

# Cheating Yourself

Changing Our  
Thinking About Debt

Romans 12:1 - 2



## ROMANS 11:33; THEREFORE...

1. The Jews rejected the gospel;
2. Gospel was offered to the Gentiles – even though we were not worthy; God did it anyway – God is merciful.
3. So one day God will do the same for the Jews – and they will be saved by God's mercy.

# PRESENT YOUR BODIES

- More than about healthy, physical bodies.
  - Body – figurative for the whole self, mind, gifts, possessions, everything.
  - Present – to stand before, to come before, to appear; a technical term, to offer oneself for the benefit of another, the use of another.
  - Phil 3:7-8; 2 Cor 8:5-8

# AS A LIVING SACRIFICE, PLEASING TO GOD

- Sacrifice – to give something up for a higher purpose or one of higher rank.
  - Ephesians 5:2,.
- Act of worship, pleasing to God.

# THE “HOW” OF PLEASING SACRIFICE?

- Renewing the mind by:
  - Not living by the pattern of the world
  - Living and believing what God says.
- How can we change the way we think about debt?

# AMERICA'S STATISTICS

- Credit card debt in USA \$962 bill
- Average per household \$14,750
- Credit cards in use 609.8 mill cards
- New college graduate \$4,100
  - 20% of new graduates \$7,000+
- Penalty fees assessed \$20.5 bill
- Credit card solicitations 5 billion mailings

# WHAT DOES THE BIBLE SAY ABOUT DEBT?

1. Borrowing is not wrong but not wise.
  - Ps 37:21, Romans 13:8
2. Makes us the lender's servant:
  - Prov 22:7
  - Matt 6:24, you cannot serve God and wealth

# RECOGNIZE DANGERS OF CREDIT CARD DEBT

1. Source of instant cash whether we have it or not.
2. Allows impulse buying, easier to walk by the flesh not the Spirit. Gen 3:6; Gal 5:16-17
3. Opens us to the wrong “satisfier.” Isaiah 55:2
4. When unpaid, acts as tomorrow’s bondage – enslaves our future and ties God’s hands.



# HOW CAN WE REDUCE OUR DEBT?

1. Repent. Change our minds about credit card debt.
  - Surrender our possessions to God. Rom 12:1
2. Make giving to God a necessity; a first fruit.
3. Never go shopping without a list. Plan your spending.
4. Make spending a spiritual decision. Remember God owns it all. Prov 24:1

# HOW CAN WE REDUCE OUR DEBT?

5. Save some amount every pay check. Prov 6:6-11
6. If expenses cannot be reduced any further, can you increase income?
  - Sell any “extras” and use the proceeds to pay down debt.
7. Use only one credit card.