

# BECOMING DEBT FREE

Saddleback Financial Freedom Seminar

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## DANGER SIGNS YOU'RE IN THE DEBT TRAP

1. **LIVING ON \_\_\_\_\_ INSTEAD OF \_\_\_\_\_**  
*"Don't withhold repayment of your debts. Don't say 'some other time,' if you can pay now."* *Pr. 3:27-28 (LB)*  
  - o shows a lack of contentment (Lk. 3:14)
  - o presumes on the future (Pr. 27:1)
  
2. **DELAYING \_\_\_\_\_ OR PAYING \_\_\_\_\_**  
*"Let no debt remain outstanding."* *Rom. 13:8 (NIV)*
  
3. **UNABLE TO \_\_\_\_\_ OR \_\_\_\_\_**  
*"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings."* *Mal. 3:8 (NIV)*  
  
*"The wise man saves for the future, but the foolish man spends whatever he gets."* *Pr. 21:20 (LB)*
  
4. **UNABLE TO \_\_\_\_\_**  
*"Give to Caesar what is Caesar's, and to God what is God's."* *Matt. 22:21 (NIV)*
  
5. **EXTRAVAGANT \_\_\_\_\_**  
*"Indulging in luxuries, wine, and food will never make you wealthy."* *Pr. 21:17 (GN)*
  
6. **LOOKING FOR \_\_\_\_\_ IDEAS.**  
*"Steady plodding brings prosperity; hasty speculation brings poverty."* *Pr. 21:5 (LB)*  
  
*"Dreaming instead of doing is foolishness." Eccl. 5:7 (LB)*

## 9 STEPS OUT OF THE DEBT TRAP

1. \_\_\_\_\_ **TO BECOMING DEBT FREE NOW!**  
*"The wicked borrow and do not repay..." Pr. 37:21 NIV)*
2. **START PAYING** \_\_\_\_\_ **& \_\_\_\_\_ FIRST!**  
**10/10/80 PLAN**  
*Mal. 3:8-11, Pr. 3:9-10, 1 Cor 16:1-2, Pr. 21:5,20 – Tithing & Saving*  
*"The purpose of tithing is to teach you always to put God first in your lives."  
Deut. 14:23 (LB)*
3. **LIST ALL I** \_\_\_\_\_ **& ALL I** \_\_\_\_\_  
*"By wisdom a house is built, and through understanding it is established"  
Pr. 24:3 (NIV)*
4. **HAVE A** \_\_\_\_\_  
*"Get rid of every idol..." Ezek. 20:7 (LB)*
5. **SET UP A** \_\_\_\_\_  
*"Good planning and hard work lead to prosperity..." Pr. 21:5 (NLT)*  
*"Get advice if you want your plans to work." Pr. 20:18 (NCV)*
6. **DECIDE TO DO IT IN** \_\_\_\_\_  
*"What is impossible with men is possible with God." Lk.18:27 (NIV)*
7. **ADD NO** \_\_\_\_\_  
*"Be content with what you have. . . " Heb. 13:5 (NIV)*
8. **SHARE MY PLAN WITH** \_\_\_\_\_  
*"When your ways please the Lord, He will make your enemies into friends."  
Pr. 16:7 (GN)*
9. \_\_\_\_\_  
*"Let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don't get discouraged and give up." Gal. 6:9 (LB)*