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## Steps to Financial Freedom

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Job 36:11 NKJV

***“If they obey and serve Him,  
They shall spend their days in prosperity,  
And their years in pleasures.”***

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- I. Review of the previous classes.
- II. Prosperity (ownership) requires more than faith, it also requires faithfulness.
- III. God considers it your responsibility to prosper.
- IV. God has made us stewards versus owners of all we possess.
  - A. This is the biggest point “prosperity critics” miss.
  - B. Stockpiling material goods for our own ego, safety or protection is self-centered.
  - C. Multiplying resources to advance the Kingdom is considered faithful.

Ephesians 4:28 NKJV

***“Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.”***

- D. Paul advises former thieves to stop stealing.
  1. For whom does a thief steal? Himself
  2. Paul’s solution is work - Honest labor.
  3. To what intent? To pay his own bills? (1 Tim. 5:8)
  4. The intent is having something to give.
  5. If you were a thief, you may think honest labor is toil - but honest labor demonstrates you trust the Lord for increase rather than taking from others.
- V. Decide to be a tither.
- VI. Write out a plan, or budget, to minimize waste.
- VII. Consider carefully the guidelines of borrowing money.

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- I. Steps to financial freedom
  - A. If you have made mistakes and fallen into a financial quandary, there is hope.
  - B. It doesn't take many decisions to get yourself deep in financial bondage.
    1. Don't be discouraged.
    2. Most individuals get themselves by unwise practices over several decisions.
    3. Either way, lifestyle corrections must be made to secure your freedom.
    4. There's no benefit in getting out of debt if we don't change free-spending habits that put us there in the first place.
  - C. Step #1 - Decide to tithe.
    1. Return ten percent of your gross income (before taxes) to the Lord.
    2. Your tithe demonstrates many things including you acknowledge Him as the Owner of all you possess.
  - D. Step #2 - Write the plan that addresses your particular situation.
    1. Review it regularly (especially at first or when deciding on purchases).
    2. The major part of this plan should be structured to limit spending only on essentials.
    3. Everything else should go to debt reduction.
  - E. Step #3 - Set aside some money for offerings.
    1. I realize this sounds a bit far-fetched.
    2. But realize the Lord may be asking you to trust Him with what you have in your hand in order for Him to give you what is in His.
    3. This should be a response to the Lord's prompting and not simply being impulsive to shorten the the period of discipline.
  - F. Step #4 - Spend for essentials only.
    1. Purchase what is required to meet your basic needs.

- a) For example, you may want steak, but you can get by on chicken or hamburger.
- b) One crucial key to this step is controlling your spending to avoid non-essential and impulse buying. (Uber Eats, TV network subscriptions, etc.)
2. You should never buy anything outside your established budget unless:
  - a) Waited 24 hours
  - b) Prayed about it
  - c) Discussed it with your spouse or confidants
  - d) Even then, ask these important questions:
    - (1) Do I really need it?
    - (2) Do I have the best deal?
    - (3) How much will it set me back on my goal?
    - (4) How much will it cost to maintain?
- G. Step #5 - Stop using credit cards altogether.
  1. If you have several cards, determine which cards have the lowest percentage rate and keep one, possibly two.
  2. However, put them in a safe place at home, away from you.
  3. Cut up the rest with scissors!
- H. Step #6 - Determine the best plan how to distribute the amount you have budgeted for debt reduction.
  1. Actually, there are several different strategies to reduce your debt. You should pray and search for a plan that best fits your situation.
  2. Equal method.
    - a) If you owe against 5 accounts and have set aside \$400 each month for debt reduction, each account gets \$80.
    - b) This method is good if your debt is evenly distributed.
  3. Least to most method.
    - a) While paying minimum on cards with the largest amount.
    - b) Be aggressive with the card of least amount in order to pay it off the quickest.
    - c) Once that account is paid in full, roll the amount you would be paying to that card to the one next in line.
    - d) This builds momentum to minimize the fees and pay off one account at a time.
- I. Step #7 - Communicate with your creditors and ask them to cooperate with your debt reduction plan.

1. Tell them about your situation.
2. Outline your strategy
3. Express your commitment to paying what you owe.
4. Once you have made contact, communicate regularly to reassure your creditors you are following through and thank them for their patience.
  - a) Before long they will tell you they trust you and there is no need to continue calling.
  - b) You might even be surprised at their willingness to cooperate with you.

## Conclusion

If you take these 7 steps and be diligent in your efforts to get out of debt, it won't be long before God will show Himself strong on your behalf. He will multiply your offerings and may even bless you with a chunk of money that allows you to pay off things faster. He will increase the level of your prosperity because you've proven you can handle it. Once you've demonstrated that you can be faithful over little, He'll be able to make you ruler over much. And since God takes pleasure in the prosperity of His servants, that will make both you and the Lord very, *very* happy!