

7 Keys to Debt-Free Living for free eBook download

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Dr. James Payne

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About the Author

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This eBook has been created from a Campmeeting video teaching Payne presented.

Introduction

Debt-free living is a topic near and dear to my heart. When God began to deal with me 29 years ago about getting out of debt, I had \$247,500 in personal debt and \$767,000 in ministry debt. That's over a million dollars' worth of debt!

God showed me seven keys to getting out of debt in just a little over 12 months, and I've been living a debt-free life for the last 28 years. I want to share those seven keys with you.

Thank you, Lord, that we can live debt free in this world.

In **2 Kings 4:1-7 (NLT)**, we read about a woman who had fallen into challenging times. This woman was a widow of a prophet, and she came to the prophet Elisha for help one day because her husband had left her a huge pile of debt. She had so much debt, in fact, that creditors were threatening to take her two sons as slaves.

"What can I do to help you?" Elisha asked. "Tell me, what do you have in the house?"

"Nothing at all, except a flask of olive oil," she replied.

And Elisha said, "Borrow as many empty jars as you can from your friends and neighbors" (vs. 2-3).

Now, this is very important. He did not say to borrow just a few jars. Sometimes when you're in debt, you lower your expectations. And he's not telling her to just borrow a few. Don't rewrite God's plan when you're going through things.

Here's what Elisha told the widow to do with all those borrowed jars:

"Then go into your house with your sons and shut the door behind you. Pour olive oil from your flask into the jars, setting each one aside when it is filled."

So she did as she was told. Her sons kept bringing jars to her, and she filled one after another. Soon every container was full to the brim!

"Bring me another jar," she said to one of her sons.

"There aren't any more!" he told her. And then the olive oil stopped flowing (vs. 5-6).

When she told Elisha, he told her to sell all the olive oil and pay off her debts. But even more amazing, he told her that she would have some left over!

"You and your sons can live on what is left over" (v. 7).

You Can Live Debt Free!

Now I believe it's possible for God to deliver you from debt and to bless you to the point where you have abundance, and you don't have to struggle from day to day or week to week or even month to month. You know how I know that it's possible? Because God has done it in my life over the past 28 years.

I'm going to share not just spiritual things with you, but I'm also going to share practical things. You know this widow in the story in **2 Kings** had a husband who was a good man. He was a prophet, but then he died and left her and her sons with a huge debt.

Remember that debt in and of itself is not a sin. So don't feel condemned by your debt, or don't feel guilty from reading teaching about getting out of debt. I was a good man, and I was doing the work of God. A lot of my debt was incurred trying to buy television time, television equipment, and build things for the Kingdom of God, so it's not that you're a bad person. But there is deliverance from debt, and that's what I want you to know.

This woman in **2 Kings** didn't know what to do. She was at the end of her rope. She was at a deadline. I used to tell people that's where I was 29 years ago. I was at the end of my rope; I'd done everything I knew to do. I'd prayed, I'd spoken the word, I'd sown what I could sow. I'd done everything that I could do, but I just still couldn't break free from the spirit of debt. It seemed like it just depressed me, and you know what I'm talking about.

I believe we can live debt free, and I believe that because of what the Scripture says.

Here's this woman, and she didn't know what to do, but thank God, she knew where to go! And that's what you have to remember: When you don't know what to do, you have to know where to go. You can go straight to Jesus with your concerns and your anxieties about your debt and your finances.

So she went to the man of God to get a word from God, and that's what I did, too. I went to God, and I got a word from God that delivered me and set me free from debt. As I wrote down what God said, I ended up having seven keys that God told me that I needed to do to get out of debt.

And this woman went to the man of God, and he gave her instructions. He told her what to do, and then she did what the man of God told her to do.

I am a man of God; I've been assigned by God. I've been anointed by God; I've been delivered by God to come to you with instruction for you just like Elisha gave to the woman and just as God gave to me. I come from God by the anointing to share divine instruction with you.

For us to be delivered from debt, we must have divine instruction. Let me say that again. We must have divine instruction and then after we get the keys and after we get divine instruction, then we have to follow that divine instruction. This woman came to Elisha, and she got divine instruction and when she got divine instruction, she did what the man of God told her to do and the result was she paid off her debt; furthermore, and she had enough abundance left over for her and her children to live on!

That's the same God you serve; that's the same God I serve. God can still deliver people today, and God can bring you to that place of abundance. If you for a moment can just imagine that you don't have to live like you're living right now. I'm talking to people and single parents who are struggling, I'm talking to people who own businesses that are struggling. I'm talking to people who need a breakthrough and a financial miracle.

Understand the Danger

Listen, I want to give you divine instructions as God gave them to me and what worked in my life will work in your life. What I did, you can do, and God can change your life. This woman did exactly what the man of God told her to do. You see, before I give you these keys, let me say something to you: you must realize how dangerous debt is.

I believe there's a spirit that is leading us deeper into debt. I just read a statistic that says the average home spends \$7,400 more a year than they make. That can't continue. That's not God's will. You cannot continue to function like that.

You have to recognize that debt is dangerous. And then you have to develop a holy hatred for debt. I mean you have to, in your spirit, get righteous indignation against debt because you will never be delivered from that which you do not hate. At a million dollars in debt, I got where I hated debt. I owed so many people that my creditors were carpooling over to my house. They had me on speed dial, and they were tormenting my life wanting to know when they were going to get their money and how I was going to pay them.

Let me tell you something, I don't want to live like that. I don't want to lie awake at night wondering ... What am I going to do? And how am I going to pay this bill? And how is this going to happen? I'm not going to live like that. So I developed a hatred for debt, and I'm telling you I hate the debt in your life. I hate the debt in our churches. I hate the debt in people's businesses. I hate debt, and I know that God can break that spirit of debt and that God can supernaturally deliver you out of debt.

This woman that I read about in **2 Kings 4** – God supernaturally multiplied what she had and brought her out of debt. Can I say that again? He *supernaturally multiplied* what was in her hand. Once she did what the man of God told her to do, what was in her hand supernaturally multiplied and God delivered her out of debt and set her free.

I'm going to tell you how God supernaturally delivered me from my overwhelming debt. Twenty-eight years now I've been debt free. For twenty-eight years, I've been living in the abundance of God. For twenty-eight years, I have been able to do what God told me to do when God told me to do it, and it can happen in your life, too.

Before we dive into these keys for debt-free living, take a minute to pray. As Paul reminds us, **“Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus” (Philippians 4:6-7 ESV).**

Key 1 – Make a List

God supernaturally delivered this widow in **2 Kings 4** out of debt. Now let me give you these keys. Prepare yourself because some of these keys will be difficult. **First, make a list of all your bills.** That's what the Lord told me to do. When I made a list of all my bills, I couldn't believe how deeply I was in debt.

The first step in solving a problem is figuring out how big the problem is. You probably have a ballpark idea in your head about how big your debt is, but get out all your bills, look up all your online accounts, and make a list of every single debt. Beside each bill, put the total dollar amount and the percent of interest that's being charged. Then add up the total amount of debt that you owe.

Seeing that huge dollar amount can be overwhelming. The good news is that you don't have to pay everything off at once. Of course, you'll have to keep paying the minimum payment for each item, but then focus on one bill at a time to pay extra on. Take that list of all your bills and put them in order from smallest to largest *or* from highest percentage rate to lowest.

The advantage of paying the smallest one off first is that you'll feel a sense of success sooner when you pay it off, and that will fuel your motivation to keep going and pay off the next bill. On the other hand, the advantage of paying off the debt with the largest percentage of interest is that you'll be paying less money in interest overall.

As I looked at this list of my bills, the Lord said, "Now I want you to pay the credit cards off first because that's where the greatest interest is." So I took the smallest credit card bill, and I started paying towards it. I remember the day I paid it off; I really celebrated! And then I paid the next one off.

The reason you have to pay off your debt is because that's honoring God. As Paul reminds us, **"Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed"** (Romans 13:7 ESV).

The God of Miracles

And when I started paying off each credit card, God started supernaturally canceling my debts. One bank to which I owed \$135,000 called and asked me to come in. When I arrived, they canceled that debt because God had blessed one of the executives there through my ministry. So God canceled that debt!

I had another \$30,000 line of credit at another bank. So I went over there to tell them that I was going to pay them, but when I got over there, they handed me a receipt. Some man, whom I don't know – and I still don't know to this day – went over there and paid that \$30,000 letter of credit off! You don't even believe in shoutin' when \$167,000 in debt gets paid off supernaturally in one day! That'll make anybody shout, and it made me shout! When I started doing what I

The same thing will happen in your life when you develop a hatred for debt. When you decide that you're going to get out of debt and not live like this, and you start doing what you need to do, God will start doing supernatural things! Debt will be paid off, and you'll start coming out of debt.

If you're trying to figure out where the money will come from to start paying off these debts, that's where the next steps come in. Until you pay your debts, remember that you are basically a slave to money: "The rich rules over the poor, and the borrower is servant to the lender" (Proverbs 22:7).

Remember, your first key to debt-free living is to make a list to figure out how much debt you're starting with.

Key 2 – Don't Add More Debt

The second thing the Lord told me was not to add any more debts. I hate to admit this because it makes me sound vain, but I like to buy clothes. I like nice clothes, and I like nice boots, and some of my debt was from buying nice clothes and nice boots. For three years, the Lord tried to tell me not to add any more debts. But then I'd see a suit, and I'd want to go in and put that suit on a credit card, and the Lord wouldn't let me do it.

He said, "Don't add any more debts!" So I just made up my mind that I wasn't going to add any more debts. Instead of buying a whole suit, I'd go buy a tie or a scarf. I'd buy what I could afford because I didn't want to add any more debts to my list.

While this verse is about the love of money, I think it can also mean the love of unnecessary material things. "For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows" (1 Timothy 6:10).

Does that mean you can't go out and buy anything new? Of course not! But it means to stay within your budget, so you don't rack up additional debt. Instead of adding more shoes to your overcrowded closet, think instead about how you can add to your heavenly treasures, as Jesus reminds us in Matthew:

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also (6:19-21).

Have a No-Spend Month

A tip I've heard from some friends is to challenge everyone in your household to a no-spend month. Decide that you're not going to buy anything for an entire month (except fresh milk and produce and gas to get to your job). Use up all the food in your pantry and freezer. Make a pact not to eat out, see any movies or other costly entertainment, or buy even a little

trinket for a whole month. You'll be surprised to see how much money you'll have to put toward your next debt just by not spending any money for a month!

We often forget how blessed we are and how much we have compared to others who are truly in need. Another thing we need to remember is to be content with what we already have! We need far less than what we already have. Paul reminds us of this in his first letter to Timothy:

But if we have food and clothing, with these we will be content (1 Timothy 6:8 ESV).

God *will* provide for what you need. We don't need to be anxious about it.

Therefore do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you (Matthew 6:31-33).

So, don't add any more debt is your second key to debt-free living.

Key 3 – Sell Unneeded Items

The third thing the Lord said was, "Sell everything you can live without." I had a brand-new bass boat, and I sold it, took that money, and paid off a credit card. And then the Lord told me, "Sell this; you don't need this." We had two cars, so I sold one of the cars.

When you really want to get out of debt, you do whatever it takes. So I started selling stuff. I had yard sales and sold everything but my yard.

Do You Really Need It?

Selling stuff online is easy, and several platforms are available. Go through your closets and your cupboards; you'd be surprised at what people will pay money for. Ask God to show you what big-ticket items you have that you don't absolutely need. Ask God to help you let go of stuff that you can sell to make money to pay off your debts. He promises to provide for your *needs*:

The LORD is my shepherd; I have all that I need (Psalm 23:1 NLT).

And my God shall supply all your need according to His riches in glory by Christ Jesus (Philippians 4:19).

Every time I would do something in the natural, God would do something in the supernatural. Every time I did what I could, God did what I couldn't do. And that's how I began to come out of debt, and I was surprised at how quickly the debt disappeared. Within 12 months of beginning to pay off my debts, I was debt free. And in the last 28 years, I've stayed debt free.

If you're worried about going without and trying to make do, put your trust in the Lord to take care of you. Not only will He help you get out of debt, but He will also bless you more than you can imagine:

Oh, taste and see that the LORD is good; blessed is the man who trusts in Him! Oh, fear the LORD, you His saints! There is no want to those who fear Him. The young lions lack and suffer hunger; but those who seek the LORD shall not lack any good thing (Psalm 34:8-10).

Remember, the third key is to sell everything you can live without.

Key 4 – Establish a Realistic Timeline

The fourth thing you need to get out of debt is to establish a realistic time to pay off your bills. You may not get out of debt in 12 months. It may take you two years. It may take you five years. It may take you ten years to get out of debt. You didn't get into debt overnight, and you're not going to get out of it overnight. So set a realistic timeline for yourself.

Jesus assumes that you have a spending plan when He uses it as a parallel for counting the cost of discipleship:

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it – lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him (Luke 14:28-29).

Use a Debt Calculator

After you've made a list of all your bills and sold some of your unneeded stuff to put extra money toward your bills, think honestly about how much additional money you can put toward your debt every month. One tool to help you see how soon you can get out of debt is a debt snowball calculator. Several useful sites and calculators will pop up with a simple internet search. That will help you set a realistic timeline.

Another thing that might be helpful is to make an appointment with a credit counseling service. Again, do a simple search online. Be sure to read reviews and pray for guidance before choosing someone to work with. Often, they can negotiate with your creditors, and some can even help you by consolidating your debts into one payment. Since some of these services do charge a fee, do your research before committing to one. Even Solomon, the richest man who ever lived, encourages you to seek the advice of those who are wiser:

Without counsel plans fail, but with many advisers they succeed (Proverbs 15:22 ESV).

Of course, if you can sell more things later, or get extra cash from another source (say, a side hustle or temporary part-time job), then you'll be able to pay off your debt faster, but don't set yourself up for disappointment by being unrealistic at the outset of your plan.

If you keep charging things to your credit cards, and you keep getting further into debt, then you're never going to be out of debt. But when you decide that you're getting out of debt, you set a reasonable time frame to pay things off. And you'll be surprised, God will start doing supernatural things, and you'll get out of debt a lot quicker than you thought you would. But if you don't start doing something, then guess what, you're going to be at the same place next year that you are right now, but maybe even deeper in debt.

Remember, the most important aspect of your debt-free living journey is to pray over your timeline: **“Commit your work to the LORD, and your plans will be established” (Proverbs 16:3 ESV).**

So the fourth key to debt-free living is to set a realistic timeline for paying off your current debts.

Key 5 – Be Single Minded

The fifth key is to be single minded. You get up in the morning and put your feet on the floor and declare, "I'm getting out of debt." The next day you get up and declare, "I'm getting out of debt." The next week you *still* declare, "I'm getting out of debt." You have to be focused. You must tell yourself daily that you'll do whatever it takes to get out of debt. "Whatever it takes, I'm getting out of debt."

The book of James tells us if we're double-minded, we're going to be unstable. When we ask God for wisdom in how to pay off our debts, we have to believe that He'll answer:

If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you. But when you ask, you must believe and not doubt, because the one who doubts is like a wave of the sea, blown and tossed by the wind. That person should not expect to receive anything from the Lord. Such a person is double-minded and unstable in all they do (James 1:5-8 NIV).

You see, you can't say, "Well, I got this bill paid off, so I'll take out this other card. I got this one paid off; I'll buy this ..." No, no you have to be single minded, "I'm coming out of debt. I'm getting out of debt, whatever it takes, I'm coming out of debt."

No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money (Matthew 6:24 ESV).

Utilize Self-Discipline

Being single minded about paying off debt may look like not going on big vacations for a few years. It might look like not having all the coolest kitchen gadgets that your friends swear by. It might look like packing a lunch instead of eating out most days. It will look like making and sticking to a budget. It will definitely look like self-discipline. Think and pray about what it might look like in your life. Over the last several years, I've raised money to pay off the debt of

over 80 churches. We've raised the money in our crusades and put churches in programs that have helped them get out of debt. Eighty churches we've burnt the mortgage note. Eighty churches now are debt free! Praise the Lord!

Catch the Vision

Along with that, hundreds and thousands of others have caught the vision and said, "I'm getting out of debt." And people walk up to me all the time, or email me, or call me and say, "James, I'm out of debt ... James, thank you for the message; I'm out of debt!"

If God will do it for me, if God will do it for this widow in **2 Kings**, if God will do it for these churches, **God will do it for you** – but you must be single-minded.

If you are willing and obedient, you shall eat the good of the land (Isaiah 1:19).

You just need to put your foot down and say, "I'm not going to spend any more money." You need to say, "I'm going to get out of debt. I'm going to stop giving my future away to satisfy my present needs." You have to decide that the spirit of debt is not going to rule your life!

Be single minded in your pursuit of debt-free living. That's the fifth key.

Key 6 – Be Persistent

The sixth key is to be persistent. Things are going to happen; circumstances are going to occur, but you have to persevere anyway. Just like you got into debt, there's a way you get out of debt. You must be persistent.

Tell yourself, "I'm coming out of debt. I don't care what it takes; I'm coming out of debt. I know it may be difficult, and I may have to do without some things, but I'm coming out of debt. I may have to drive the beat-up car a little bit longer, but I'm coming out of debt. I may have to wear this suit a little bit longer, but I'm coming out of debt. Whatever it takes, I'm coming out of debt."

It's so easy to give up when we don't see progress on our goals, or when the progress seems too slow. But we need to keep pressing through anyway: **"And let us not grow weary while doing good, for in due season we shall reap if we do not lose heart"** (Galatians 6:9).

Don't Give Up

When we slip up a little bit and buy the whole suit instead of just a new tie, it's tempting to give up on the whole project. Don't let one or two unplanned expensive restaurant meals derail you altogether. **Proverbs** encourages us to get up and try again: **"The righteous falls seven times and rises again"** (24:16 ESV).

Remember that you didn't get into debt overnight, so you're not going to get out of debt overnight either. Keep chipping away at your debt, and soon it will be behind you.

While you're being persistent and paying off your debt, it can be easy to become restless with your self-imposed restrictions. But it *is* possible to be satisfied with what you have. The

apostle Paul was in prison when he wrote to the Philippians, but look at what he said about his circumstances:

I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me (Philippians 4:11-13 ESV).

How did Paul manage to be content even in prison? He relied on the Lord! That's what you need to do, too, as you struggle with living with what seems like less.

The sixth key, then, is to be persistent. No matter what, keep pressing on toward your goal of becoming debt free.

Key 7 – Expect Supernatural Assistance

The seventh key is to expect supernatural assistance. Some people will never be out of debt unless God begins to work miracles in their life. I would have never gotten out of debt had God not begun to work miracles in my life.

You may receive money you weren't expecting, money God brings into your life supernaturally. The Bible reminds us in [Luke 6:38](#):

If you give, you will get! Your gift will return to you in full and overflowing measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use to give – large or small – will be used to measure what is given back to you (TLB).

A lot of people miss the part that "your gift will return to you." God can cause people to give money to you.

God could cause your boss to give you a raise or an increase. Take that increase and pay off debts. God can work supernaturally. I have a young man right now that I've been working with. Recently he wanted to have his own business, but he didn't have the money to go into business, and he didn't want to go into debt, and so we began to pray. And in the process, God sent a man who wanted to be in business with him who had the money to buy the equipment that he needed. So now he has his own business, he has a business partner, and he told me last week that they have over a million and a half dollars' worth of business on the books because he decided that he wanted to do something about his situation.

Step Out in Faith

Now I believe those things are supernatural. I don't think they're just coincidental. I don't think they just happen. I believe God begins to move and bring things about. Another example is a lady down in Louisiana. I was there helping to pay a church off, and this young lady walked up to me and handed me a \$1,000 seed for the church debt. She said, "This is a sacrifice. I'm a single parent. I can't afford to do this, but God told me to do it, so here's a \$1,000 check."

I handed it to the pastor, took her hand, and prayed for her. Within a matter of 60 days, God caused the people she worked for to double her salary! Her salary went from \$20,000 a year to \$40,000 because of her obedience to do what God told her to do.

You know, the way I got out of debt and started my debt-free deliverance began when I was in Chicago at a telethon. A man was preaching and gave divine instruction to make a \$1,000 donation. I knew I was a million dollars in debt and didn't have \$1,000. I didn't know where I was going to get \$1,000, but I felt in my spirit that I was supposed to give a \$1,000 donation. I filled out this card and said, "I'm going to give \$1,000, and I don't know where I'm going to get it, but when I get some money, I'll send it to you."

I thought I could do it \$100 at a time until I got the \$1,000 paid off. When I arrived at the next place where I was preaching, a woman came up and handed me a \$1,000 check. There was my seed! I made the vow to give that \$1,000, and now God was making a way for me to be able to give it. And so I sent that \$1,000 to Chicago, went to the next place, and somebody else walked up to me and gave me another \$1,000. That was another seed, and I sowed that seed into a church getting out of debt.

I sowed that seed into one of the first churches we helped. I helped them to get their debts paid off in a three-week revival there. And God began to work supernaturally for me. God began to cause people to give to me. God began to give me songs, and I wrote the song that Mike Purkey sings called "Let's Have Church," and that song began to bring in song royalties and other people recorded it. Then I wrote a song for Brother Jimmy Swaggart called "His Blood Still Sets Men Free," and he sang that song, and royalties began to come in. As I began to decide I was getting out of debt, God began to make a way.

Keep Planting Seeds

God began to prosper me, but each time I had to keep planting seeds. As I would give, God would cause people to give to me, and He'd begin to do supernatural things. Recently I was at a television station, and there was a retired gentleman who was on a fixed income. His wife had been in the hospital, and they had a \$250,000 medical bill, and he didn't know how he was going to pay this bill.

We were raising money for the equipment for this tv station, and this man walked up and handed me a \$1,000 check for the television equipment. When he gave it to me, I prayed over it. Later, his pastor called me and said, "The hospital just wrote this man a letter and said that they're forgiving the \$250,000 medical bill; they're writing it off!"

That's supernatural! God moved on their heart to do that! Not only that, but this man also had a piece of land down by the river that flooded all the time. Right after he gave that \$1,000 seed, the city built a bridge, and they paid him \$80,000 just for the dirt off that land. He still owns the land, but they bought \$80,000 worth of dirt off his land right there by the river because he stepped out in his greatest need and said, "I'm going to plant a \$1,000 seed."

God loves to give good gifts to His children! He loves even more for His children to ask Him to do miracles:

Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. For everyone who asks receives, and he who seeks finds, and to him who knocks, it will be opened. Or what man is there among you who, if his son asks for bread, will give him a stone? Or if he asks for a fish, will he give him a serpent? If you then, being evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask Him! (Matthew 7:7-11).

The final key is to expect supernatural assistance when you are obedient and invite God in to help you do the hard work of becoming debt free.

God Can Do It!

I want to encourage you to realize that planting seeds is what it takes to break the spirit of debt and have God start supernaturally delivering you out of debt.

In review, here are the 7 Keys to Debt-Free Living:

1. Make a list of *all* your debts, and add them up.
2. Don't add any more debt.
3. Sell unneeded items.
4. Set a realistic timeline for paying off all your debts.
5. Be single minded.
6. Be persistent – don't give up.
7. Expect supernatural assistance.

A seed can break the spirit of debt. I want you to get delivered from debt. Did you know in **Deuteronomy 28:12**, "we will lend and not borrow"? Did you know that **Proverbs 22:7** says that a person that's in debt is in slavery? Jesus gave us the emancipation proclamation in **John 8:36**. We can come out of debt; I'm a living witness. I've been debt free for 28 years.

You can be debt free, too. As you obey God and His divine instruction, God is going to supernaturally cause debts to be canceled. Remember the widow in **2 Kings 4**? She followed the divine instructions given to her through the prophet Elisha, and her debts were wiped out!

It happens everywhere we go. God is going to cause raises and increases, property to sell, ways for you to come out of debt. God's going to do it!

Let me pray for you: Father, thank you, your children hear your voice. They obey you. They're doing exactly what I've asked them to do right now, and I break the spirit of debt. You're released and set free, and may prosperity and blessing come into your life.

May God bless you in your pursuit of debt-free living!

About Inspiration Ministries

Since our beginning over 30 years ago, Inspiration Ministries has had a passion to impact lives through *evangelism* and *discipleship*.

Using cutting-edge technology, we are utilizing our ability to penetrate the spiritual darkness of the world, delivering the Good News of Jesus Christ via cable television, direct-to-home satellite distribution, video on demand, the internet, the printed word, social media, and other mobile platforms.

On our website **inspiration.org**, you'll find a wide array of life-changing videos and articles by David Cerullo and other Bible teachers, all designed to help Christians grow deeper in their faith. You can also request prayer with our prayer ministers.

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