

“How to Survive the Coming Economic Crisis: He Is Risen—Breaking the Chains of Financial Bondage”

www.newperceptions.tv

» The Story

- Luke 24:1-8

» The Stat's

- At the end of last year _____ million Americans had a credit card(s).
- The average credit-card debt per borrower is \$ _____—up about 7.5 percent from 2015.
- If you paid only the minimum payments on a \$5000 credit card debt, you would be in debt for more than _____ years and end up paying \$ _____ in interest based on national averages.
- According to a NerdWallet study, the average American household has more than \$ _____ in credit card debt.
- Millennials (18-34) carry around \$ _____ in debt (student loans, credit cards, mortgages).
- Total student debt now exceeds \$ _____.
- Thus _____% of Americans live from paycheck to paycheck.
- More than _____ have less than \$1000 reserved for emergency purposes.
- According to USA Today some _____ million Americans—or 16% of the adults—think they will miss at least one credit card due date in 2019.

• www.usatoday.com/story/money/2019/02/27/student-loan-debt-4-things-keep-mind-if-youre-burdened/2997137002/
(www.usatoday.com/story/money/personalfinance/2019/03/12/national-debt-rises-the-next-financial-crisis-may-be-your-own/3102507002/)(www.investopedia.com/investing/early-warning-signs-next-financial-crisis/)

» The Scripture

- “The Son of Man must be delivered over to the hands of _____, be crucified and on the third day be raised again.” (Luke 24:8)
- Isaiah 53:6—“And the LORD has laid on Him the _____ of us all.”
- 2 Corinthians 5:21—“God made Him who had no sin to be _____ for us, so that in Him we might become the righteousness of God.”
- He died a Debtor, so that we might live _____ free.
- 2 Corinthians 8:9—“For you know the grace of our Lord Jesus Christ, that though He was _____, yet for your sake He became _____, so that you through His poverty might become _____.”

» The Steps

- Jesus: “Seek _____ the Kingdom of God and His righteousness, and all these things will be added to you.” (Matthew 6:33)
- #1—Perform what Dave Ramsey calls a “_____.”
 - Thriventcu.com offers this practical counsel: (1) Do not use debt (credit cards) to buy short-term consumer goods, such as clothing, entertainment or electronics; (2) avoid debt over items with a short life span and little resale value; and (3) avoid debt which comes with a very high interest rate.
 - Dave 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 _____.
- #3—Pay off your credit cards beginning with the lowest _____ in order to experience success as soon as possible.
- #4—Reduce the _____ rate.
- #5—Beware of debt settlement companies.
- #6—_____ to 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)
- National Foundation for Credit Counseling (800-388-2227)
- #7—When you make God _____ ... He will make it _____.
 - Malachi 3:10-12

Make God First

(178.6 million; 5,736; 18; 6,372; 16,000; 36,000; 1.3 trillion; 75; half; 40; sinners; iniquity; sin; debt; rich; poor; rich; first; plasectomy; 12-18%; cash; minimum; balance; interest; Talk; shame; first; last