



TAKEAWAY:

Debt is not just a financial issue—it's a spiritual one. Scripture warns against debt because it can enslave us, compromise our peace, and hinder generosity. True freedom comes through contentment and trust in God's provision. Eliminating debt and practicing generosity are acts of worship that align our hearts with God's purposes.

INTRODUCTION QUESTIONS:

- If you woke up debt free, what is one act of service or generosity you would do that you currently feel like you are unable to act on?
- When have you seen financial stress affect your peace and or relationships?
- In one word how would you describe the emotional or spiritual weight of debt?

UNDERSTANDING:

Have a group member read Proverbs 22:7, Deuteronomy 15:1-6 and Philippians 4:11-13

- How did this sermon help you better understand these passages of scripture? Is there anything that was mentioned during the sermon that stuck out to you?
- Why does scripture warn so strongly about debt?
- How does debt impact not just your wallet, but your spiritual freedom and generosity?
- How does Deuteronomy 15:1-6 and Philippians 4:11-13 teach us about contentment and trusting in the provision of the Lord?

APPLICATION:

- What are some practices that you use to avoid or get out of debt?
- How can we cultivate contentment in a culture that celebrates "more"?

GO DEEPER:

The Go Deeper section has two potential functions. It can supplement your small group discussion by providing extra discussion material. You can also use these sections as short devotionals to carry you through the week until your next group meeting and to deepen your study of stewardship and the weight of debt. Here are two "Going Deeper" discussion prompts that build upon the above provided questions without repeating them:

- **Exploring Systems of Debt:** The Bible speaks about the year of Jubilee as a mechanism for systemic debt release. The Year of Jubilee is one of the most radical ideas in the Bible. A complete socio-economic refresh that was supposed to occur every fifty years in Israel.
 - Read Deuteronomy 15:1-6; Leviticus 25:8-55; Isaiah 61:1-3; Luke 4:14-21
 - What are some benefits of the year of Jubilee for the family of Abraham? What did it accomplish in the dynamics of how the twelve tribes existed with one another?

- How would Jubilee have effectively prevented cycles of intergenerational poverty?

"There is something inherently 'eschatological' about the jubilee, long before it was seen as a symbol of the eschaton by later writers. Since it recurred usually only once in a lifetime, the impoverished Israelite—or at least the one projected by the text—would spend most of his life in anticipation of this event of restoration. Also, from the perspective of the entire Pentateuch, the conquest and settlement of Canaan was a kind of 'realized eschatology'—the fulfillment of the promise of the land of Canaan originally made to Abraham. Leviticus 25—in its present position in the Pentateuch—looks forward to the time when the 'eschatological' condition of Israel dwelling within her own land will be realized, and enacts measures to ensure that periodically this utopian, 'eschatological' state of Israel will be renewed and restored."

(John Bergsma, The Jubilee from Leviticus to Qumran: A History of Interpretation, 81)

- Why would Jesus start his mission by reading from Isaiah 61?

In a modern context, how might Christian communities apply the principles of Jubilee to address cycles of poverty and debt, not just individually, but collectively?

- **Generosity as a Spiritual Discipline:** Debt often limits our capacity for spontaneous generosity.
 - Read Pro 3:9-10; 11:24-25; Matt 6:1-4; 6:19-21; Luke 6:38; Acts 20:35; 2 Corinthians 9:6-7; 1 Tim 6:17-19; Hebrews 13:16; 1 John 3:17-18.
 - What do these scriptures teach you with respect to generosity as a spiritual discipline and the benefits thereof?
 - Since generosity is a spiritual discipline, how can actively working to eliminate debt become an act of worship and an investment in future ministry opportunities? What practical ways can you share that have helped you eliminate debt?
 - Richard Foster, in *Celebration of Discipline*, states, "Generosity is giving more than you can, and pride is taking less than you need." In what ways do you agree or disagree with this statement?
- **Quotes:**
 - Competing allegiances: "Debt is a financial threat and a spiritual peril. It makes us look to man instead of to God for help" (John Piper).
 - The virtuous disposition of the will: "Generosity is a moral virtue that perfects the will to use things well, moving one to give cheerfully and nobly" (Thomas Aquinas).
 - Visible proof of internal grace: "Generosity is the surest evidence of a converted heart... If grace dwells within you, it will flow out of you" (Charles Spurgeon); "The mark of the Christian is that he is generous with his time, his talents, and his money" (John Stott).
 - A deliberate practice toward Christlike character: "Generosity is a spiritual discipline that helps us put on the character of Christ and break the bondage of greed" (Richard Foster); "The whole idea of giving is to get the focus of your life off of yourself and onto the needs of others and the purposes of God" (Dallas Willard).

PRAYER:

Pray for renewed awareness that everything belongs to God, and ask for wisdom to use each gift faithfully.

PRACTICAL EXERCISE:

Encourage everyone to list financial commitments or debts and prayerfully create one concrete next step (reduce one expense, start giving, make a repayment plan, etc.).