

Outline

I. Did you know that lending and not borrowing is God's best?

The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.

Deuteronomy 28:12

- A. If you pay for a house on credit, you're going to pay for that thing at least twice—perhaps three times.
- B. Instead of doing things God's way concerning lending and not borrowing, the average American just goes into debt.
- C. If that's you, there's no condemnation.
- D. As long as you can tolerate living in debt, you'll never get out of it.
- E. If you're in this position, don't feel bad about it or get discouraged over it.
- F. Instead, recognize the situation for what it is, humble yourself, and trust God to lead you forward toward His best.

II. Most businesspeople will say it's not wrong to go into debt when obtaining appreciating items like a home, an investment, or some other income-producing item.

- A. However, Romans 13:8 says, "*Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.*"
- B. This clearly expresses God's best, but it is hard to argue with someone who believes that it's okay to go into debt for something that will appreciate in value.
- C. The main point is that most of the things we spend our money on and go into debt for are depreciating items, and we wonder why we aren't experiencing God's best.
- E. We will never prosper with a debt mindset.
- F. God is looking at our hearts right now, asking, "How will you respond?"

Living in God's Best

- G. Are we going to just keep running after the so-called “American dream” where we get all we can, can all we get, and then sit on our can?
 - H. There's something better—God's best—but that isn't even a goal for most people.
- III. What's happening on a national level here in America is people are digging themselves into a huge hole.
- A. Neither governments nor individuals can perpetually live this way; sooner or later, debt catches up with them.
 - B. Everyone who holds a debt mindset is part of the problem.
 - C. Many people think credit is a good thing.
 - D. What the lenders don't tell them is that they're going to pay two or three times what their purchase is worth once they pay all the interest.
 - E. They'll be upside down and in such a mess that they might have to work two or three jobs to pay their bills.
 - F. It used to be that women could stay home and raise their families.
 - G. Now both spouses have to work because they're living in houses, driving cars, and purchasing things on credit that are more than they can afford.
 - H. Parents farm their kids out to somebody else and wonder why they're having problems.
 - I. This is not to say that you're of the devil if this is where you are right now.
- IV. One reason people don't receive God's best is because they can live without it.
- A. They've adjusted to debt, and it's not a big deal to them anymore.
 - B. One reason you aren't receiving God's best is because you're not truly desiring it.
 - C. You want the results, but you aren't willing to trust God.
 - D. It's too much effort to depend on Him and much easier to just go get a loan.
 - E. This is not meant to hurt you but to elevate your thinking and set your sights on something better.

- F. As long as paying for everything you have two or three times over is “normal” to you, you aren’t going to see God’s best.
 - G. Think about it—what could you do with all of the interest you’ve paid out?
- V. It doesn’t take much money to live when you’re not making payments for everything.
- A. What kind of pressure would you be relieved from, how much stress would leave your life if you had no debt?
 - B. You’d be in an awesome position if you weren’t paying any interest.
 - C. You would be shocked how simply and freely you could live.
 - D. If you truly desire to receive God’s best, you’re going to have to submit yourself to the Lord and resist debt.
 - E. There are other applications of this truth, but this is an important one.
 - F. We must learn to resist the easy way of buying things.
- VI. You may live in a really nice house and drive a fancy car, but have you acquired all of this God’s way?
- A. Or do you live under the crush of constant financial pressure?
 - B. There’s a right and wrong way to prosper.
 - C. Asa won the battle, but he was rebuked because he didn’t do it God’s way.
 - D. If Asa had obeyed, he could have defeated not only the king of Israel but also the king of Syria.
 - E. He would have won—gaining a whole lot of spoil, instead of losing all of his assets and peace (2 Chr. 16:1-10).
 - F. Humble yourself and resist debt.
 - G. Depend on God and receive His best!

Discipleship Questions

1. True or false: Deuteronomy 28:12 reads that borrowing and not lending is God's best.
2. If you've gone into debt, there's _____.
 - A. A price to pay
 - B. Refinancing available
 - C. No condemnation
 - D. A law against that
 - E. Judgment coming
3. True or false: If you tolerate debt, eventually you'll get out of it.
4. What should you do if you're in debt?

5. According to Romans 13:8, what is God's best concerning debt?
 - A. To owe anyone something because of love
 - B. To owe someone anything except love
 - C. To love someone anywhere, as long as it's real
 - D. To find anyone you love and owe them something
 - E. To owe no one anything except love
6. True or false: You shouldn't go into debt for a depreciating item.
7. You will _____ prosper with a debt mindset.
8. *Discussion question:* How are you going to begin running after God's best?

9. *Discussion question:* Why is debt appealing, and why is it dangerous?

10. One reason people don't receive God's best is because they can _____ without it.

11. Why is living in debt not a big deal to some people?

12. In order to receive God's best, what is one thing you have to do?

- A. Desire it
- B. Sample it
- C. Buy it
- D. All of the above
- E. None of the above

13. *Discussion question:* What's wrong with getting a loan so you can have what you want right now?

14. Paying for everything you have two or three times over should not be what?

- A. Discouraged
- B. Normal
- C. Foolish
- D. Pardoned
- E. Grievous

Living in God's Best

15. *Discussion question:* What would your life be like without any debt?

16. If you truly desire to receive God's best, you're going to have to _____ yourself to the Lord and _____ debt.

17. True or false: There is a right way and a wrong way to prosper.

18. If Asa had done things God's way, he would have what?

- A. Had victory in battle
- B. Gained a lot of spoil
- C. Kept his assets and peace
- D. All of the above
- E. None of the above

19. _____ yourself and resist debt.

20. _____ on God and receive His best!

Scripture

DEUTERONOMY 28:12

The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.

GALATIANS 4:16

Am I therefore become your enemy, because I tell you the truth?

ROMANS 13:8

Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

1 CORINTHIANS 14:14

For if I pray in an unknown tongue, my spirit prayeth, but my understanding is unfruitful.

2 CHRONICLES 16:1-10

In the six and thirtieth year of the reign of Asa Baasha king of Israel came up against Judah, and built Ramah, to the intent that he might let none go out or come in to Asa king of Judah. [2] Then Asa brought out silver and gold out of the treasures of the house of the LORD and of the king's house, and sent to Benhadad king of Syria, that dwelt at Damascus, saying, [3] There is a league between me and thee, as there was between my father and thy father: behold, I have sent thee silver and gold; go, break thy league with Baasha king of Israel, that he may depart from me. [4] And Benhadad hearkened unto king Asa, and sent the captains of his armies against the cities of Israel; and they smote Ijon, and Dan, and Abelmaim, and all the store cities of Naphtali. [5] And it came to pass, when Baasha heard it, that he left off building of Ramah, and let his work cease. [6] Then Asa the king took all Judah; and they carried away the stones of Ramah, and the timber thereof, wherewith Baasha was building; and he built therewith Geba and Mizpah. [7] And at that time Hanani the seer came to Asa king of Judah, and said unto him, Because thou hast relied on the king of Syria, and not relied on the LORD thy God, therefore is the host of the king of Syria escaped out of thine hand. [8] Were not the Ethiopians and the Lubims a huge host, with very many chariots and horsemen? yet, because thou didst rely on the LORD, he delivered them into thine hand. [9] For the eyes of the LORD run to and fro throughout the whole earth, to shew himself strong in the behalf of them whose heart is perfect toward him. Herein thou hast done foolishly: therefore from henceforth thou shalt have wars. [10]

Then Asa was wroth with the seer, and put him in a prison house; for he was in a rage with him because of this thing. And Asa oppressed some of the people the same time.