

“Debt And The Exchanged Life”

God is a God of abundance, spaciousness and plenty. When He spoke the world into being, did He create one tree, one river, one animal or one star, and ask us all to enjoy them? Are the oceans small, the rivers short or the universe limited? Or is He limitless? Did He send His Son to die on the cross for one sin or did He place the burden of all sin, past, present and future on Him? Does Jesus promise to give us half of His love, joy, peace or prosperity?

These questions do have answers and I hope to show that you do not have to go through this life doing without, or by being miserable. Knowing the truth of the riches, grace, and favor our eternal God is willing to lavish upon us is what sets us free to be blessed, and be a blessing to others. God has shown us through the life of His Son that we, as His children are entitled to be blessed beyond measure. What we have to do is be obedient to what He says.

Somewhere along the line, believers have compromised the truth of Gods word and have allowed the world and the devil to dictate the way we should live, rather than have God show us how He wants us to live. In John 10:10 Jesus says, ***“The thief (devil) does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have it more abundantly.”***

- **Jesus came to give His life, so we might have His life.** (2 Corinthians 5:21) *For He made Him who knew no sin to be sin for us, that we might become the righteousness of God in Him.*
- **Jesus was not poor, but made Himself poor, so that we may become rich.** (2 Corinthians 8:9) *For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich.*
- **Jesus freely exchanged His life for us.** (Philippians 2:8) *and being found in appearance as a man, He humbled Himself and became obedient to the point of death, even the death of the cross.*

God is no respecter of persons, what he promises one believer he makes available to all believers. Do you want God’s best? Read on. (Keep in mind as you read this, God will never break a promise). In order to be fair however, I must give you the bottom line first.

Have you ever admitted that you are a sinner and asked God to forgive you? Have you ever accepted Christ’s death on the cross as payment for your sin and asked Him to come into your heart? You cannot enter into the Kingdom of God. Jesus told Nicodemus, a ruler of the Jews, (John 3:3) ***“Most assuredly I say to you, unless one is born again, he cannot see the kingdom of God.”***

Do you have a pass to enter into the kingdom?

Jesus was the spotless and blameless Lamb of God who knew no sin, but God treated Him as if He had committed every sin of every person. He did it on our behalf so that even though we are not righteous, we might become righteous. *On the cross, God treated Jesus as if He lived your life, so He could treat you as if you lived His.*

“HE EXCHANGED HIS LIFE FOR OURS”

Because of the price He paid, and the acceptance of His payment, we can now enter into His kingdom where there is blessing upon blessing, a kingdom where love and abundance are poured in us and through us. I know many of you are unable to accept this and choose to believe that in order to be spiritual, you must be poor and go without, but God says differently. Remember Jesus came to give us life in abundance in all areas of our life. He may have been born in a manger but you know what? He owned that manger; He owns it all.

How do we receive His blessings? Psalm 37 verses 3-4-5, (Amplified Bible) *Trust (lean on, rely on, and be confident) in the Lord, and do good; so shall you dwell in the land, and feed surely on His faithfulness, and truly you shall be fed. Delight yourself also in the Lord; And He will give you the desires and secret petitions of your heart. Commit your way to the Lord; trust (lean on, rely on and be confident) also in Him and He will bring it to pass.*

Examples of blessing:

Creation - God gave Adam dominion over all things and commanded him to be fruitful and *multiply*.

Abraham - was made the father of all nations, with more descendants than stars.

Solomon - became the wealthiest man who ever lived.

Joseph - Who although was betrayed by his brothers was second only to Pharaoh as the leader of Egypt.

David - slew the mighty giant, Goliath and became king.

Jesus - fulfilled the promise of redemption and gave peace, healing and an abundant life.

Jesus - who took a little boys lunch bag with a couple of fish and a few loaves of bread and not only fed thousands, but had an abundance left over.

Peter - the great fisherman, who stepped out of a boat and walked on the water; Peter, who after fishing all night with no results listened to a carpenters son, who told him to launch out into the deep and fill his nets beyond measure.

The Apostle Paul - was given a vision and a revelation of Heaven and then went on to write most of the New Testament.

Our family - who while we were yet sinners, Christ died for us and by accepting that truth we have been abundantly blessed not only in this life but also for all eternity.

God is not stingy or cheap; He did not create us to be miserable, unhappy or go without and live in poverty. It does not bring Him honor, or give our testimony much glory in testifying to the One who has done so much for us. He has called all of us to bless by serving, how can we serve if we have none of what He promised us we could have?

God has designed His system to work in cooperation with His children. We are in partnership with Him and if we keep our end of the bargain, He will keep His. If He says it is better to give than to receive, what do we do? Start giving; plant a seed. It's the law; you always reap what you sow. No farmer, plants a seed and expects a seed back, he always expects a harvest. God knows that from one seed much fruit is produced, so plant generously.

The question is, can God, who has provided you with the gift of eternal life, provide you with everything else? Our best example is Debt. Jesus talked about money more than just about any other subject in the Bible. He knew it was a subject we would all be able to relate to and understand. God does not want us in debt; He does not want us to be anxious about our finances, He wants us to prosper (Be made whole). Debt is a form of bondage and we become slaves to it.

Can anything hamper us from God's provisions? Simply put, yes. Excess. Overspending, buying things you do not need, or buying more than you can afford to pay for. Greed. Keeping it all to yourself with no consideration for others. Pride. I want to show others just who I am and how well I have done. Doubt. I need to buy, or charge this because God will not provide it for me any other way.

God has promised to provide all of our needs according to His riches and glory in Christ Jesus (Philippians 4:19). However, as partners and children of God, we must cooperate with Him in order to receive His blessings and we do this in several ways. We must first put our faith and trust in Him.

Acknowledge, the fact that God owns it all. (Isaiah 66:1) *"Heaven is My throne, and the earth is my footstool."*

Trust Him, (Proverbs 3 vs. 5-6) *Trust in the Lord with all your heart, and lean not to your own understanding. In all your ways acknowledge Him, and He shall direct your paths.*

Obey Him, (Malachi 3:8) Tells us that we are not to rob God and it was asked how do we rob Him?

God said that He was robbed in tithes and offerings. Of all the ways we have to be in partnership with God this is probably the most important. The tithe is the tenth or first fruit, remember that God owns it all, so He gives you 100% and asks you to give Him 10% in return so if I remember my math, you get to keep 90%. This is not only an act of obedience, but of trust as well, do you trust God enough to give Him 10 cents out of every dollar?

If we obey God, here is His promise, ready? (Malachi 3:10) *"Bring all of your tithes into the storehouse, that there may be food in my house, and try me now in this," Says the Lord of hosts; "If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it."* What an awesome promise. (Remember, God can't break His promises).

Give, plant a seed and prepare for the harvest. (2 Corinthians Chap: 9 vs.6-7) *But I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. (7) So let each one give, as he purposes in his heart, not grudgingly or of necessity: for God loves a cheerful giver.*

Thank Him in all things. Philippians 4 – 6 *Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made know unto God.*

SUMMERY

God's promises await those who are obedient and love Him. He challenges you to give Him the privilege to prove Himself and has promised to bless you in return (Proverbs 3:9, 10). When you obey, He will protect all that He has promised and given. He will restore 100 fold all that the enemy has stolen from you. He will bless you all of the days of your life. The Psalmist asked, *"What shall I render to the Lord for all of His benefits toward me?"* The answer is, he can't. No one can. Because no one can out give the Lord.

I hope that this has helped and encouraged you as well as given you a small idea of what God has in store for you. I always like to start and close with Jesus, the author and finisher of our faith. On the Sermon on the Mount, He told His followers not to worry about their needs because God knew each and every one of them. He did, however, give us the answer to obtaining all that we need and desire. I will close with Mathew Chap: 6 vs. 33 ***"But seek first the kingdom of God and His righteousness, and all of these things shall be added to you."***

DEALING WITH DEBT

"I am the Lord your God who teaches you to profit, who leads you by the way you should go." Isaiah 48:17

Sometimes, even believers get themselves into financial problems and seem to have no way out. God gave us clear guidance and direction against getting into debt, and also principles to help get us out. This month our ministry will give you a clear and exciting message on how YOU can eliminate the burden of debt, get rid of anxiety and get free from financial needs. The message today was only the beginning, the starting point and the minimum requirement to an exchanged life. The rest is up to you, are we willing to do what ever is necessary to eliminate debt forever?

One of the greatest causes of stress in our lives is debt. It not only causes problems in our relationships, (It's a major factor in divorce) but to society as a whole. In contrast, financial freedom gives us more opportunity, it frees us up to spend more time in relationships with those we love, and helps us to eliminate stress in our lives.

Once your debt is eliminated, you will be surprised at the freedom you will feel. Your relationships will improve, most stress will leave you, and you will have more options in life.

How many of you are living paycheck-to-paycheck, unable to pay the rent, unable to make a career move because you can't afford to change? In one day you can be on your way to eliminating debt, so get a piece of paper. Sue and I have made a commitment to *do whatever is necessary to eliminate debt*. Will you make that commitment with us?

WHAT HAPPENED?

In order to become financially free, we must first understand how we get into debt. Here are some common areas that get us into trouble.

1. **DESIRE:** We want what we don't need.
2. **DECEPTION:** We confuse our needs with our wants.
3. **DOUBT:** That we can do without what we desire.
4. **DECISION:** We decide to buy before we think of the consequences.
5. **DELAY:** We postpone making payments.
6. **DISOBEDIENCE:** We refuse to listen to sound advice.
7. **DISENCHANTMENT:** We get bored and something new makes us feel better.

Psalm 32:8 I will instruct you and teach you in the way you should go; I will guide you with My eye.

Another tax season is over and you either ended up owing or have been fortunate enough to get a little something back. However you fared, it's time to start planning for next year, today. You now have an opportunity to embark on an exciting adventure. It's exciting because not many of us in society are willing to travel in that direction; it's foreign to most Americans.

My goal this year is to become financially free and I believe with all of my heart that if I take the initiative, I can be set free. It is not easy, but nothing worthwhile ever is, it will take time but it will be time well spent.

Here are some facts on how most Americans live.

- 71% of people say that most of the stress in their home life, is due to financial problems.
- Over 70% of all Americans live from paycheck-to-paycheck.
- The average person has seven credit cards and most are at the max.
- Financial debt is the main cause of divorce and depression.

Do any of you fit into this category? If you do, there is a way out. The cost of debt is staggering, here is just one example: If today you were to borrow \$10,000 on your credit card, at the current interest rate and make minimum payments on that card it will take you 58 years to pay it off.

TIP: Interest rates on your credit cards may vary from month to month. If you use the cards, know what the interest is on each card. Use credit cards, only if you plan on paying the balance off every month. If you cannot, your first priority should be to pay for and stop using your credit cards. The hole is never too deep too dig out of if we make financial freedom the priority of our life, it is definitely do-able.

Do whatever is necessary to eliminate debt and become financially free. Prosperity comes by focus not by afterthought. Will you make a commitment to be financially free?

On this day, Date: _____ I (Name) _____
Make the commitment to do whatever is necessary to eliminate debt and become financially free.

Financial freedom requires us to live within our borders (within our means or what you can afford). It's much like living in a magic cube. You will find when you live within the cube, (our means) the cube automatically begins to expand. When you eliminate one bill, the cube expands. When you open up a savings account, the cube expands. When you learn to give, it really expands. When you delay a purchase, the cube expands. As you start to pay cash or your credit card in 30 days, the cube expands.

Anything you do to add towards your goal of becoming debt free expands the cube and there is no limit to the expansion. If you live outside the magic cube, (outside our means or what we can afford), the pressure from the outside causes the cube to get smaller and smaller, until finally it is crushed under the weight of the debt.

Ads you will never see on TV: "Buy Responsibly." "Shop Wisely." "Don't Charge."
I believe that consumer debt is one of the biggest problems we face in our country today and yet, is the least recognized. The national debt is out of control and so is the financial condition of most of the people in this country today. I believe the problem is bigger than alcohol, drugs, and tobacco, all of the things that require a warning label; yet on debt, there are no warning labels.

The commercials that air on television cost thousands of dollars per minute and none of them come with a warning label on them. They should have said; *"Caution, the purchase of this product might put you deeply in debt and create a hole that you can never dig yourself out of."*

Do you ever hear them state – *"side effects of debt might include; extreme poverty, living from pay check-to- pay check, never making ends meet, working for nothing, a miserable life, unwanted phone calls from collection agencies or the inability to save for the future or provide for today?"*

Maybe it's time for us to start getting upset with those who want to empty our pockets and start looking to the one who wants to fill them.

Parting thoughts and positive confessions for this week --- "I will save for my future, every time I get paid." "Instead of working for my money, I will put my money to work for me." Remember, "A poor man invests in today, but a rich man, invests in tomorrow."

THINK ABOUT YOUR SPENDING

The truth is however, that most people today are as broke as The Commandments that Moses threw down and smashed at the foot of the mountain. God's people chose to worship a false idol, a golden calf (the world system). Many of you are in debt, (Financial bondage) *but God* does not want you to stay there. He wants to move you into the Promised Land, a land filled with milk and honey.

FINANCIAL WISDOM, HOW?

FIRST, we need a financial road map; most of us have never traveled on the road to prosperity and financial freedom before. It is interesting that we would probably never think of taking a trip, or planning a vacation without a good map, an itinerary, and especially without a destination. So, how can we expect to become debt free without a means of getting there and a place in which to arrive?

THE PLAN: Start by reviewing where you are, ask yourself, am I in debt, do I have more going out than coming in? Do I have a budget? Why is it important for me to get out of debt? What are my goals? And most importantly, am I honoring God with the use of my resources?

THE PROCESS: From the moment we start the thought process to financial freedom, the wheels of our mind are set into motion and we focus on a goal. With the mind working in conjunction with our focus, we will reach our goal, because where the mind goes the body has to follow.

THE PROMISE: You will *get* where you want to go, once you *see* where you want to be.

THE BEST WAY TO FIND YOUR WAY OUT OF THE CITY OF DEBT IS TO HAVE A ROADMAP TO THE PROMISED LAND.

MY PERSONAL COMMITMENT

Remember that God does not mind you praying about even small decisions when you are considering purchases. He likes to be involved in your everyday life.

Let peace be your guide, even if you are feeling anxious about something small, wait before buying.

Don't make any decisions to buy a high price item without giving yourself twenty-four hours to consider the purchase.

Don't give in to high pressure from a salesperson or from yourself. Even with smaller items, walk away from that part of the store and give yourself a few minutes to think about making a purchase that is not a necessity.

Date and sign the agreement below. Cut it out and put it in your wallet where you will see it when you are deciding about a significant purchase.

I am making an agreement with myself that I will resist impulse buying. I will not purchase an item of significant value without allowing myself twenty-four hours to consider it. I will ask myself if it is necessary at this time and if it is a consumable item that I will be paying for long after it is gone. I will consider if I can substitute something that costs less, or live without it until a later time if I feel it's really needed. I will agree to be accountable to a relative or friend who witnesses this agreement.

Signed _____ Date _____

Witness _____

My hope is that so far you have made a commitment and started on the road to financial freedom. Realize that debt is not the problem but merely a symptom of a bigger problem.

What's your biggest problem?

Look to the source of the problem. It might be greed, lack of discipline, lack of knowledge, procrastination, fear, unhappiness, competition, a desire to fill some emotional need or some expectation that was put upon you by someone else. Be honest with yourself about what the real problem is and remember that your life should not be based on what you have, but based on who you are.

Today when you look in the mirror, start liking what you see on the inside. There is something uniquely special and different about you. You were designed with a marvelous plan and purpose for your life. Start appreciating who you are inside and it can't help but become obvious on the outside.

"Here Piggy" If you forgot how to save money start at the beginning. There's never been a better training or money saving device than the Piggy Bank. We've all had one, and as parents I encourage each and every one of you to train your children at an early age to start saving. Put your Piggy Bank in a place where the whole family can see it, and start putting your change in it every day. When it's full, take it to a coin-star machine (they're everywhere now) and convert it to cash and take it to the bank.

Waste Not Want Not: I used to work in an auto repair center with about 25 employees, I noticed that every one of them drank sodas throughout the day and would throw the empties in the garbage. I had been recycling cans at home for years and when we would accumulate several bags, my daughter and I would take them to a recycle center and get quite a bit of cash for them.

One day at work, I got an idea to put a large metal can with a garbage bag in it, I put it in the corner of the shop and had the guys put their empty cans in it. It didn't take long to fill the bag and all I had to do was pull the bag with the cans out and replace it with a new bag. On my day off, I would take the cans to the recyclers and never bring home less than \$60.00. I still need to thank those guys at work for buying my home in Arizona.

One Man's Junk Is Another Mans Treasure: Most of us have more stuff at home that we can ever or never use. Clean out those closets, go through your garage, open up your drawers and have a garage sale, you will be surprised at what people find value in. If you are not the garage sale type, get everything together (Be sure to write down what it is, pictures are even good) and give it to a worth charity then take your legal deductions on your income tax.

There's No Such Thing As Additional Income: Make it a habit to put any extra money, such as tax refunds, bonus checks, gifts, income from recycling, or garage sales etc. into your savings account.

It's On Sale, I saved Money: A big point of contention between me and my wife. If you bought something on sale and you saved money, where is it? Unless you have taken the difference between the regular price and sale price and put it into savings, you have not, I repeat have not saved it, you probably just spent it somewhere else.

What A Great Vacation: Save for your vacation and pay for it ahead of time. You will feel a whole lot better, getting off the plane with your vacation paid for, rather than coming home and finding your vacation waiting to be paid for.

The light at the end of the tunnel is "The Goal." Any runner will tell you that he has only one objective and one goal in mind and that's to cross the finish line, first. He knows to accomplish this he must: Eliminate any distractions around him. (Don't go to the mall with a credit card.)

Plan your race in advance (don't react to what others around you are doing.)

Pace yourself, eliminate the impulse to run ahead of what you are capable of. (By spending more than you make.)

Start slow, (save strength for the finish.)

The race goes something like this. The gun goes off, and your goal is to eliminate debt so you start by pacing yourself and avoiding distractions. You eliminate the impulse to run ahead of yourself, and save your strength for the finish. At the end of the race, you may be a little tired, but happy because you have crossed the finish line of financial freedom.

TIP: There are no shortcuts to the finish line. You must focus on the goal of financial freedom.

ON YOUR MARK, GET SET, WIN

What would happen if you decided to go out and target practice and you bring your bow and arrow and forget to bring the target? Well, you would have nothing to shoot at, no bulls-eye to aim for, and no target to hit. It sounds simplistic but most people are like that with their finances. All of the resources that we need are at our disposal, but we generally have no target, or bulls-eye to aim for.

In order to achieve financial freedom, we must have a specific bulls-eye to aim for and a specific goal to shoot for. For Example:

- Pay of credit cards by: Specific date.
- Pay off house by: Specific date.
- Increase giving by: Specific amount.
- Purchase car by: Specific date.
- Family vacation: Specific date and place.

If you are not specific in aiming for the bulls-eye, your arrows might land anywhere. We have tried this in our family and it has worked every time. We have found that if we practice hitting the bulls-eye long enough, we can eventually hit it blindfolded.

TIP: Split the apple of debt in half. Avoid consumer debt and stop using credit cards.

KEEP YOUR EYE ON THE APPLE (DEBT)

Planning and Investing are a critical part of financial freedom. While we are in the process of eliminating debt, we should begin the process of savings and investment: How?

- Begin with the tithe. The first 10% are Gods; write a check immediately, before you spend it.
- If you have an employee savings plan at work, make sure you have them withdraw from your check, the maximum % the company will add to.
- Start a 401K plan and leave it alone.
- If your spouse works, be sure they do the same.
- Pay yourself a % of what you earn and put it into the highest yielding savings account.
- Start putting a certain % away for your children, even if you don't have any now.
- Don't forget to feed the Piggy Bank.
- Invest in the lives of others. We all have a little time, a little money, and a part of us that we can give away.

Luke 6:38 *“Give and it shall be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”*

Tip: Blessings go in and out of the same door.

Nothing in the area of finances has so dominated or influenced the direction of our society during the last fifty years as much as debt. It’s amazing when you consider that only a generation ago credit cards were unknown, car loans were a rarity, and mortgages were for military men who were getting their starter homes.

Today it is not unusual for a young couple to owe nearly \$170,000 within the first two years of marriage. Why not? If it’s good enough for the country, it’s good enough for the family, right?

The only reliable source of wisdom is the Word of God. Only by going back to the true source of all wisdom can we possibly hope to find the right balance today. God’s Word tells us that His plan for us is to be debt free; and, even better, that we should be lenders rather than borrowers. *“The Lord will open for you His good storehouse, the heavens, to give you rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow”* (Deuteronomy 28:12)

Countless families give the false impression of being wealthy while drowning in a sea of debt. “God’s plan is for all of His followers to be debt free.”

It’s time to put this debt thing to bed or better yet, just put it out of the house, it has no business there. Those of you, who are sincerely interested in getting rid of debt, have already begun the process of doing so. Those of you, who have not, can and will continue to struggle.

I wrote an article on “Dealing With Debt” and it made the front page in the local paper. It made page one, not because I am a great writer, but because of the effects that debt has on people in our society today. It’s a national epidemic that has snuck up on many of us, a little at a time, and before we knew it, we were out of control. I know in my heart that we can never really find genuine, peace, joy, contentment, or have any sense of accomplishment, as long as we are slaves to debt.

My hope is that at least we have been made aware of all the problems debt can create. It’s time to give ourselves permission to stop doing what society, commercials, credit card companies and lenders keep encouraging us to do, and that is to borrow frivolously and spend foolishly. Please begin today, “the process” of “Dealing With Debt.”

I hope this has been a blessing to you. We pray, by faith, that as we come into agreement with God regarding our finances, He will meet each and every one of your needs and set you free to be not only be blessed financially but become a blessing to others as well. Proverbs 10:22 *“The blessing of the Lord makes one rich, and He adds no sorrow with it.”*

RAPIDLY **E**LIMINATE **D**EBT

January, 2011

Advanced repayments plan – Stop all credit purchases and long term loans. While all existing payments are being met, pay the smallest creditor off first. When that is paid apply that payment amount to the second creditor. When the second creditor is paid add the payments applied to the first and second creditor to the next creditor, and so on until all debts are paid! The goal is changing all the **RED** into **BLACK**.

Creditor	Balance	Mo Pmt	Advanced	Balance	Date
1.					
2.					
3.					
4.					
5.					
6.					

Totals:

1. Creditor 1, to be paid in full on – (Set Date)
2. Creditor 2, to be paid in full on – (Set Date)
3. Creditor 3, to be paid in full on – (Set Date)
4. Creditor 4, to be paid in full on – (Set Date)
5. Creditor 5, to be paid in full on – (Set Date)
6. Creditor 6, to be paid in full on – (Set Date)

(Notes)

Caution! Interest and finance charges will kill you!

Accelerating your payments will save multiple thousands on interest and move you from

RED to BLACK

"JOY IN LIFE"

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