1. God’s ideal for His children regarding finances
   a) Deuteronomy 28:12, Romans 13:8
   b) There are at least 26 references to debt in the Scriptures and they are all negative. Give one example: i.e. Proverbs 22:7, etc.
   c) That doesn’t mean we should never incur a debt, but we should think and pray very seriously before going into debt.
   d) In your experience, how easy is it to go into debt today?
   e) What are some reasons why people get into debt today?

2. Inspired counsel regarding finances
   a) How does the counsel of the apostle Paul to Timothy help us to avoid the debt trap? 1 Timothy 6:6-9
   b) What counsel of Jesus in His Sermon on the Mount can help us to move towards God’s ideal regarding finances? Matthew 6:24
   c) What important reminder does the apostle John give that puts our earthly possessions into a heavenly perspective? 1 John 2:15-17
   d) Share a time when you were distracted by the allurements of the world. How did God help you to refocus on eternal realities?

3. Finding freedom from the debt trap
   a) What is the first important step in finding freedom from the debt trap? James 1:5, 1 Peter 5:6-7
   b) Why is returning to God a tithe of your increase an important step in finding freedom from debt? Malachi 3:8-10
   c) What other practical steps can a person take to find freedom from the debt trap?
   d) What promises from God’s Word are an encouragement as a person takes deliberate steps to find freedom from debt? Psalm 32:8, etc.

4. Avoiding Get-Rich-Quick Schemes
   a) Why do people get involved in get-rich-quick schemes? 1 Timothy 6:10
   b) Occasionally, we hear of churches getting involved with get-rich-quick schemes. What might cause a church to make a reckless financial decision?
   c) Some people work two or three jobs to get rich quickly. What inspired counsel do we find in the Book of Proverbs? Proverbs 23:4-5, 15:16, 28:20

5. Creative ways to avoid debt
   a) What are some creative ways to avoid debt?
   b) How has God provided for you in times of financial need?