



“Stress is Bad”

FOUR THINGS WE WILL UNPACK OVER THE NEXT FEW WEEKS:

- Less is More
- Stress is Bad
- Giving is Good
- Tomorrow Matters

WE’VE BEEN PROGRAMED TO BELIEVE THAT MORE IS BETTER.

Better one handful with tranquility than two handfuls with toil and chasing after the wind. **Ecclesiastes 4:6 NIV**

STRESS IS BAD!

- Stress can affect all aspects of your life, including your emotions, behaviors, thinking ability, and physical health.
- The pressure to have more or maintain more can lead to unwanted stress.
- Living paycheck to paycheck is stressful. (78% of American workers)
- Having more month than money is stressful.
- Having debt (bills due) and no way to pay it is stressful.

Almost three out of four Americans (72%) say they are burdened by debt, including mortgages. And two-thirds of Americans (66%) reported consumer debt, with an average of \$34,055 debt load per person. **Ramsey Solutions Report**

The average credit card interest rate in 2021 is 18.24% for new offers and 14.75% for existing accounts, according to WalletHub’s Credit Card Landscape Report.

Just as the rich rule the poor, so the borrower is servant to the lender.

Proverbs 22:7 NLT

JESUS CAME TO SET US FREE FROM BONDAGE!

¹⁶ When he came to the village of Nazareth, his boyhood home, he went as usual to the synagogue on the Sabbath and stood up to read the Scriptures. ¹⁷ The scroll of Isaiah the prophet was handed to him. He unrolled the scroll and found the place where this was written: ¹⁸ “The Spirit of the Lord is upon me, for he has anointed me to bring Good News to the poor. He has sent me to proclaim that captives will be released, that the blind will see, that the oppressed will be set free, ¹⁹ and that the time of the Lord’s favor has come.” **Luke 4:16-19 NLT**

Jesus doesn’t want us to be in bondage to anything.

THREE PRAYERS TO PRAY WHEN GETTING OUT OF DEBT

1. GOD, GIVE ME SELF-CONTROL.

A person without self-control is like a city with broken-down walls. **Proverbs 25:28 NLT**

2. GOD, GIVE ME UNDERSTANDING.

Wrong question: How much down and how much a month?

Right question: How much is the real cost?

“When you and your spouse agree on spending, you’ve agreed on dreams, fears, goals, and priorities.”

Dave Ramsey

WE OFTEN UNDERSTAND WE JUST DON’T REALLY WANT TO CHANGE.

- It takes dying to self.
- It takes crucifying the flesh.

²⁴ Those who belong to Christ Jesus have nailed the passions and desires of their sinful nature to his cross and crucified them there. ²⁵ Since we are living by the Spirit, let us follow the Spirit’s leading in every part of our lives.

Galatians 5:24-25 NLT

3. GOD, GIVE ME A PLAN.

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. **Proverbs 21:5 NLT**

FINANCIAL PEACE IS A PLAN.

“All it takes is a plan. Using the debt snowball, we’ve seen people wipe out their debt in an average of 18 to 24 months. It works for them, and I know it can work for you.”

Dave Ramsey

Next steps for me today...

- **Ask God to change your heart.**
- **Pray these three prayers every day this week.**
- **Do what God reveals in response to these prayers.**
- **Sign up for Financial Peace today.**