

THEME: FINANCIAL STEWARDSHIP FOR THE WEALTHY PLACE
TOPIC: THE DANGER OF DEBT AND FINANCIAL BONDAGE PART 1
TEXT: PROVERBS 22:7, ROMANS 13:8, DEUTERONOMY 28:12

INTRODUCTION

Debt is one of the most common traps affecting believers today.

The world normalizes debt, celebrates credit culture, and encourages borrowing without long-term vision. But Scripture consistently warns that **debt creates slavery**, burdens families, and places the destiny of a household under the control of another.

This study explores the **danger of uncontrolled debt**, and how to pursue **financial liberty** in alignment with God's Word.

CORE TRUTH ON THE DANGER OF DEBT AND FINANCIAL BONDAGE “Debt enslaves destiny; freedom fuels prosperity.”

Debt is not just a financial issue — it is a **spiritual and emotional bondage** that affects:

- Peace
- Decision-making
- Worship
- Generational inheritance
- Purpose

1. NOT ALL DEBT IS WISDOM

Some forms of debt may be necessary or strategic (e.g., mortgages, business development). But **impulsive debt, lifestyle debt, or unplanned borrowing** leads to bondage.

Biblical Warnings

- **Proverbs 22:7** – Borrowing creates servanthood.
- **Proverbs 17:18** – “One lacking in sense pledges and becomes a guarantor.”
- **Deuteronomy 28:43–44** – Borrowers become dependent; lenders become rulers.

Key Teaching: Debt must be:

- Purposeful
- Planned
- Measured
- Aligned with financial capacity

If it doesn't fit these four, it is not wisdom.

2. BORROWING MUST ALIGN WITH CAPACITY AND PURPOSE –

Romans 13:8 – The command to “owe no one” teaches living within one's means.

Invisible Chains – “Chains may be invisible, but they still restrict movement.”

Debt acts like invisible spiritual chains:

- You cannot move freely
- You hesitate to take risks God leads you to
- You avoid opportunities because of obligations

Practical Wisdom: Before considering borrowing:

- Can I realistically repay?
- Is this essential, or emotional?

- Does this support long-term vision, or just short-term desire?
- Is this a tool for increase, or a trap for bondage?

Teaching Line: “Borrowing without vision turns survival into slavery.”

3. DEBT AFFECTS PEACE, DECISION-MAKING & SPIRITUAL LIFE

Debt affects more than money — it affects the heart.

Effects of Bondage

- Anxiety about repayments
- Strain in marriage
- Reduced generosity
- Limited worship focus
- Pressure to work excessively
- Inability to respond freely to God’s call

Supporting Scriptures: Proverbs 12:25; Matthew 6:24

Debt shifts your emotional allegiance.

Practical Reality - Debt changes your decisions:

- You cannot give as freely
- You cannot serve freely
- You cannot plan as freely
- Your future becomes “mortgaged” to someone else

DECLARATION

“I walk in financial liberty and disciplined increase. I reject financial bondage. I submit my finances to the wisdom of God. I embrace principles of order, discipline, and stewardship.”

CONCLUSION

Debt is not only an economic issue — it is in fact a **destiny issue. It steals:**

▪ Peace	▪ Freedom
▪ Options	▪ Joy
▪ Generosity	▪ Obedience

But God’s desire is **freedom**.

▪ Freedom to obey.	▪ Freedom to give.
▪ Freedom to serve.	▪ Freedom to live with peace and vision.

You cannot walk boldly into your future

- If your present situation is tied down by chains of debt.
- Just as God brings deliverance from spiritual bondage.
- He wants to bring deliverance from **financial bondage**.

Final Truth: Debt may restrict your movement, but God has a plan to restore your freedom.