



# The Wisdom of Avoiding Debt



Discover God's guidance on financial freedom and the importance of living wisely free from debt.

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## Introduction

Welcome to this 3-day journey exploring the wisdom God offers about **money, debt, and freedom**. The Scriptures contain practical guidance that encourages us to live responsibly and avoid the bondage of financial burdens. Proverbs 22:7 teaches us a profound truth: "The rich rule over the poor, and the borrower is slave to the lender." This verse highlights how debt can quickly become a form of slavery, limiting our freedom and peace.

*Why should believers care about debt?* Beyond just financial implications, Proverbs and other biblical passages reveal debt's spiritual and emotional impacts. Debt can weigh heavily on our hearts and hinder our ability to serve God fully. God's wisdom invites us to seek contentment, stewardship, and trust in His provision rather than relying on borrowing.

Over the next three days, we will dive into Scriptures that teach the value of prudence, generosity, and dependence on God's provision instead of human credit. Each day includes encouraging devotions, scripture reflections, and journaling opportunities to apply biblical truths in your life. May the Holy Spirit guide your understanding and open your heart to live in freedom and wisdom.

**Let's embrace God's life-giving wisdom about finances, step by step.**





## Day 1: 📌 Understanding Debt's Burden



## Your Verse

*Proverbs 22:7 – "The rich rule over the poor, and the borrower is slave to the lender."*

## Supporting Scriptures

- *Romans 13:8 – "Let no debt remain outstanding, except the continuing debt to love one another."*
- *Psalms 37:21 – "The wicked borrow and do not repay, but the righteous give generously."*



## Devotional: Recognizing Debt's Spiritual and Emotional Cost

**Debt is more than a financial issue; it's a spiritual and emotional weight.**

Proverbs 22:7 clearly states that the borrower is a slave to the lender. When we take on debt carelessly, we risk losing control not only over our finances but also over our time, decisions, and freedom.

Romans reminds us that the only debt we should keep is the ongoing obligation to love others. Everything else should be paid off promptly to prevent bondage. Psalm 37 contrasts the wicked who borrow and don't repay with the righteous who live generously. This calls us to live with integrity and wisdom in all our financial dealings.

Reflect on your own approach to borrowing and debt. Are you fully aware of the weight debt places on your life? God's wisdom encourages us to take responsibility, seek contentment, and avoid becoming enslaved by financial pressures. The freedom God offers empowers us to live generously, freely, and joyfully.



Day 1: ✂ Understanding Debt's Burden

## Reflect and Apply

1. How does debt affect your sense of freedom or peace in life?

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2. In what ways can debt make you feel like a "slave" rather than a steward?

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3. What changes could you make to align your finances more with God's wisdom?

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Day 1:  Understanding Debt's Burden

## Journaling Prompts

1. Write about a time debt influenced a major decision in your life.

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2. List practical steps you can take to reduce or avoid debt.

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3. Describe how trusting God can bring freedom even amidst financial challenges.

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Day 1: 📌 Understanding Debt's Burden

## Prayer for Today

**Lord, thank You for revealing the truth about debt and freedom.** Help me understand the weight and responsibility that comes with borrowing. Teach me to live wisely, avoid unnecessary debt, and be content with what You provide. Strengthen me to be a good steward of the resources You have given me and to love others generously without being enslaved to financial burdens. *Give me peace and wisdom today.* In Jesus' name, Amen. 🙏💰📖





## Day 2: 💡 God's Guidance on Contentment & Stewardship



## Your Verse

*1 Timothy 6:6-10 - "Godliness with contentment is great gain... For the love of money is a root of all kinds of evil."*

## Supporting Scriptures

- *Hebrews 13:5 - "Keep your lives free from the love of money and be content with what you have."*
- *Proverbs 3:9-10 - "Honor the Lord with your wealth... then your barns will be filled to overflowing."*



## Devotional: Choosing Contentment Over Debt

**God calls us to cultivate contentment as a powerful antidote to the temptation of debt and financial worry.** 1 Timothy reminds us that godliness accompanied by contentment is true gain. When we chase wealth or borrow beyond our means, it often stems from a deeper dissatisfaction or misplaced trust.

Hebrews encourages us to keep our lives free from the love of money, recognizing that contentment is grounded in trusting God's provision. *Honoring God with our resources*, as Proverbs teaches, invites His blessing and provision into our lives in unexpected ways.

Stewardship means managing what God entrusts to us wisely — including money. We can resist the desire to overspend or borrow when we live with gratitude, planning carefully and seeking God's wisdom daily.



## Reflect and Apply

1. What does contentment look like in your financial life right now?

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2. How can focusing on godliness and trust in God lessen the temptation to borrow?

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3. In what practical ways can you honor God with your finances today?

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## Journaling Prompts

1. Reflect on your spending habits. Are they driven by contentment or want?

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2. Write down ways to practice gratitude for what God has given you.

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3. Plan a budget or financial goals that reflect stewardship and trust.

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Day 2: 💡 God's Guidance on Contentment & Stewardship

## Prayer for Today

**Dear Heavenly Father, thank You for Your perfect provision.** Teach me to be content with what I have and to trust You fully. Help me reject the love of money and to live as a wise steward of the resources You have entrusted to me. Guide my decisions so they honor You and free me from financial burdens. Fill me with Your peace and patience as I grow in godliness and contentment. In Jesus' name, Amen. ❤️📖💡





## Day 3: Living Free by God's Wisdom





Day 3: 🌱 Living Free by God's Wisdom

## Your Verse

*Proverbs 21:20 - "The wise store up choice food and olive oil, but fools gulp theirs down."*

## Supporting Scriptures

- *Luke 14:28 - "For which of you, intending to build a tower, does not sit down first and count the cost?"*
- *Matthew 6:24 - "You cannot serve both God and money."*



## Devotional: Plan Wisely to Experience Financial Freedom

God's wisdom teaches us that **planning and self-control are vital to living free from debt**. Proverbs 21:20 contrasts the wise who save and the foolish who consume recklessly. When we fail to plan or control spending, we become vulnerable to financial slavery and stress.

Jesus encourages us in Luke to count the cost carefully before taking on a commitment. This principle applies well to borrowing and financial decisions — thoughtful planning avoids unnecessary hardship.

Finally, Jesus' words in Matthew remind us of the spiritual danger of divided loyalty. Serving money often leads to debt and bondage, but serving God leads to true freedom. By seeking God's kingdom first and living wisely, we can break free from financial chains and experience abundant life.



## Reflect and Apply

1. How does planning impact your financial decisions and freedom?

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2. What areas in your life might you be tempted to "gulp down" rather than save wisely?

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3. How can you prioritize serving God over the pursuit of money?

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## Journaling Prompts

1. Describe a financial goal that requires planning and discipline.

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2. Write how you can apply Jesus' teaching about counting the cost.

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3. Reflect on what serving God with your finances looks like practically.

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Day 3: 🌱 Living Free by God's Wisdom

## Prayer for Today

**Father, thank You for Your wisdom that leads to freedom.** Help me to plan carefully and practice self-control in my finances. Teach me to save and avoid impulsive decisions that lead to bondage. May I always serve You first and not money, trusting You to provide all my needs. Strengthen my resolve to live wisely and glorify You in every financial choice. In Jesus' name, Amen. 📈📊





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