

## INTRODUCTION

I'll invite you to open your Bibles with me to Romans 13:8. I am preaching through the book of Romans, verse after verse after verse. As I've said before, because I preach through the Bible verse after verse, we are forced to confront passages of scripture and principles we might otherwise miss.

A lady told me recently she liked my preaching, but she said seriously, "It's too bad that your wife has been married before." I said, "What?" She said, "Well, your wife has been married before." I said, "Well, that's news to me. I didn't know she had been married before. I said, "What are you talking about?" She said, "I heard you say one time from the pulpit that the person in the church you have more trouble with is your wife's first husband." I said, "That's me." I am my wife's first husband. Sometimes I'm not too clear in the way I communicate myself.

I'm glad the Bible is always clear. You never mistake understanding it. The problem we have with the Bible sometimes is obeying it, but it's so clear, it's hard to miss the meaning of it. I want us to begin reading in chapter 13:8. Today we're going to talk about pay your debts and pay the debt of love that you owe.

Let no debt remain outstanding, except the continuing debt of love to one another. For he who loves his fellow man has fulfilled the law. The commandments say: Do not commit adultery, do not murder, do not steal, do not covet, and whatever other commandment there may be, they're all summed up in this one rule, "Love your neighbor as yourself." Love does no harm to its neighbor. Therefore, love is the fulfillment of the law.

Now, this morning I want to talk to you about three areas of debt you need to pay. One of them we're going to hit quickly, because we studied it last week. We'll talk about the other two.

### **I. YOUR PUBLIC DEBT (6-7): PAY YOUR TAXES!**

First of all, consider your public debt. The scripture says pay your taxes. We're to submit to the government; good Christians pay their taxes. You don't evade your taxes. In fact, verses 6 and 7 tell us why. "For the authorities are God's servants." In other words, we're to pay our taxes. Now, sometimes when people get all upset about something, they say, "Well don't make a federal case out of it." If you don't pay your taxes, they're going to make a federal case out of it. It is a federal case and a spiritual case. The Bible instructs us to pay our taxes, which is like paying our public debt.

### **II. YOUR PRIVATE DEBT (8a): PAY YOUR BILLS!**

You're also to pay your private debt. Consider your private debt; to do that, you pay your bills. Look at Romans 13:8. The first half deals with our personal financial debts. Look at it again. "Let no debt remain outstanding." The King James Version says, "Owe no man anything."

Now, are you aware there are some very sincere, well meaning Christians who have developed an entire financial philosophy around that one-half verse. They follow the philosophy that says you can't borrow money or you shouldn't borrow money for anything whatsoever. In fact, sometimes when churches are considering borrowing money, they say, “What about this verse, ‘Owe no man anything?’” Does the Bible indeed teach you cannot borrow money for anything? I don't think so. In fact, I want us to notice two things the Bible says about debt or credit.

### **1. The Bible *doesn't* forbid incurring debt**

Nowhere in the scripture will you find any admonition saying you cannot borrow money. You say, “Well, pastor, is that your opinion?” I think it's what the Bible teaches, but it's also the opinion of very wise Christian leaders. I want to read three quotations substantiating this position, one from theologian Warren Wiersbe, one from pastor John MacArthur, and one from Christian economist George Bowman.

Warren Wiersbe writes:

The Bible does not forbid borrowing or financial transactions that involve paying interest. What the Bible does forbid is the charging of high interest, robbing the brethren or failing to pay your honest debts. No one should get into unnecessary debt or sign contracts he cannot maintain, but to make Romans 13:8 apply to all kinds of obligations involving money is stretching the point.

Dr. John MacArthur, a California pastor writes:

Jesus approved of financial borrowing for purpose of investment. Many families could never afford to buy a home without taking out a mortgage. When borrowing is truly necessary, the money should be repaid as agreed upon with the lender, promptly and fully.

Now, somewhere along the line, some Christians have gotten the idea borrowing and lending money is of the devil. Dr. George Bowman, a Christian economist, has written a book entitled, *Here's How to Succeed With Your Money*. He talks about the place borrowing and lending plays in our United States economy. Frankly, I learned a lot from studying this book. Those of you who know more about money matters know what I'm about to read. It gave me a greater interest and appreciation for those of you in the banking industry. He simplifies the economy:

The wealth of a nation is in its ability to produce. This wealth is accumulated by the cooperative efforts of capital, management, and labor. For this effort, labor receives wages, management receives salaries and profits, and capital receives interest. If it were not for the business of lending money at interest, millions of dollars would never be put to work. The only thing worse than a lazy dollar is a lazy person. Both are parasites on their economy. Men and money lying idle have one thing sure in common—somebody must pay for their laziness.

What is Romans 8:12 saying? Is it saying you can't ever borrow money? No. It is saying if you have borrowed money, you need to pay it back when it is due. In other words, if you have a house payment due on the 5th of the month, you pay it on the 5th of the month. If you have another utility bill due on the 15th of the month, pay it on the 15<sup>th</sup> of the month. Don't carry it over; do not use someone else's money for your own good. That is just a glorified form of stealing.

This verse doesn't forbid the incurring of debt. I say this because churches sometimes have to borrow money. It's always ideal if a church doesn't have to borrow money, and I'm happy to say that right now Green Acres Baptist Church is debt-free. We hardly ever carry debt. I'm hoping and praying that by the time we get to the end of this construction process, folks in this church would be so generous we won't have to borrow a single penny, so we can pay cash for it all. But if we come to that point and we have to borrow money, we cannot use any Biblical reference to say you can't borrow money, because that's not what it says.

I want you to see the other side of the coin. What does the Bible say about personal credit?

## **2. The Bible *does* warn about owing more than you can pay**

There are many warnings in the Bible about owing money you can't pay off. That's where people break the admonition of Romans 13:8. Look at Psalms 37:21: "The wicked borrow and do not repay, but the righteous give generously."

Now I know when I'm talking about financial debt the vast majority of you in this room are not concerned about the issue "whether or not I can even borrow according to the Bible." Your issue is, "How in the world can I pay off the money I have borrowed?" Your problem is you have borrowed too much. You're in debt. You're beyond the manageable level of debt.

You remember the old song from the 1950s, maybe the early 1960s called "16 Tons?"

You load 16 tons and what do you get?  
Another day older and deeper in debt.  
St. Peter, don't you call me,  
Because I can't go.  
I owe my soul to the company store.

This was talking about a guy who worked hard every day but because of the exorbitant prices charged by the company store, he was going downhill day by day. What a terrible position to be in, that every day all you do is get older and deeper in debt. The sad thing is, this probably describes the life of some people out there. Every day, they get one day older and deeper in debt.

What does the Bible say about debt? The Bible says you should never carry any more debt than you can successfully pay for. We live in such a materialistic culture it causes people to borrow money they can't repay. Do you know what the American culture says? The American culture says you need to buy things you don't need with money you don't have to impress people you don't even know. That's what gets so many people in trouble.

Let’s talk about our national debt for a moment. It is staggering. The national debt of the United States of America is over \$5 trillion dollars. You can’t even conceive of \$5 trillion, can you? To break it down, that means every man, woman, boy and girl, owes \$17,500 on the national debt. That is every person’s individual load of it. So how much is \$5 trillion dollars? Let me try to explain it. If you could spend \$5,000 every minute, every 60 seconds—and ladies, wouldn’t you like to try it to see if you could do that? It would take you almost 2,000 years at a spending rate of \$5,000 per minute, 24 hours a day, 7 days a week, to spend \$5 trillion. That is our national debt. Is it any wonder so many Americans are in debt personally?

There are a lot of credit card companies out there offering to give you a credit card. Some of you probably have not one or two, but many, many credit cards. I’ve heard of people who get credit cards just to pay off the balance on the last card they got to pay off the balance on the credit card before that. We’re talking about a terribly vicious cycle here. I did some study on this. Did you know the average unpaid balance in America at any moment on credit cards, consumer credit cards is \$400 billion, and six out of every seven people who use credit cards are in trouble with them and cannot pay their balances each month? There are problems out there and you need to be aware of them. That’s why last year there were 800,000 personal bankruptcies declared in America. Why is it? Because people are not paying attention to what Romans 13:8 says, to “pay your debts. Don’t let any debt remain outstanding.”

I hope some of you have gotten to the point where you’re wondering how much debt is too much, you are just carrying it over month to month. How can you know if you’re in trouble with your debt load? Well, I spoke to a Christian banker in town this week, whom I respect. Here’s a rule of thumb: You should never have more on a house payment each month than 25-30 percent of your monthly income. In other words, your house payment should never be more, as a rule of thumb, over about 25-30 percent of your monthly income. Let’s just break it down. For figuring purposes, let’s say you make \$1,000 a month. Your house payments shouldn’t be more than \$250-300 a month. Any more than that is a red flag. What about your total debt load, for cars and consumer loans and everything else? The rule of thumb is it should never be more than 40 percent of your monthly income. In other words, if you make \$1,000 a month, make sure your total debts don’t equal more than \$400 a month. Now, I can see the wheels turning and you’re trying to figure out, “Where am I in this scenario?” If your debt load is beyond those two figures right there, there ought to be sirens sounding in your ears, there ought to be red flags waving in front of your face right now, because you’re in dangerous territory when it comes to debt.

I believe the goal of every Christian ought to be to get out of debt and stay out of debt. You say, “Now wait a minute, pastor. I just thought you said while ago it’s okay to borrow money.” I say it again, “To get out of debt and to stay out of debt.” And by the way, I’ve got a formula for you that will work, I promise, I guarantee, it’ll work

## **How to get out of debt and stay out**

### **1. Give ten percent to God**

That is the very first step to get out of debt: You put God first. You do not give God the leftovers at the end of the month after you've paid your house payment, your car payment and utilities. "Okay, God, what can I give to you? How can I tip you this month, God?" No, put God first with His tithe, as the Bible says.

## **2. Give the second ten percent to your savings**

Try to put ten percent of your income in savings every month. Save for future payments, so you won't have to finance it. Save for your children's future educations. Save for retirement. Save, save! And those are the first two priorities.

## **3. Devote 80 percent for your living expenses**

Now, this is simple. You don't have to be a rocket scientist. Just get a blank piece of paper. On one side write "Income," for money coming in. On the other side, put an "Outgo" column for expenditures. Start listing all your expenses for the month. Here's a principle: *If your outgo exceeds your income, your upkeep will be your downfall.* Just remember that. And you need to get those living expenses that outgo, so it's no more than about 80 percent of your income. You say, "Well how can I do that? Increase the income?" That's hard to do. Usually it's better to try to decrease your expenses. If you follow this formula, and upon the authority of the word of God, it's not a get-rich-quick scheme, it is an honor-God-every-day scheme, and He will honor you.

You say, "Will this get me out of debt? Tell me what 'debt' really is." Let me give you my definition of debt according to this formula.

### **Debt: owing money on things that depreciate**

That is just about everything except some real estate. I won't even say all real estate. Your house, for instance, like most houses you're paying on. It's not real debt if it's appreciating in value. It's more like an investment, like some collectibles and such. But generally, your goal ought to be to get out of debt so you can obey the admonition of Romans 13:8. So that is your personal debt: Pay your bills.

If you don't do what Romans 13:8 says, you will blow your Christian testimony. I have talked to some businessmen who aren't even Christians, who tell me sometimes Christians are their worst customers, because they sometimes don't pay on time and don't pay what they owe. It breaks my heart.

Dr. Griffin Thomas tells the true story of two men in a church in England. One of them had borrowed a large sum of money from the other man and had not paid him back. The debt was outstanding and it was overdue. But the man who had borrowed the money was an outwardly religious man who could pray up a storm. They were in a prayer meeting one night at the church, and the man who had borrowed the money but not paid it back was praying out loud, he was saying, "Oh, God give us more faith. God give us a devil-pounding kind of faith." The man from whom he borrowed the money was over on the side, praying a quiet prayer. He said, "And Lord, while you're doing it, would you give him a debt-paying kind of faith, too?"

If you have outstanding debts you haven't paid, your Christian testimony is handicapped.

### **III. YOUR PRIMARY DEBT (8-10): LOVE YOUR NEIGHBOR!**

Let's talk about one other kind of debt this morning. I call this your primary debt. It's not your public debt, paying your taxes. It's not your private debt, paying your bills. It is your *primary* debt, and it is to love your neighbor. That's what Paul says in Romans 13:8. He uses paying your debts as a platform to launch a different principle, how we are always indebted to other people.

You can come to a place where your financial debts are paid off. But when it comes to the debt of love we owe, we never completely pay it off. We're always indebted, and we keep on paying on this.

Have you ever owed someone money? Has an individual ever loaned you money, and every time you see that individual, what do you think about? "I owe that guy money." That's what you think about. This verse is saying we all ought to look at everyone else and every time we see another person, we ought to say, "You know, I owe that person something. I owe that person love. I owe that person acceptance. I owe that person compassion. I'm indebted to that person."

Now, I want to ask and answer four questions about this "love debt" we owe.

**Q: How did you incur this debt? How did you become indebted?**

**A: Jesus paid your sin debt when you were flat broke**

Jesus paid your sin debt and my sin debt when we were flat broke.

Here's the scenario: A holy, righteous, perfect God who demands perfection created a people who had the capacity to sin. And because every one of us at one time in our lives have committed sins, we're sinners by nature and by choice, we cannot relate to this holy God.

Religion is when people like you and others write checks to God to try to buy acceptance. Okay, God, here's Communion. Okay, God, here's reading my Bible. Okay, God, here's doing good works. Okay, God, here's going to church. I don't ever miss, God. You think you can buy God off. That's religion.

Let me tell you what salvation is. In salvation, God looked at us and saw we were sinners and we could never repay the debt we owe. And so He said, "Listen, I'm going to send my only son, and he's going to pay your debt for you." So Jesus Christ came to planet earth, and he was totally sinless. He was all man, but He was all God. At just the right time, at the cross, the Lord Jesus stepped in and said, "Father, I know David Dykes is a sinner. I know those people are sinners, and they'll never be able to pay off the debt they owe to you. So Father, I'm paying it off myself. I'm paying off David Dykes' debt." And He died. He paid the gold of his blood and the silver of his tears. When He died, he was paying my debt to the Father. That's how we incurred this debt. You and I are all indebted because of this. You can't pay God off. You can't buy salvation. You

know why? Because Jesus paid it all. All to him I owe. Sin had left a crimson stain but He washed it white as snow. That’s question number one, how we incurred the debt.

**Q: To whom do you repay this debt?**

I owe a debt. Now, the obvious answer and I hope some of you have already thought this, although it’s a wrong answer. I hope you’ve already thought, “Okay, I pay this debt back to Jesus, because Jesus is the one who paid my debt, so I owe it to him.” Well of course we owe love to Jesus, but let me show you this.

**A: Jesus has designated your neighbors as your creditors**

In other words, He said, “You know how I want you to pay back this debt? Don’t pay it back to me,” Jesus said. “You pay it back to your neighbors.” Look at verse 8 one more time, Romans 13:8. He says, “Let no debt remain outstanding except the continuing debt of love to one another.”

Have you ever been contacted by one of these bill collection agencies? You know what I’m talking about. If you don’t pay your bills or you’re overdue on your bills, the business will turn it over to a collection agency, which will in turn call you. Oh, they’re really, really nice about it, of course. They keep calling you up, and saying, “You owe this, you owe this, you owe this; you owe this.” By paying the collection agency, you’re paying off that business. Did you know Jesus has done the same thing? To every one of us, Jesus said, “Listen, rather than demanding you repay the debt to me, I have designated him and her, and him and her, and him and her, and him and her as the collection agency. I want you to pay me off,” God says, “by paying love to those people around you, loving your neighbors.”

Look at verse 8 again? It says, “love one another.” The word “another” is an interesting word. There is one word in the Greek language that means another of the same kind. It’s *allos*. Frankly, I wish that’s what it said. I wish it said, “You love other people who were just like you, people who act like you, think like you, talk like you, smell like you. Those are the kind of people you love,” because that would be easy. The word he uses here is love one another, and it’s the word *heteros*, which means, “Love others who are different than you.” You love people who don’t think the way you think, act the way you think, their face is a different color, they may not be the same social class you are. It means you love them. They don’t have to be just like you.

Who’s your neighbor? It’s the person who lives next door to you or down the street from you. That’s true. But it’s also the person sitting next to you in the pew or behind you or in front of you. Your neighbor is also the person you pasS on the loop every week. Your neighbor is the person who lives on the other side of Tyler. Your neighbor is the person who lives on the other side of Texas, the other side of the country and the other side of the world. This says everyone is your neighbor and we are bound to show love to everyone. That’s to whom we repay the debt.

**Q: How do you repay this debt?**

**A: By writing checks of love and forgiveness to others**

You find someone who needs love; write them out a check of love. Here it is, I'm going to love you. You find someone who's hurt you and needs forgiveness, you write them a check of forgiveness. That's how you repay this debt. Love is not some ethereal concept you just can't grasp. Sometimes we think it is. We just say, "I just love you," and nobody knows what it means. Love is so practical it means you don't think of yourself, you think of the other person.

My wife gave me a list some time ago. When she gives me a list, I pay attention to it. These are called love rules. If you're a husband or wife, or parents or children, this is what it means to show love in your family:

If you open it, you close it.  
If you turn it on, you turn it off.  
If you unlock it, you lock it.  
If you break it, you fix it.  
If you can't fix it, you call in somebody who can.  
If you borrow it, you return it.  
If you use it, you take care of it.  
If you make a mess, you clean it up.  
If you move it, you put it back where it was.  
If it belongs to someone else and you want to use it, ask their permission.  
If you don't know how to operate it, leave it alone.  
If it doesn't concern you, just don't mess with it.

Have you noticed all the characteristics in that little love list means you're thinking of the other person, you're not just thinking of yourself? I've said it so many times it becomes redundant. But see the opposite of love is not hate. The opposite of love is selfishness, self-centeredness. And husbands and wives, as long as you're thinking about your own personal self, you really won't love your mate. But when you start thinking about the needs of your mate, that's when you become a loving marriage partner.

Jesus told a story about this in Matthew 18. Simon Peter came up to Jesus, and said, "Hey, Jesus, how many times do I have to forgive somebody who has hurt me? Seven times?" Jesus said, "Hardly. Try seventy times seven." Then Jesus told this story.

He said the kingdom of God is like the king who was settling his financial affairs and called in a servant who owed him \$100,000. The king said to the servant, "Hey buddy, you owe me \$100,000. If you don't pay me, I'm going to throw you in prison, and I'm going to throw your wife in prison and I'm going to throw your children in prison. The servant fell on his knees and said, "Oh, king, please have mercy on me! Give me time. I'll pay it off." The king had mercy on him and said, "You know what, I'm so moved by your plea for mercy that not only will I not throw you in jail, but I tell you what I'll do, I'll just write it off. I forgive your debt. You're free and clear. You don't owe me a thing." And the servant walked out of there feeling wonderful. But no sooner was he out of the king's quarters than he saw another servant in the hall of the palace. And this servant owed him \$10. The servant who was just forgiven \$100,000 said, "Hey buddy, you remember that ten bucks you owe me? You better pay me right now and if you don't pay me right now I'm going to throw you, and your wife and your children in prison." Jesus uses



exactly the same words. The servant fell to his knees and said, "Oh please, sir, don't put me in prison. Give me some time and I'll pay you the ten bucks I owe you." The servant said, "No way, José." That's the Texas translation. "No way. You're going to jail and you and your wife and your children. Get out of here! You're going to jail."

What's wrong with this picture? Word got back to the king, and he called the servant back and said, "Now let me get this straight. I just forgave you \$100,000 debt and you go out there and demand that somebody who owes you \$10 pay you?" The servant had nothing to say, because it was true. The king said, "Well buddy, your debt has just gone back on my books. You now owe me \$100,000. Pay it."

Then Jesus made this final observation, and it's a little disturbing. He said, "In the same way, my heavenly Father will not forgive your sins if you do not forgive the sins others commit against you." The way we repay God for the forgiveness He's shown to us; it was a \$100 billion dollar debt we owed. When someone comes along and offends you with some nickel debt, some little five-buck debt, you'd better be quick to forgive them, because you've been forgiven.

One other question here we need to look at.

**Q: What are the benefits of repaying this debt?**

**A: Love satisfies all of God's commandments**

It satisfies all of God's commandments. You know, there are a couple of ways you can go through life. You can go through life trying to keep all of God's commandments. Let's see, there are the Ten Commandments and then there are 613 other commandments in the Old Testament, so you can make you a list of 623 commandments, write them down, check them off every day. "Let's see. I didn't do this today, I didn't do that. Uh-oh, I did that one. Too bad." Just try to keep this list. Or the other way, the better way is throw your list away and say, "Hey, all the commandments are summarized in love."

You know, the first four Commandments of the Ten Commandments deal with our personal relationship with God. And Jesus said, you want to keep the first four Commandments? You love God with all your heart, your soul, your mind and your being. And if you do that, then you don't have to worry about taking his name in vain. You don't have to worry about worshipping graven images or having other Gods before him. Just love him. And all these other Commandments, the last six have to do with our human relationships. Don't commit adultery, honor your parents, don't steal, don't lie, don't covet. Paul said, "Listen. Forget the list. Just love people. Because when you love them, you won't hurt them."

I've heard people guilty of committing adultery. They said, "You know, we just couldn't help it. We loved each other too much." Ha. They didn't love each other too much; they loved God too little or loved their mate too little. Don't blame love for that. The Bible says love doesn't do that kind of stuff. Love always thinks about how is it going to affect the other person? It is so very practical.

The key to all of this is he says you've got to love your neighbor as you love whom? Yourself. You know, I just wish he had said something like, "Love your neighbor like you love Jesus," Or, "Love your neighbor like you love your mate." He said, love your neighbor like you love yourself. He doesn't say it one time but half a dozen times. We struggle with that, don't we? If somebody gave me a big button to wear that said, "I want to love you the way that Jesus loves me," I'd probably wear that. Or if they gave me a big button that said, "I want to love you the way that I love Jesus." Yeah. But if somebody gave me a button that said, "I want to love you the way I love myself," I don't know if I would wear it. Would you? Because there's something about that that bothers us. Let's be honest. You'll never be set free to love other people until you accept yourself for who you are in Jesus Christ. You and I both know the sickest people in the world and the most hateful, hurtful people in the world are people who really don't like themselves. Because they really don't like themselves, they can't love anybody else.

Years ago when I was at a Bill and Gloria Gaither concert, I heard Gloria Gaither make a statement that stuck in my mind. She was talking about this and she said, "Hey, you're not a worm nor are you a wonder. Don't think too little or too highly of yourself. What you are is a bundle of possibilities in Jesus Christ." Then she led us in singing a little chorus that went, "I am loved, I am loved, I can risk loving you, for the one who knows me best loves me most." Think about that. If God, who knows you and me better than anybody else knows us, if He loves us, we ought to be set free enough to accept ourselves and love others.

## CONCLUSION

Opal Whetset is a Christian writer. One night she was on a Greyhound bus between Flagstaff, Arizona and Albuquerque, New Mexico. It was a cold February night and the bus stopped in a small Indian community. A young American Indian teenager boarded the bus and sat down behind her. Maybe it was the warmth of the bus or the rocking motion but she could tell by his breathing he was soon asleep. Sometime later he woke and ran down the aisle to ask about a certain stop where he was supposed to get off. The driver snapped back and said, "We passed that stop a long time ago. Why didn't you get off then?" The young man went back to his seat. She could tell he was anxious and upset. He got back up, walked back to the driver, and said, "Will you stop the bus and let me get off and walk back to where I was supposed to get off?" The bus driver said, "No, it's too cold and it's too far. You'd freeze. You've got to ride the bus all the way into Albuquerque then catch another bus back to your stop. The Indian sat down in his seat behind Opal. She could tell he was upset. She turned around to this young man she never met before, and said, "Are you afraid? Is there anything I can do to help?" He said, "I don't know what to do. I've never been to Albuquerque, and besides, I don't have any money. They're going to make me pay again. I don't know what to do." She said, "Well listen, don't worry, you just stick with me. When we get to Albuquerque, I'll make sure you get on the right bus. And if they want to charge you, which they shouldn't do, I'll buy your ticket."

Then Opal went up and talked to the bus driver and explained the situation. She said, "Can you make sure the next bus he gets on, they don't charge him to take him back to where he needs to go?" The bus driver finally agreed. Opal went back and sat down and turned to the young man behind her and said, "It's all taken care of. Don't you worry. Everything's going to be okay." After riding for about ten minutes in total silence, Opal felt a tap on her shoulder. She turned

around and the young man leaned forward, and asked her this question. He said, “Ma’am, are you a Christian?”

Has anybody ever asked anybody in this room, “Are you a Christian?” Because, when we show that kind of unusual love to people, they know that.

## OUTLINE

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### II. YOUR PRIVATE DEBT (8a): PAY YOUR BILLS!

The Bible:

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Does warn about owing more than you can pay

The wicked borrow and do not repay, but the righteous give generously. *Psalm 37:21*

How to get out of debt & stay out:

1. 10% to God
2. 10% to savings
3. 80% to living expenses

Debt: owing money on things that depreciate

### III. YOUR PRIMARY DEBT (8-10): LOVE YOUR NEIGHBOR!

Q: How did you incur this debt?

A: Jesus paid your sin debt when you were broke

Q: To whom do you repay this debt?

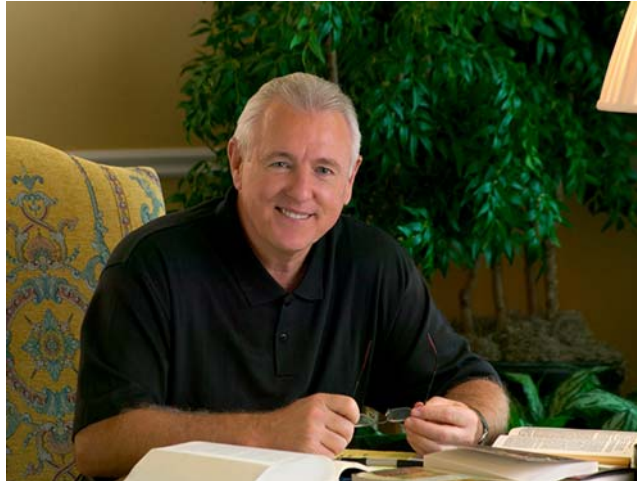
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Q: How do you repay this debt?

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Q: What are the benefits of repaying this debt?

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For the Joy...  
Pastor David Dykes