

“7 – 7 Years”

Dave Stone

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Introduction

A little over a year ago, I started hearing respected people say that although the economy was showing signs of improvement, we are not out of the woods and so we had better get our financial house in order. But the problem is that Americans tend to keep accumulating debt until it almost becomes the norm. We get used to carrying around a large amount of financial weight that we really weren't made to carry. Debt can rob you of sleep, joy, and generosity. But Deuteronomy 15:1-4 tell us that, in ancient Israel, all debts were to be cancelled after seven years. People were honest enough to know that if they couldn't pay off the loan in seven years, they didn't take it out. But we live in a culture that is driven by greed, envy, and pride, and our debt reflects that. If you're out of debt, 1) Be humble; 2) Be a resource to others; 3) Be generous. But most of us aren't so here are four clear steps to help us get out of debt:

1. Give Generously to the Work of the Lord.

- Malachi 3:10 says to give God a tithe (10%) of your income and watch Him bless you richly. It seems backwards that, in order to get out of debt, the first step is to give more money away. But God doesn't always work in the ways we expect Him to work.

2. Assess Your Situation.

- Proverbs 27:23-24 says, “Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations.”
- How much am I making a month? How could I make a little more? Where's my excess spending? Where is the waste? Where can I trim and save?

3. Spend Less than You Earn.

- It sounds so obvious, but that's how we got in the predicament we're in. We cannot delay our gratification; we try to keep up with the Joneses.
- Ultimately, debt is the result of giving ourselves what God hasn't given us yet. We have to learn to be patient and wait for His provision.

4. Develop a Budget and Get Started Today.

- Once you develop a budget, you have to stick to it. Your lifestyle will probably have to change if you want your debt situation to change, but it's worth it.
- If you do what you've always done, you'll get what you've always had. In other words, nothing changes if nothing changes.

Conclusion

Take the next 7 days to pray about the next 7 years. Pray that God will reveal where the excess spending is in your life. If you're single, talk this over with a Christian friend. If you are married, talk it over with your spouse. And if you have kids, talk it over with your family. Spend the next 7 days praying about what God can do in the next 7 years. Seven years from now is the eighth month of the 2018th year, so I want you to think **8/18**. And Deuteronomy 8:18 says: "But remember the LORD your God, for it is he who gives you the ability to produce wealth..." As you take the next 7 days to pray about the next 7 years, set your sights on 8/18. *With God*, all things are possible.

INTRO

- What really wears you down and exhausts you?

DISCUSSION

1. Dave explained that carrying debt is like carrying a heavy burden. Read Deuteronomy 15:1-4. Dave pointed out that when this law was written no one was to carry a debt more than seven years. If our culture operated on that principle today, how would that impact the prices of everything from cars to houses? Could you live your current lifestyle if all loans had to be paid off in seven years?
2. Biblical financial priorities included prayer for the poor. Read Deuteronomy 15:11. How does personal debt cut our ability to be generous to those in need?
3. Dave quoted Ron Blue, who said, "Getting into debt is as easy as getting down an ice covered mountain; getting out of debt is just as difficult as climbing back up that same mountain." How is this true? Have you experienced the pain of this truth?
4. Read Proverbs 22:7. What are things worth going in debt for? What things are not worth going in debt for? Regardless, how does all debt enslave us to both the lender and the stuff we borrowed to get?
5. Dave challenged us to give generously to the work of the Lord. Read Malachi 3:10 and Matthew 23:23. Tithing is both an Old and New Testament principle. If you are generous to God first, how should that shape your attitude about money?
6. Dave also pointed out we need to assess the financial situation we find ourselves in. Read Proverbs 27:23-24. At some point this week spend a couple hours looking at your income and your outgo. Are you living within your means? At the edge? Above your means?
7. Pastor and author, Barry Cameron says, " We spend money we don't have, on things we don't need, to impress people we don't even like-- mortgaging a *future* we won't be able to enjoy, because of a *past* we'd like to forget." How have you seen this to be true?

8. Why is it so hard to spend less than you earn?
9. Read 37:21. Since most of our debt comes from silly, unnecessary purchases, Dave suggested we think D.E.B.T. – “Don’t Even Buy That!” Where are you most vulnerable to make unnecessary purchases? How can your group help you?
10. Read Philippians 4:10-13. How is contentment in our situation ultimately linked to our relationship with Jesus?
11. Read Deuteronomy 8:18.

APPLICATION

We were challenged in this message to strive to be completely debt free in 7 years. While that may not be possible in your situation, during your prayer time ask God to help you develop contentment and joy in Christ and not in the accumulation of stuff. Ask for His help in reprioritizing your life.