Sunday, September 25, 2011

You Can Be Debt Free

by Rick Warren

Don't run up debts, except for the huge debt of love you owe each other. (Romans 13:8a MSG)

My hope for you is that you will be debt free by the end of this decade. It is possible if you are disciplined. Let me say that if you've never been debt free, you have no idea the freedom you will experience when you no longer owe anybody anything.

And this is why it is important: if God told you to go do something right now, some of you couldn't do it because you are in such financial bondage.

The Bible says we should not withhold the repayment of our debts, that we should let no debt remain outstanding. What does that mean? If you are only paying the minimum on your credit card, you are letting a debt remain outstanding. The Bible says don't do that. God is not going to bless that.

You need to set up repayment. You may be thinking that would be hard. It *is* hard! That's why most people are in debt. If it were easy, everybody would be rich. The fact is, most people do not have the character and discipline to do what God tells them to do. First, give 10% to God; second, put 10% into savings; then, set up a repayment plan.

You might say, "Wait a minute. Are you telling me to save before I pay off my debts?" That's exactly what I'm telling you to do, because if you wait until you get all your debts paid off to start saving or tithing, you will never do it. You may think you can't afford it, but the truth is, you can't afford not to do it God's way.

How will you need to adjust your finances so they line up with God's way? Even if it seems impossible, set up a repayment plan for your debts.

Learn More About a Biblical Approach to Your Budget
Your finances are important to God. Saddleback Resources offers [Managing Our Finances God's Way](#), a 7-week, video-based study for small groups or individuals that will inspire you to live debt-free and/or manage finances in a way that enables you to respond to God's calling on your life.