



Proverbs 22:7 (CSB)

“The rich rule over the poor,
and the borrower is a slave to the lender.”

How do I/we get out of debt?

1. Pray. (Matt. 7:7)
2. Establish a **WRITTEN Budget**. (Prov. 21:5, 29:18)
3. List your assets – everything you own. (1 Cor. 4:7)
4. List your liabilities – everything you owe. (Rom13:8)
5. Make a Debt Repayment Schedule. (Ps. 37:21; Jam5:12)
6. Consider earning additional income. (Prov. 6:6-11)
7. Accumulate **NO NEW DEBT**. (Prov. 22:7)
8. Be **Content** with what you have. (1 Tim. 6:6)
9. Consider a radical change in your lifestyle. (Phil.4:13)
10. **Do not give up!** (Lk 12:15)

*“We spend money we don’t have; on things we don’t need;
to impress people who don’t matter.”*

~ variant of Dave Ramsey quote

Proverbs 16:1–8 (NIV84)

- ¹To man belong the plans of the heart,
but from the Lord comes the reply of the tongue.
- ²All a man’s ways seem innocent to him,
but motives are weighed by the Lord.
- ³Commit to the Lord whatever you do,
and your plans will succeed.
- ⁴The Lord works out everything for his own ends—
even the wicked for a day of disaster.
- ⁵The Lord detests all the proud of heart.
Be sure of this: They will not go unpunished.
- ⁶Through love and faithfulness sin is atoned for;
through the fear of the Lord a man avoids evil.
- ⁷When a man’s ways are pleasing to the Lord,
he makes even his enemies live at peace with him.
- ⁸Better a little with righteousness than much gain with injustice.

1) Be **C**ommitted _____ (vv. 1-4)

Proverbs 21:5 (CSB)

“The plans of the diligent certainly lead to profit, but
anyone who is reckless certainly becomes poor.”

2) Be **C**onvinced _____ (vv. 5-7)

Proverbs 28:6 (CSB)

“Better the poor person who lives with integrity than
the rich one who distorts right and wrong.”

3) Be **C**ontent _____ (v. 8)

Philippians 4:19–20 (CSB)

¹⁹And my God will supply all your needs according to his
riches in glory in Christ Jesus. ²⁰Now to our God and
Father be glory forever and ever. Amen.