

GOD'S BLESSING OF PURPOSING TO KEEP OUT OF DEBT

LEADER'S GUIDE

For Lesson 7



Providing "GOD'S NEW LIFESTYLE OF FINANCIAL FREEDOM"

Did God bless you during your last session?

Was there an '*anointed*' spirit in your group?

Are you excited and ready to move on?

Twenty steps towards obtaining God's financial freedom – you have covered 6 steps already.

Twenty steps to a New Lifestyle – before you are 14 more steps.

Thank you for your participation!

We are full of anticipation with you.

May our good Lord Jesus make your efforts prosperous.

THE LEADER'S HOME PREPARATION

For some groups Lesson 6 may have been a difficult decision time. Apply what you learned from that lesson to your preparation now. Debt is a sensitive area for those who are already in debt. A very necessary topic for those who are considering it, or might face it in the future.

There are 7 steps you should take during your lesson preparation:

1) **Pray:**

How is your heart before the Lord? Is He asking you for further actions in your own life so that you move into more freedom and blessings? Who in class did not join God in tithing yet? Who else is struggling or falling behind? Who needs fasting and special prayer? Cover them all with mercy and personal interest.

2) **Phone** each person this week. (Do you show practical love your people?)

- a) Ask about their well being,
- b) Quote/read a short Bible verse,
- c) Have a closing prayer.
- d) Make a short note for prayer follow up.

3) **Read** this lesson prior to class meeting and make your own notes right in the lesson itself.

4) **Answer** all questions BEFORE you read the answers.

5) **Discuss** the material with someone ahead of class.

6) **Calculate** the details of '*The Double Bite of the Debt Trap*'. Be sure you can present it clearly.

Better yet--have a banker, bookkeeper or other financial person study this and present it to your group.

7) **Pray:**

Now use the prayer notes from your phone calls to pray for your people. God's blessing of Financial Freedom is not about lessons, not about a course, not about a program. Only living souls will go to heaven. Only living souls have God's interest. Join your Creator God! Join your Cleanser Jesus! Join your boss the Holy Spirit!

LESSON PRESENTATION

TOTAL anticipated lesson time is 3 hours

This lesson is based on **discussions**.

Skip testimonies this time!

Begin with a group PRAYER TIME –

Lord we want to begin with a new lifestyle – we want to live without debts. Life can be hard and full of temptations and pitfalls. Deliver us from evil. Lead us not into temptation

Set us free for the sake of and in the name of Yourself, our Triune God, Amen.

This lesson is covered in 10 parts.

At the close pass out lesson 8.

NOTE

Lesson time should be very flexible. Your lesson time is to be determined by you and the attendees.

A great way to shorten your actual class time is by having your group prepare the lessons at home ahead of time. Encourage all your people in their home preparation by explaining the following:

Pre-reading the lesson at home will greatly diminish the time needed in class.

Pre-reading at home will provide a ready comprehension and focus in class.

Pre-reading at home will help individuals to participate better in the group.

Pre-reading will result in more active participation in discussions.

Pre-reading at home and filling out the lesson questionnaires (at least partially) will cut your meeting time by a third.

LESSON GUIDE

Keeping out of debt. "Violation of this Bible principle has brought more destruction to marriages and friendships and businesses and personal lives than any other principle I know of." This lesson reveals the destructive consequences and unforeseen traps associated with borrowing money. A simple calculation shows just how many apartments could be purchased with the interest normally paid on a single apartment. Truly the borrower is in bondage to the lender. But God does not let the story end there. Despite the seriousness of the subject and its implications for us, this is an uplifting message that will give you the Scriptural foundation needed for turning the tide and freeing yourself from all debt.

1. PURPOSE TO KEEP OUT OF DEBT

pp. 1–2 > 10 min <

DAVID – *A man after God's own heart*

Follow David's example! Cover each of these 3 opening Bible verses with questions for the group.

Financial Responsibility – (2 Sam. 24:24)

Financial freedom and its blessings begin with a cost. *What new financial responsibility comes to mind in which you can seek to imitate David?*

Owe No Man Anything – (Rom. 13:8)

What do you still owe? An apology, a small amount, some service, a broken promise? How will you become clean? What restorative steps do you need to take?

Financing Before Hand – (1 Chron. 29:2)

What project or need must be financed shortly? How to pray about it? Who can help? What can be explored?

2. DO YOU UNDERSTAND THE PRINCIPLES OF BORROWING?

p. 3 > 10 min < PERSONAL EVALUATION

Has each person privately discovered what they know about borrowing?

Many of our members have been in financial bondage due to borrowing. Most did not know borrowing was satanic devilry putting them in bondage. Here is an opportunity to discover better ways. God's ways are always better! This lesson will open doors to new unknown blessings from God.

When all are finished and home answers reviewed share the **20** answers:

Answers:

1.False 2.False 3.False 4.False 5.False 6.False 7.False 8.False 9.False 10.False 11.True 12.True
13.False 14.False 15.True 16.True 17.True 18.False 19.False 20.True

Have each write down their total score of correct answers.

Next share the **5** answer Categories.

EVALUATION SCORE:

My friends, let us discover to what degree have you understand the principles of borrowing?

Who has 20 correct answers – raise your hands – Wonderful! Complete FREEDOM.

Who has 19-15 correct answers – raise your hands – There is some DECEPTION.

Who has 14-10 correct answers – raise your hands – This shows Already ENTRAPMENT.

If you have 9-6 correct answers – don't raise your hands – It indicates areas of BONDAGE.

If you have 5-0 correct answers – the final category – A gripping problem of SLAVERY.

Repeat the **5** category statements so people can copy these in their notes for later use.

EVALUATION SCORE:

20 correct = Freedom

19-15 correct = Deception

14-10 correct = Entrapment

9-6 correct = Bondage

5-0 correct = Slavery

3. DEFINITIONS RELATED TO BORROWING

pp. 4–5 > 20 min <

Cover each of these 6 points by reading them together or, if everyone is well prepared, have individuals summarize the different points.

After each one ask if there are further questions.

4. CONSEQUENCES OF BORROWING

pp. 5–7 > 60 min <

This is the heart of the lesson. Important reasons for NOT borrowing.

Give your people time to explore. There are 16 items to cover. Sixteen “unknown” items on borrowing that will bring our defeat if we are unaware.

Sixteen items to produce a continuous miserable life. — — — **But GOD** — — -. *What a wonderful phrase.*

He offers 16 opportunities to victory. Do you find any place in the Scripture where God does not want us to be victorious?

Becoming victors is God's great joyful hope for each of us.

Divide your group into teams of three and let them cover each of the 16 points.

NOTE: Move the discussion forward by every **4** minutes calling out 'NEXT' or call out the next title.

Walk around attentively, observing what each team is up to.

Then check thoroughly that individual teams actually move on.

A man in debt is so far a slave.

~Ralph Waldo Emerson

5. THE DOUBLE BITE OF THE DEBT TRAP

p. 8 > 8 min <

Present this clearly to the group.

Ask if any are in this trap situation and want to be prayed for. God can accomplish what seems impossible when we are willing to turn it all over to Him.

6. MEN OF GOD WHO REFUSED TO BORROW

p. 9 > 10 min <

Have members read about each of these 8 people.

This is Bible identification. There is a great need for our church members to identify with Bible people being normal people just like us.

These common Bible people were tempted just like us, but by faith became victorious heroes, setting an example for us that we should become such heroes for the next generation.

Follow each reflection by requesting one person to pray to be like that Bible person.

7. REJECT ARGUMENTS FAVORING DEBT

p. 10 > 15 min <

In the Garden of Eden Eve had everything, but the evil one did not want her to think so.

Study these 4 arguments for borrowing and find God's 4 answers.

Deal with each one in a discussion format.

Ask: What arguments have you heard for borrowing? What do you think God's answer would be?

Personal Commitment to Keep Out of Debt

Lead your people to the logical conclusion of keeping out of debt. Signing another new step of faith.

Draw near to God — — — and — — — He will draw near to you!

This is an important commitment that young people can make which will help them throughout their lives. If your group is all ladies, they will not be able to sign for their husbands, but they can purpose to do what they can themselves not to become indebted, and encourage their husbands not to borrow.

8. HOW DOES GOD ILLUSTRATE THE PAINFUL TRAPS OF BORROWING?

p. 11 > 10 min < Basic Quiz Number 7

Presumably everyone should have answered these 4 questions already at home.

Ask if there are any questions or comments.

Share the answers as follows: 1.B Builders 2.C Widow 3.D Egyptians 4.A Student

Then ask: Which of the 4 points is most valuable to you; and WHY?

Next for each point ask one or more individuals to supply a modern home town example.

9. HOW MUCH DO YOU KNOW ABOUT BORROWING?

p. 12 > 15 min < Advanced Quiz Number 7

Do these 8 points as a group project.

Ask questions from your group and solicit several answers.

Next for each point ask if someone knows a person or family who presently find themselves in such a situation.

Then have several pray for that family. (with, or without name)

Answers: 1.C 2.C 3.B 4.A 5.C 6.C 7.B 8.C

10. WHAT REASONS WOULD YOU GIVE FOR NOT BORROWING?

p. 13 > 15 min < Comprehensive Quiz Number 7

What have you learned from this lesson?

Have people answer these questions individually in class.

Tell them not to refer back to earlier lesson parts.

Afterwards ask if there are any questions or comments.

The answers are as noted under "Consequences of Borrowing" on pages 5-7. Everyone might not have seen all the possible answers. It should become clear if there is confusion in anyone's mind.

Distribute Lesson # 8 and request that this lesson be read and the questionnaires be filled out at home prior to the next meeting.

As people prepare to leave remind them that we are not to judge others. Criticism is a form of slander. Do not slander. Do not criticize other members of your church who are in trouble or who do not know about God's financial freedom. This discovery is your special privilege!

Close in prayer:

Yes, Lord, we pray, "set my people free". The financial world wants to make us their slaves. We pray for Your deliverance. Oh Lord, set us free from this bondage.

Contact Information for God's Blessing of Financial Freedom

General info, Training, follow-up, help – Vera Lavrinenko – 096 254 33 24

Orders for paper materials – lessons, guides, posters, magnets, banners – Ivanka Dubenchuk – 096 103 98 77

For electronic materials on FF Website <http://svoboda.sytes.net> – Ivan Onishuk