

**“Four Secrets to Surviving the Coming Economic Earthquake:  
Secret #1—Shun It Like the Plague”**

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- **Secret #1-A—\_\_\_\_\_ out of debt.**
  - What kind of debt? \_\_\_\_\_.
  - \_\_\_\_\_ debt.
    - #1—Perform what David Ramsey calls a \_\_\_\_\_.
      - Ramsey: “There is NO positive side to credit card use. You will spend \_\_\_\_\_ more if you use credit cards instead of cash. If you ‘have to’ use plastic, I suggest a debit card. I use them for travel and the occasional convenience of ordering something over the Internet or phone. Other than that, I use \_\_\_\_\_.” (www.daveramsey.com)
    - #2—Always pay more than the \_\_\_\_\_.
      - Credit card companies are loan \_\_\_\_\_.
    - #3—Pay off your credit cards beginning with the \_\_\_\_\_, in order to experience \_\_\_\_\_ as soon as possible.
    - #4—Reduce the \_\_\_\_\_.
    - #5—Beware the \_\_\_\_\_ companies.
    - #6—\_\_\_\_\_ somebody.
      - James Scurlock: “Maybe it’s because of what Dave Ramsey calls the intense \_\_\_\_\_ that everybody feels about debt—the false certainty that everyone *else* has got it together. Or maybe it’s what Bob, the Debtors Anonymous member I interviewed, told me: debt is simply not a socially acceptable topic; one can talk about one’s sex life or even one’s drug addiction as though it were fashionable, but owning up to one’s financial troubles means being ostracized from the world of polite conversation.” (*Maxed Out* 123)
      - It’s the first step to \_\_\_\_\_.
      - Call the National Council for Consumer Credit at 800-388-2227.
  - \_\_\_\_\_ debt.
    - “College Loan Crash Course: How to Avoid Accumulating Debt In and Out of School” by Alita Byrd (*Adventist Review* 3-12-09):
      - #1—Don’t \_\_\_\_\_ than you have to for college.  
Vicky Thompson, assoc dir Student Finance, Andrews University: Start process early (senior in high school); file for FAFSA (Free Application for Student Aid); go for grants/scholarships; pursue active employment on campus and throughout the summers.
      - #2—Live \_\_\_\_\_.
      - #3—\_\_\_\_\_ your debt.
      - #4—Avoid \_\_\_\_\_ purchases—save before you buy.
      - #5—Use your \_\_\_\_\_ wisely—it is not a tool to buy things you \_\_\_\_\_.”
    - Proverbs 22:7—“The borrower is \_\_\_\_\_ to the lender.”
    - Romans 13:8—“Let no \_\_\_\_\_ remain outstanding.”

- **Secret #1-B—**\_\_\_\_\_ **out of debt.**
  - And the best way to do that is to quit looking at the \_\_\_\_\_.
  - Jerry Mander, “Advertising exists only to purvey what people don’t \_\_\_\_\_.  
Whatever people do \_\_\_\_\_ they will find without advertising. . . . The goal of advertising is \_\_\_\_\_ or, to put it another way, an internal scarcity of \_\_\_\_\_.” (*Four Arguments for the Elimination of Television* 126-129)
  - Philippians 4:11-12—“I have learned the secret of being \_\_\_\_\_.”
  
- **Secret #1-C—**\_\_\_\_\_ **out of debt.**
  - Philippians 4:19
  - *Desire of Ages*: “The whole \_\_\_\_\_ of heaven is open to those [God] seeks to save. Having collected the \_\_\_\_\_ of the universe, and laid open the resources of infinite power, He gives them all into the hands of Christ, and says, All these are for man. Use these gifts to convince him that there is no love greater than Mine in earth or heaven. His greatest happiness will be found in loving Me.” (57)

*“I’d rather have Jesus”*

Get, All debt, Credit card, “plasectomy”, 12-18%, cash, minimum, sharks, lowest balance, success, interest rates, debt settlement, Talk to, shame, help, Student loan, pay more, within your means, Prioritize, impulse, credit card, can’t afford, slave, debt, Stay, ads, need, need, discontent, contentment, content, Live, treasury, riches