice for your gas and electric bill. Did you know that if your finances are not in order you are just **I** 

crisis away from being broke? 92% of every \$1.00 you make is used to pay your debts. That means of every \$1.00 you earn .92 cents is tied to your past decisions. You can't plan for the future because your money is tied up in the past. For the average family they make a \$1.00 but spend a \$1.21. If you owe \$8,000.00 in credit card debt and you pay the minimum payments it could take decades for you to it off and cost more than 3,000 in interest alone. But God wants to help you supernaturally! Jesus talked more about money than any other subject. There are over 2,000 scriptures that discuss money. In **Luke 16**, God has said He wants to be your Master not money. God has an answer and a solution for your financial freedom. It's time to stop learning from the school of hard knocks and learn from the Creator of the Universe! You can learn how to accumulate wealth through Biblical Study. The Bible will transform your thinking from the "I have to have it now" attitude which is rooted in selfishness to being able to be patient and content. (**See Philippians 4:10-13**) Borrowing money is not a savings account. In **Proverbs 22:7**, it states the rich rule over the poor and the borrower is a slave to the lender. True Riches is what God wants you to have! Instead of doing whatever it takes to earn money (cheating to obtain it) true riches from God's perspective is the person of integrity who may not earn a lot of money but has good work ethic. That is the person who arrives to work on time and when they get to work, they actually work and do what they are asked to do without complaining. This is the person God is looking to promote because this person represents God well and God can trust him or her to do His will! If God can't trust you with the little, how can He trust you with true riches? If He can't trust you with the seen, how can He trust you with the unseen; which is doing His will? God wants you out of debt to be able to advance the Gospel and spread His unfailing love to a dying world. This should be our motive for the blessing not a long Santa Clause list of items we want. God knows our heart!

## **Understanding Your Spending Pattern**

God wants you to live in increase. He wants to increase you because He is able to trust you to do His will and be a blessing to others. If God can't trust you with \$5.00 how can He give you \$10.00? God's plan for finances is simple.

- Give 10%
- Save 10%

#### Spend 80%

**Psalm 115:14**, states God wants you and your descendants to live abundantly. Many times in your spending pattern you are not asking yourself the right question. Instead of asking yourself "Is this a monthly payment I can afford?" You should ask, "How much is this going to cost me?" Your purchases should be based on the cash you have on hand and based on taking care of the necessities. Necessities are the things that are necessary for living. Most items that you purchase depreciate which means once you buy it, it not worth what you spent or worth what you owe on it. **Deuteronomy 28**, teaches us why God wants us to be blessed. He wants us to be able to call the shots based on His will. Give, save, spend is the simple principle.

#### **Factor In The Anointing**

Now that you have an understanding of how you ended up where you are be encouraged there is help available! You didn't get in debt overnight, you got in debt \$1.00 at a time. You must begin to take action to get out of debt \$1.00 at a time. But for those of us in relationship with Jesus Christ there is an anointing available. You must factor in the anointing. This is supernatural assistance with getting out of debt. If you are faithful to do your part; God will be faithful to do His part! You just have to begin somewhere. Don't allow the frustration of not having enough stop you from starting somewhere. Take an extra \$25.00 a month and add it to the lowest bill you have to pay it off quicker. Then once that bill is paid off take the \$25.00 plus the monthly payment for that lowest bill and add it to the next lowest bill you have to pay it off, so on and so forth until you have it all paid. Also, if you haven't started giving, give! Your given is an action that let's God know you trust Him. In **Malachi 3:8-12**, God said if you take care of my house; which is the cost of doing ministry to spread the Gospel; God said He will bless you and prevent crisis from taking away from your supply. Why, because God wants you to be His advertisement to the public. He wants to prove to the world that you can do more with 90% than they can with 100%. Instead having a stream of income God will give you streams of income. God will give you that one idea that will create streams of increase. If you are a woman, just look at the **Proverbs 31** woman. She was resourceful and a multiplier. God has created you to be this way. Look at **Deuteronomy 8:18**, remember God is your source of becoming wealthy, not your current circumstances, not your job or any other source of income. God alone is your provider. You are already wealthy but all you see is what you owe. Have the right perspective! Giving is vital and so is saving. Save begin somehow even if it's just \$5.00 a month. Set aside something because something is going to happen. Having something put away for a rainy day is important. Put your overtime into a savings account; put your pay raise in a savings account. When you give and save it opens up the flow for the anointing. Supernatural increase will begin. Invest in yourself! Learn how to empower yourself. 25 countries do better in educating their people than the United States does. Don't rely on the government it is a broken system. In 3<sup>rd</sup> John verse 2, as you continue to grow spiritually there should be an increase in every area of your life. You should become more prosperous. You are just one decision away from supernatural debt relief. Before you decided to live paycheck to paycheck now is the time to change your thinking and give, save and spend according to the word of God! The only prerequisite is that God has to be able to trust you and you have to make the decision to follow Him. You will do what is important to you. If becoming debt free is important to you then you will make the decision now! That's one thing you can be sure of with God; He will always honor your choice. God is saying to you if it's not important to you it's not important to me. If you make the decision to change God will honor your choice by being there to help you through supernaturally! Debt is a mindset and there will always be something that will try to prevent you from doing the will of God but you can persevere because the anointing is available to help you! Pass on wealth to your descendants by living by God's principles.