

1. God's ideal for His children regarding finances

- a) Deuteronomy 28:12, Romans 13:8
- b) There are at least 26 references to debt in the Scriptures and they are all negative. Give one example: i.e. Proverbs 22:7, etc.
- c) That doesn't mean we should never incur a debt, but we should think and pray very seriously before going into debt.
- d) In your experience, how easy is it to go into debt today?
- e) What are some reasons why people get caught in the debt trap?

2. Inspired counsel regarding finances

- a) How does the counsel of the apostle Paul to Timothy help us to avoid the debt trap? 1 Timothy 6:6-9
- b) What counsel of Jesus in His Sermon on the Mount can help us to move towards God's ideal regarding finances? Matthew 6:24
- c) What important reminder does the apostle John give that puts our earthly possessions into a heavenly perspective? 1 John 2:15-17
- d) Share a time when you were distracted by the allurements of the world. How did God help you to refocus on eternal realities?

3. Finding freedom from the debt trap

- a) What is the first important step in finding freedom from the debt trap? James 1:5, 1 Peter 5:6-7

- b) Why is returning to God a title of your increase an important step in finding freedom from debt? Malachi 3:8-10
- c) What other practical steps can a person take to find freedom from the debt trap?
- d) What promises from God's Word are an encouragement as a person takes deliberate steps to find freedom from debt? Psalm 32:8, etc.

4. Avoiding Get-Rich-Quick Schemes

- a) Why do people get involved in get-rich-quick schemes? 1 Timothy 6:10
- b) Occasionally, we hear of churches getting involved with get-rich-quick schemes. What might cause a church to make a reckless financial decision?
- c) Some people work two or three jobs to get rich quickly. What inspired counsel do we find in the Book of Proverbs? Proverbs 23:4-5, 15:16, 28:20

5. Creative ways to avoid debt

- a) What are some creative ways to avoid debt?
- b) How has God provided for you in times of financial need?

