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Series: FROM BONDAGE TO FREEDOM!

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Overcoming Debt

So many people are in debt. They are held captive by the bondage of debt. Here in America, there is one thing so many of us say, "Charge it!" Credit cards are one huge reason so many of us are in debt, and we can't get out. Here are two examples:

First is Ellin, a 30-year-old woman. She has a \$3,500 balance on her credit card at 18% interest. If she only makes the minimum payment each month, how old will she be when she has her credit card paid off? 70! Imagine taking 40 years to pay off your credit card.

The second example is a husband and wife. Susan and Tom needed a new washing machine, so they went to Sears and found one for \$299. They got a Sears charge card and made the minimum payment each month. By the time the washing machine was finally paid off, how much did Susan and Tom actually pay for that washing machine? \$1,199! Wow, that's a lot of money!

Years ago, when people had a debt they could not pay, they would get thrown in jail and be in physical bondage. Today, we don't have this in the U.S., but we still have financial bondage. We become slaves to credit cards and high interest rates. And credit card companies are more than happy to get you into that bondage. They know that once you are there, it is awfully difficult to get out.

Maybe some of you here have fallen into this trap and have gotten into some financial bondage. You are not alone. There is a way out. There is hope for you. In the passage of Scripture we will study today, we are introduced to a woman who was in debt. Let's see how she responded. Here's the story from 2 Kings 4:1-7.

"The wife of a man from the company of the prophets cried out to Elisha, 'Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves.'

Elisha replied to her, 'How can I help you? Tell me, what do you have in your house?'

'Your servant has nothing there at all,' she said, 'except a little oil.'

Elisha said, 'Go around and ask all your neighbors for empty jars. Don't ask for just a few.'

Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side.'

She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, 'Bring me another one.'

But he replied, 'There is not a jar left.' Then the oil stopped flowing.

She went and told the man of God, and he said, 'Go, sell the oil and pay your debts. You and your sons can live on what is left.'"

To get out of debt, you must answer two simple, but important, questions. Here is the first question. **How did you get into debt?** Analyze your situation. Figure out how you got into debt. Understand why you are in debt.

In the story from 2 Kings, the widow's situation was very desperate. Her husband was dead. Back in those days, when the husband died, the sons took over the responsibility of providing for the family. But apparently her sons were not old enough yet to take on that responsibility. The family was deep in debt with no means to pay. The person the family owed money to was not understanding or forgiving. He may have come to the house, banged on the door, and threatened to take her two boys and make them slaves. She had lost her husband and now she might lose her sons. Maybe she did not even know about the debt until the person showed up and demanded payment. She may have been clueless. This is true today. Many women are clueless and know nothing about the finances of the family. Often the husband controls the money. Then, when the husband dies, the widow not only has the grief of her husband's death to deal with, but may also have the financial mess that the husband left behind. This just adds to the grief.

Now, the widow in the Bible story knew she must do something. She was out of time, and she had to solve the problem quickly. If she lost her sons, then she would have no means of providing for herself in the future either. She would maybe have to borrow or beg for money, steal or become a prostitute and have sex with men for money. This woman was in a real mess!

Debt is like that. It gets worse and worse. Just when you think that you are going to be able to get out of debt, another bill comes due, and you sink further in debt. What can you do to get out of this situation? You must figure out how you got into this situation. You need to sit down with your husband or wife and make a list of all of your monthly expenses. Then you need to total your monthly income. Then compare your income and expenses. If your expenses are more than your income, then this means you are going into debt. When you realize this, then you must choose one of two things. You must decide either to increase the level of your income or cut some of your expenses. You need to know where you are before you can figure out what to do about the situation.

This is a process that I encourage the husband and wife to do together. Don't allow

one person to do all the work. Both of you need to know where you are financially. Why is this important? Maybe the wife does not know about these financial problems and thinks everything is fine. She goes shopping at Wal-Mart and sees something she likes, so she buys it. She comes back and is excited to show her purchase to her husband. But the husband is upset, and asks her, "Why did you buy that? We don't have the money." This causes confusion, and they fight and argue. It is important to communicate. We know that often husbands and wives don't like to discuss finances, because most of the time it is something bad. They are in debt and cannot pay. But you must discuss it. You must become wise in dealing with your finances so you can get out of debt.

I have a joke for you. A man called the police and told them, "My wife's credit cards have been stolen." Then he added, "But don't look too hard for the thief. He is charging less than my wife ever did." This may be funny, but don't let this happen to you and your spouse! It is important to communicate with each other!

Now, here is the second question you must face. **How will you get out of debt?** Really, I have many different ideas I could share with you, but I will start with these two.

First, *seek wisdom*. When the widow in the Bible story was seeking help and wisdom for her situation, what did she do? She went to the right place and the right person. She did not go to the person to whom she owed money and beg for mercy. She went to meet Elisha. Elisha was probably the leader of the group of prophets that her husband had been involved with when he lived on earth. When she went to Elisha, she was honest and gave him all the information that he needed in order to accurately understand the situation and give her good counsel. She did not try to hide anything. She was honest with him.

I encourage you to be like that woman. Seek wise counselors. Ask them to help you. Be honest with them about your debt. Then they can help you better. Some wisdom you will probably receive from a wise counselor is to cut back on expenses, even the little things. For example, maybe you go out and buy your lunch at a restaurant every day. You can cut down on your expenses by making your lunch at home and taking it to work with you. Or maybe you go to Starbucks and spend four bucks on a cup of coffee every day. This adds up. Instead make your coffee at home and take it with you to work. Lunch and coffee may seem like small things, but put them together, and they can add up to a lot!

The second wise advice I can give you is to *work hard*. I don't know what this widow was expecting Elisha to do when she came to him. Maybe the widow was inwardly hoping for a miracle, a quick blessing of cash to pay off her debt immediately. Or maybe the widow hoped Elisha would ask God for a chunk of gold to pay her debt. Or maybe Elisha could go to the man she owed and threaten to strike him with leprosy, a terrible skin disease, to punish him. But did Elisha do these things? No. Elisha told the woman she would have to work hard to pay off the debt. Elisha told her to go to all of her friends and neighbors and ask for jars. He told her not to get just a few jars, but to go to every house and get as many as she could, and bring them to her house. She and her sons then worked hard to fill ALL of the jars with oil. But was she finished? No. She also had to go out and sell the oil. Collecting, pouring and

selling were not easy. It was hard work and took time.

Often, people in debt will look for a quick and easy way out. For example, they will get involved in the lottery, hoping to win a lot of money. Or they try gambling or borrowing money from others to pay off their debt, or waiting for their tax refund to arrive so they can pay it off fast. But for most of us, in order to pay off our debt, we must work hard. Maybe get a temporary second job. Maybe you need to have a garage sale and sell things you have to pay your debt. How did you get into debt in the first place? Most of us did not suddenly go into debt, but it happened little by little. How will you get out of debt? The same way you got in, little by little.

Here in the United States, we don't really have to worry about someone coming to take our children if we don't pay our debts. But there are consequences for debt. You can lose your credit rating. You can lose things like your house and car if you are unable to pay the loan. Many people lose their peace of mind and start to worry. Many people lose their marriage. Debt is one of the leading causes of divorce. Get out of debt. With wisdom from God and hard work, you can overcome debt.

To summarize as we close, all of us have debt. We have spiritual debt. All of us are sinners. We cannot pay off our "spiritual debt" through our own hard work. But, there is good news! Jesus can pay your debt. Jesus died on a cross and shed His blood for you. He did this to pay for your sins. I encourage you to come to Jesus. Accept Him as your Savior. Repent. Be baptized. Allow Him to forgive your debt.



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