

Freedom from Debt

LAST WEEK'S MESSAGE

To be in debt is to be financially overdue or overextended. Most debt is rooted in a spiritual problem of not trusting God. Oftentimes people go into debt to overcome unhappiness or a deep hurt, using material possessions to substitute for real love. Proverbs 22:7 tells us, "He who borrows sells his freedom." Debt enslaves us. But the good news is we can face debt and not run away. We can find freedom with God.

HOW TO BE FREE FROM DEBT

These are God-centered steps of faith to experience freedom from debt:

1. PRAY TO GOD - CONFESS & REPENT (JAMES 1:5-6)

Ask, "Lord what can I do to overcome this crisis in my life?" This is a spiritual issue, and it needs a spiritual solution. Our God knows what's going on in our lives. We need to humbly come before Him and cry out for help and rescue (Psalm 18:6). The most important step is to go to God. Great is His faithfulness (Lamentations 3:22-23).

2. MAKE A DEBT LIST (PROVERBS 27:23-24)

Know your financial situation. Keep a clean record of what you earn, spend, own, and what you owe. Write these things down or encode them in a program. This is good stewardship. If you keep record, you will know clearly what you need and where you are. You will see how much you have available to pay your debt each month.

3. MAKE A DEBT REPAYMENT PLAN (PROVERBS 3:27-28)

Pay your debts. Pray for your creditor's hearts. Go and talk to them. Share your situation and plan. Stick to your plan.

4. STOP ADDING DEBT (PROVERBS 16:3)

Commit your spending habits to the Lord. Stop, remove, or stay away from what causes you to be in debt completely. Pay the full amount of your monthly obligations. Find ways to immediately build up other sources of income and ask yourself what sacrifices you can make to radically cut down on your spending. Live on a cash basis.

5. BE ACCOUNTABLE TO SOMEONE (JAMES 5:16)

Find someone you can fully trust and share about your plans of repaying your debts. Give them permission to be strict and unwavering to follow up with you. Be totally honest and transparent with your accountability partner. Pray for one another.

The truth is, there is one debt that we cannot pay which is the debt of our sin against God. No amount of good works can never cancel this debt. But God gave His Son - Jesus Christ! He paid a debt He did not owe, to satisfy a debt we couldn't pay. Our freedom was bought at a price — the perfect sacrifice of the Lamb of God who takes away the sins of the world.

discussion questions

What important lesson did you learn about how and why you get into debt?

When it comes to paying off your debt, what will you start doing immediately?

What must you do to be a more faithful steward of God's money?

last week's memory verse

The rich rules over the poor,
And the borrower becomes the lender's slave.

PROVERBS 22:7

Download this Chronicle
online!

ccf.org.ph/chronicle/

Download **this Sunday's** 4Ws Small Groups Guide
and 4Ws Go Viral Edition **every Monday!**

ccf.org.ph/4ws/

Take Note

LEARN. ATTEND.
GET INVOLVED.

GLC

Face-to-Face Sunday Classes

June 5, 1:00 PM

Register at bit.ly/GLCSundayClass

Walk-in participants are welcome to join!

Book 1: One by One

Session 3: One Proof
(Our New Life in Christ)
Teacher: Ptr. Erick Totañes
head to Room 3A

Book 2: Spiritual Disciplines

Session 3: One Family (The Church)
Teacher: Verlonn Valencia
head to Room 4A

Go Viral Basics

Session 5: Showing Genuine Care
Session 6: Pray, Care, Share –
Sharing Your Story and the Gospel
Teacher: Ptr. Mel Santos
head to Room 5A

Register at bit.ly/GoViralSundayClass

Take your GLC Trainings through Small Groups or GLC Online

GLC Online:

Your 24/7 Discipleship Training

Own Time. Own Pace. Own Place.

Visit glc.ccf.org.ph/online

for more details.

GLC in Small Groups

Visit bit.ly/GLCinsmallgroups

for more details.

Women2Women



ALL WOMEN

Come, Let's Celebrate!

First In-Person Gathering

June 9, Thursday
10:00 AM, Multi-Purpose Hall

ALSO STREAMED LIVE ONLINE

ccfwomen2women
 CCFWomen2WomenMinistry

B1G Ministry



SINGLES

No B1G Fridays on June 10 to make way for #BestWeekendEver.

Fridays, 7:30 PM, Multi-Purpose Hall

ALSO STREAMED LIVE ONLINE

B1GMinistry
 beonewithgod

Elevate



HIGH SCHOOL AND COLLEGE

Love, Despite

June 11, Saturday
3:00 PM, Multi-Purpose Hall

ALSO STREAMED LIVE ONLINE

ElevateMain
 ElevateMainTV

NXTGEN



OPEN TO KIDS FROM 4-12 YEARS OLD

Kids' Church

Sundays, 10:00 AM and 3:00 PM
G/F North Wing, CCF Center

ALSO STREAMED LIVE ONLINE

ccfnxtgen for ages 4-12
zoom for ages 7-12

Volunteer in NXTGEN or join an online small group for kids!

Contact the NXTGEN team:

ccfnxtgen

LOOKING FOR ANSWERS? THINK YOUR VISIT IS A COINCIDENCE? YOUR BEING HERE TODAY IS NO ACCIDENT!

God brought you here for His purpose.

1 God loves you.

He desires for you to have a meaningful life with Him in the present and gain eternal life with Him in the future.

*Know therefore that the Lord your God, He is God, the faithful God, who **keeps His covenant and His lovingkindness** to a thousandth generation with those who love Him and keep His commandments –Deuteronomy 7:9*

2 God is holy.

We are sinful, and our sin separates us from Him.

Everyone has sinned and is far away from God's saving presence. – Romans 3:23

3 God is merciful.

In His love, He made the only way for us to be reconciled to Him: through His son, Jesus Christ. Jesus had to die on the cross for our sins and be raised to life for eternity.

But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us. Much more then, having now been justified by His blood, we shall be saved from the wrath of God through Him. – Romans 5:8

I am the way, and the truth, and the life; no one comes to the Father but through Me. – John 14:6

4 God is gracious.

By placing our faith in Jesus Christ, we are forgiven of our sins and saved from eternal death.

For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life. – John 3:16

For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast. – Ephesians 2:8-9

5 God keeps His promises.

You can be sure that you have eternal life when you trust in Jesus.

And the testimony is this, that God has given us eternal life, and this life is in His Son. He who has the Son has the life; he who does not have the Son of God does not have the life. These things I have written to you who believe in the name of the Son of God, so that you may know that you have eternal life. 1 John 5:11-13

ccf join us on Sundays

AT CCF CENTER
10:00 AM (English), 3:00 PM (Filipino)

ONLINE
10:00 AM, 12:00 NN (English)
3:00 PM, 6:00 PM (Filipino)

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