

# “I Owe, I Owe, It’s Off To Work I Go”

Pastor Jon Hori

Selected Scriptures

March 15, 2009

**Main Idea:** We should avoid debt that we might be free to trust and obey God’s lead.

## I. The Debtor’s Danger

A. Avoid \_\_\_\_\_  
(Rom. 13:7-8; 1 Cor. 7:23; Prov. 22:7)

B. Borrowing is Sometimes \_\_\_\_\_  
(Deut. 28:12; Psa. 37:26)

### C. Warnings Before Borrowing

1. Be \_\_\_\_\_ (1 Tim. 6:6-8; Heb. 13:5)
2. Be Wise (Prov. 21:5; Luke 14:28)
3. Be Honest (see questions on back)

## II. The Lender’s Dilemma

A. Be Generous (Matt. 5:42; Luke 6:35)

B. Do Not \_\_\_\_\_ a \_\_\_\_\_  
(Prov. 6:1-5, 22:26-27)

## III. The Debtor’s Decision

A. Repent

B. Give God the \_\_\_\_\_

C. Incur no new debts

D. Seek counsel ([www.crown.org](http://www.crown.org); [www.epm.org](http://www.epm.org))

E. Make a plan

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## Digging Deeper

### Self-Examining Questions About Debt

(Randy Alcorn, *Money Possessions, and Eternity*, 309-310)

1. Is debt my way of getting around depending on God? (Why trust God to provide when I can just go get a loan?)
2. Is debt my means of short-circuiting the God-created means of acquisition—including work, saving, planning, self-discipline, patience and waiting for divine provision?
3. What statement do I make to God when instead of living on what he's provided I insist on going beyond it? What am I saying about his sovereignty, goodness or timing?
4. What effect will my choice to go into debt today have on my ability or willingness to tithe and give freewill offerings tomorrow?
5. What effect will today's choice to go into debt have on tomorrow's freedom to follow God wherever he wants me to go?

## Living it Out

1. How does your indebtedness fuel feelings of shame and hopelessness? Why is there hope in practicing biblical stewardship?
2. Are you willing to make a decision to get out of debt? What deliberate step(s) will you take to begin that process? See the listed resources on the other side of the page as a way to begin.
3. Don't forget to sign up for the Core Class Intensive being conducted on March 21, 9am-2pm!

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