

Dealing with Debt

Introduction:

What is the heart of God regarding being in debt? Is it a sin to borrow money? When is borrowing money to be avoided? Are there any legitimate strategies of indebtedness that are acceptable from a biblical standpoint? In the day we live in debt is almost universal. Regardless of what your beliefs are or aspirations are, very few people in our culture live debt free. Bearing that in mind if you find yourself burdened by unmanageable debt what is your recourse?

Owe No Man Nothing:

In Romans 13 Paul speaks about the burden of taxation upon the population and sums up his remarks with an exhortation to serious minded believers:

[Rom 13:8 KJV] 8 Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

To be specific Paul was saying that taxes imposed upon believers should not go unpaid. In ancient times as in the day that we live in it is difficult to live a debt free life. We live in a debtor society. Our very economies that once were founded on the strength of the production of actual tangible goods and services are now upheld and completely dependent upon debt imposed in various ways upon the populations of the western world.

The Spirit of Pharaoh:

In Exodus 5 when Moses demanded Pharaoh to let the people go – Pharaoh's response was to impose a heavier burden on the Israelites:

[Exo 5:6-8 KJV] 6 And Pharaoh commanded the same day the taskmasters of the people, and their officers, saying, 7 Ye shall no more give the people straw to make brick, as heretofore: let them go and gather straw for

themselves. 8 And the tale of the bricks, which they did make heretofore, ye shall lay upon them; ye shall not diminish [ought] thereof: for they [be] idle; therefore they cry, saying, Let us go [and] sacrifice to our God.

The spirit of Pharaoh is alive and well today. Proverbs 22:7 tells us that the borrower is servant to the lender. In our economy one of the leading economic indicators is measured by what people do with their money. If instead of borrowing money the people begin to put money in savings – the analysts conclude that “consumer confidence is low”. If this persists then the major forces in the economy will begin laying people off *in order to provoke them forcibly to borrow money and spend their savings to survive in unemployment*. In other words, when the Spirit of God says “let My people go...” modern day Pharaoh responds not with “make bricks without straw” but “make payments without jobs...”

What is the Answer to Debt?

First and foremost, realize that you can't solve the problem on the level of the problem. Just as Paul says in 1 Tim. 4:8 “bodily exercise profits little” even so there is benefit in financial management solutions, debt reduction strategies, etc., but ultimately we have to go deeper to find a place of true freedom from debt.

At this point I have to pause and make a statement. For me to proceed and merely give you scriptural precedent on the subject of debt is not going to help you. 2 Cor. 3:6 says that the letter kills but the Spirit gives life. 1 John 1:3 tells us that we must see to it that our message proceeds from what we have actually seen and heard. To teach you things that haven't been transformational in our own life is offering you Saul's armor when what you really need is David's sling and 5 stones.

In Duet. 1:3 we find Moses as a prophet spoke unto the people according to ALL that God had put in his heart. There was a time that Moses perhaps held back from the people but at some point God gave him leave and directed him to tell the truth, the whole truth and nothing but the truth. As a prophet that is my mandate. Rather than speaking to you like a spiritual child I will speak to you on this subject today according to all that God has put in my heart limiting myself strictly to what we have seen and heard and what has worked in our lives.

Money Moves by the Spirit:

In 2009 God told Kitty and I to visit a small group meeting in Springfield Missouri in the home of one Wendell Lovell. This was no small thing considering the meeting was on a week night and required us to leave work and drive over 100 miles to this meeting and then to come straight home in order to be ready to go back to work the next day.

At the meeting there were two ministers, Larry Love and Mitch Clay whom we had never met. They brought a message which I don't remember the content of, and when it came time for personal ministry they singled Kitty and I out with a powerful prophetic word. Among other things that were said the Father told us through Larry and Mitch that He was going to show us that *money moves by the Spirit*. I had no idea what that meant but the truth of it burned in my heart and I looked forward to God making it real to us.

Moving into the Economy of God:

Every one of us wherever we live are subject to the economy of man. If a factory or major source of jobs shuts down in our town – we are affected. If terrorists fly passenger planes into the heart of the financial district in New York city – we are going to be affected. It seems unavoidable. We live in a fallen world where calamity and happenstance conspire to make us subject to the ebb and flow of financial systems and at times we suffer horrible losses as a result.

Just as man has an economy so God has an economy. Man's economy is based on the currency that he sets value on. The economy of God is based on a currency that He sets value on. What is the currency of the kingdom? The currency of the kingdom is your faith. Regardless of your financial condition if you will learn to spend your faith on the promises of God you will find yourself making withdrawals from the bank of God's glory in your life.

How to Spend the Currency of the Kingdom:

How do you spend your faith? By doing with your money what the Father tells you to do. Money will do unusual things when you listen to God and do what He tells

you to with what you have. Jesus said in John 5:19 that He would only do what He saw the Father do. This was a great key to His remarkable life. It is reproducible in our lives as well. You can do what you see the Father do – and when you do so in the area of your finances you will see remarkable and supernatural results.

In Elijah's day there was a great dearth or famine. People were starving. They were selling themselves into slavery just to survive. Elijah was directed by God to the home of a widow who was about to share her last meal with her son with every expectation that they would die afterwards. She had no means of support. There was no aid society available. She didn't have a business. She had little or no income. How did Elijah deal with her?

[1Ki 17:13-15 KJV] 13 And Elijah said unto her, Fear not; go [and] do as thou hast said: but make me thereof a little cake first, and bring [it] unto me, and after make for thee and for thy son. 14 For thus saith the LORD God of Israel, The barrel of meal shall not waste, neither shall the cruse of oil fail, until the day [that] the LORD sendeth rain upon the earth. 15 And she went and did according to the saying of Elijah: and she, and he, and her house, did eat [many] days.

What happened here? This woman because she obeyed God came out of the economy of man and into the economy of God.

Another Example:

In the days of the early church there was great upheaval in Judea and in Jerusalem. Civil war was brewing. Within a few years the entire region would be decimated by war and brutal persecution. In seasons like this in modern times it is always attended by financial downturn, recession or depression. It was no different in the days of the early church. Yet it is remarkable that in the midst of such societal upheaval and an economy struggling under the enemy occupation of an invading army that the people of God were completely out of debt:

[Act 2:44-45 KJV] 44 And all that believed were together, and had all things common; 45 And sold their possessions and goods, and parted them to all [men], as every man had need.

Now this does not mean we are supposed to start a hippy commune and live out of a common purse? No. What it does mean is that these people were doing with their money what God told them to do with their money and the result was they were debt free, living in the blessing in spite of all the turmoil in the world around them.

Lay the Money at the Apostles' Feet:

In Acts 4 we see further detail regarding how the people of the early church addressed the issue of debt and money:

[Act 4:33-35 KJV] 33 And with great power gave the apostles witness of the resurrection of the Lord Jesus: and great grace was upon them all. 34 Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, 35 And laid [them] down at the apostles' feet: and distribution was made unto every man according as he had need.

This is a dynamic that is available to us today – if we will understand that money moves by the Spirit and do with our money what the Father tells us to do. What did the Father tell these believers to do?

- 1.) They liquidated their surplus and were devoted to caring for those in need.
- 2.) They invested in the furtherance of the missions efforts by laying the money at the apostles' feet.

When they did this something unusual happened – they were all out of debt. Supernaturally, miraculously they were brought out of the economy of man and into the economy of God.

How Important is Money to God?

Is the distribution made among the early church believers just an anecdote made in order to tell the story of the early Christians in a thorough way? Was God

involved in all of this or was it just a byproduct of something more important that God was pursuing? We see an indication in Acts 5:1-5:

[Act 5:1-5 KJV] 1 But a certain man named Ananias, with Sapphira his wife, sold a possession, 2 And kept back [part] of the price, his wife also being privy [to it], and brought a certain part, and laid [it] at the apostles' feet. 3 But Peter said, Ananias, why hath Satan filled thine heart to lie to the Holy Ghost, and to keep back [part] of the price of the land? 4 Whiles it remained, was it not thine own? and after it was sold, was it not in thine own power? why hast thou conceived this thing in thine heart? thou hast not lied unto men, but unto God. 5 And Ananias hearing these words fell down, and gave up the ghost: and great fear came on all them that heard these things.

This passage of scripture is frequently taught on but what we do not see is the fact that Ananias died inadvertently because he got in the way of something God was doing in the financial situation and personal economies of the people of God. God was moving so powerfully and so strongly in this area of the life of the early church that when this man presumed on what was happening he lost his life. This is a measurement of just how invested and passionate God is that you live the life and life more abundantly that Jesus promised in John 10:10. This is the power of the redemption that Jesus bought for us – which specifically includes our personal financial circumstance:

[2Co 8:9 KJV] 9 For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

Conclusion:

How do we step out of the economy of man (subject to debt) and into the economy of God (walking in financial freedom)? There are two verses that apply in answer to that question but first remember that action is required on your part. If you want something different you must do something different. If you want what you never had before you must do what you never did before. In Luke 17:20,21 Jesus tells us that the kingdom doesn't come with observation. The kingdom and the economy of the kingdom is engaged in your life by your actions not by your doctrines or opinions or wishful thinking. You must do something – and you must

do something in the very area that represents your need. If your need is financial then it is in the area of finance that you must determine what pressing into the kingdom looks like and do that.

Pressing into the kingdom is actuated in your situation by two things: 1.) Giving to the poor and 2.) Giving out of your penury (or deep poverty). When my wife Kitty and I began to press into these things the Lord told me this:

“When you give of your surplus to the poor you close up the breaches of your personal economy.... When you give out of your penury (or deep poverty) to the ministry you open the doors of blessing for increase and financial breakthrough”.

Prov. 19:17 He who has pity on the poor lends to the Lord, and that which he has given He will repay to him (AMP).

There is more New Testament precedent for giving to the poor than there is for tithing to the church. It is the scandal of modern church culture that the poor and the needs of the poor are drastically marginalized in favor of other line item budgetary considerations. Every 7 years the Levites were to take the money brought into the temple and give it to the poor. That represents just under 15% of the income of the temple and the Levites altogether. What you make happen for someone else God will make happen for you. Many people tithe and give sacrificially to their church or other ministries but do not give to the poor. They don't see results and they wonder why. It is because giving to the poor validates in the kingdom what you give to ministry and to the church. Give to the poor of your surplus and God will provide for you out of His surplus. What you make happen for others God will make happen for you.

Having given to the poor you are now eligible to give out of your penury (or deep poverty). This is what the widow with the two mites did. Her giving was of a character that got the attention of Jesus.

[Luk 21:1-4 KJV] 1 And he looked up, and saw the rich men casting their gifts into the treasury. 2 And he saw also a certain poor widow casting in thither two mites. 3 And he said, Of a truth I say unto you, that this poor widow hath cast in more than they all: 4 For all these have of their abundance cast in

unto the offerings of God: but she of her penury hath cast in all the living that she had.

Notice that this woman gave into the treasury that JESUS WAS LOOKING INTO waiting on her gift. She was giving into the ministry and not just giving into a need. She wasn't saying "the temple doesn't need my money..." She was not giving a percentage – she was giving an amount that actually created a personal crisis for her. The end result was benefit and breakthrough and a lasting testimony that reaches us today. Learn to give not just to a need but to an anointing. When you give into an anointing you partake of that anointing.

You can't solve the problem on the level of the problem. If you want to master the law of sowing and reaping you must ascend above it into the law of love. Jesus did what He saw the Father do not out of obedience as a servant but out of love as a son. As you apply these truths and find out what they mean personally to you – your financial breakthrough will come and debt will be eliminated in your life in a radical way.