God's Solution to Debt

November 14 & 15, 2026

MANAGING OUR FINANCES GOD'S WAY

Debt becomes _____ when yesterday's decisions begin controlling tomorrow's opportunities.

Nehemiah 5:12 (NLT)
They replied, "We will give back everything and demand nothing more from the people. We will do as you say." Then I called the priests and made the nobles and officials swear to do what they had promised.

Five Decisions That Move Me Toward Financial Freedom

1 **_____ the true cost of my debt.**

Nehemiah 5:1-4 (NLT)
About this time some of the men and their wives raised a cry of protest against their fellow Jews. They were saying, "We have such large families. We need more food to survive." Others said, "We have mortgaged our fields, vineyards, and homes to get food during the famine." And others said, "We have had to borrow money on our fields and vineyards to pay our taxes."

Remember:
The true cost of debt is not just the interest I pay,
but the _____ I surrender.

Proverbs 22:7 (TPT)
If you borrow money with interest, you'll end up serving the interests of your creditors, for the rich rule over the poor.

Challenge:
This week, _____ not only the debt I owe,
but what that debt is preventing me from doing.
(Examples: Is my debt limiting me from providing for my family? Building for my future? Having an emergency fund? Saving? Giving?)

2 _____ against denial.

Nehemiah 5:6-7 (NLT)
When I heard their complaints, I was very angry. After thinking it over, I spoke out against these nobles and officials. I told them, “You are hurting your own relatives by charging interest when they borrow money!” Then I called a public meeting to deal with the problem.

Remember:
Financial Freedom will never come to those who deny their financial _____.

Acts 5:5 (NLT)
As soon as Ananias heard these words, he fell to the floor and died. Everyone who heard about it was terrified.

Compare the motives of Ananias and Sapphira with Barnabas; God cares most about honoring your _____ and promise.

Remember:
I cannot experience financial freedom while I’m pretending my financial problems _____ _____.

Challenge:
This week, determine my total financial debt and then make a plan to start paying it off or _____ a meeting with a Grace Money Mentor.

3 _____ a good plan to freedom.

Nehemiah 5:8-13 (NLT)
At the meeting I said to them, “We are doing all we can to redeem our Jewish relatives who have had to sell themselves to pagan foreigners, but you are selling them back into slavery again. How often must we redeem them?” And they had nothing to say in their defense.

Then I pressed further, “What you are doing is not right! Should you not walk in the fear of our God in order to avoid being mocked by enemy nations? I myself, as well as my brothers and my workers, have been lending the people money and grain, but now let us stop this business of charging interest. You must restore their fields, vineyards, olive groves, and homes to them this very day. And repay the interest you charged when you lent them money, grain, new wine, and olive oil.”

They replied, “We will give back everything and demand nothing more from the people. We will do as you say.” Then I called the priests and made the nobles and officials swear to do what they had promised.

Nehemiah 5:8-13 *(continued)*
I shook out the folds of my robe and said, "If you fail to keep your promise, may God shake you like this from your homes and from your property!"

The whole assembly responded, "Amen," and they praised the LORD. And the people did as they had promised.

Recognizing a problem is not the same as _____ it.

Remember:
Good intentions don't eliminate debt. A specific plan, followed consistently, will help me make _____.

Luke 14:28 (NLT)
But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it?

A financial decision doesn't change my future until I put it into _____.

Remember:
Information is not transformation until it becomes _____.

Challenge:
Pray for wisdom tomorrow and decide which debt you are going to _____ first.

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4 **_____ my family's future.**

Nehemiah 5:5 (NLT)
We belong to the same family as those who are wealthy, and our children are just like theirs. Yet we must sell our children into slavery just to get enough money to live. We have already sold some of our daughters, and we are helpless to do anything about it, for our fields and vineyards are already mortgaged to others.

It's not just myself or my spouse who suffers from the debt. It's my innocent _____ and future generations.

Malachi 4:5-6 (NLT)
"Look, I am sending you the prophet Elijah before the great and dreadful day of the LORD arrives. His preaching will turn the hearts of fathers to their children, and the hearts of children to their fathers. Otherwise I will come and strike the land with a curse."

Remember:
Teaching my child they never have to wait to purchase something because of credit is teaching them the pathway to financial _____.

Challenge:
Sit down with my children, if they can understand, and teach them the financial principles you wish someone had _____ _____.

5 _____ a life of generosity.

Nehemiah 5:12-13 (NLT)
They replied, "We will give back everything and demand nothing more from the people. We will do as you say." Then I called the priests and made the nobles and officials swear to do what they had promised.

We don't pursue freedom from unnecessary debt merely to have more disposable income. We pursue it so money does not dictate every decision we make and to afford us more room for greater _____.

Mark 12:41-44 (NLT)
Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins.

Jesus called his disciples to him and said, "I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on."

This story doesn't encourage people in financial hardship to give away their last resources, but it does challenge the assumption that the value of a person's generosity or faithfulness can be _____ by the money they possess.

Romans 13:8 (NLT)
Owe nothing to anyone—except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God's law.

Let the only debt we have be the debt of _____.

Final Challenge:
Remember I cannot change every financial decision I've made in the past, but with God's help, I can make decisions today that will lead my family and me to a better _____.

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