



Become Debt-Free

Rick Warren — July 28, 2018



“Don’t run up debts, except for the huge debt of love you owe each other”
(Romans 13:8 The Message).

My hope for you is that you will set a goal to be debt-free. It is possible, if you are disciplined. Let me say, 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, it’s possible you couldn’t do it because you are in such financial bondage.

The Bible says we should not withhold the repayment of your 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 to not do that. God is not going to bless that.

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



You 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.

PLAY

Talk About It

- How is debt holding you back from pursuing a God-given mission?
- Do you struggle with the habits of saving and tithing? Why or why not?
- How are you building up a “huge debt of love” toward the people in your life?



PASTOR RICK WARREN



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Rick Warren has helped people live with hope and on purpose for more than 40 years. He’s the founding pastor of Saddleback Church in Southern California and author of several books, including *The Purpose Driven Church* and *The Purpose Driven Life*, which has been translated into 137 languages and sold more than 50 million copies in all formats. He created the PEACE Plan (plant churches of reconciliation, equip servant leaders, assist the poor, care for the sick, educate the next generation), which is used by churches in 196 countries. His radio teaching and daily devotional, Daily Hope, is offered around the world.

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