

# HOW TO GET OUT OF DEBT GOD'S WAY 7 LAWS

THE ULTIMATE GUIDE TO GETTING OUT OF DEBT  
GOD'S WAY



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DBA MINISTRIES

# HOW TO GET OUT OF DEBT GOD'S WAY



*7 Biblical Principles to Escape Financial Bondage*

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### **How to Get Out of Debt God's Way**

7 Biblical Principles to Escape Financial Bondage

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## INTRODUCTION

# BREAKING FREE FROM FINANCIAL BONDAGE



You've prayed about it. You've tithed faithfully. You've worked overtime, taken on extra shifts, and even fasted for breakthrough. Yet here you are, still wrestling with the weight of debt that seems to mock your faith and suffocate your dreams.

If this describes your situation, you're not alone. In churches across America, countless believers sit in pews each Sunday carrying a secret burden—the shame of financial struggle. We sing about God's abundance while anxiety about next month's bills churns in our stomachs. We declare that our God shall supply all our needs while credit card statements pile up on kitchen tables. We testify of His faithfulness while wondering if we'll ever experience the financial freedom we see others enjoying.

The disconnect is real, and it's painful.

Perhaps you've asked yourself the hard questions in the quiet moments: *Why am I still struggling when I'm doing everything right? Where is the overflow I've been promised? Am I not faithful enough? Is my faith too small?*

These questions can lead to a dangerous place—one where we begin to doubt not just ourselves, but God's goodness and His promises. Some believers, exhausted from the financial treadmill, have even walked away from their faith altogether, convinced that if God couldn't help them with something as basic as paying bills, maybe He wasn't as powerful as they'd believed.

But what if I told you that your financial struggles aren't a reflection of God's inability or unwillingness to help? What if the issue isn't your faith, your prayers, or even your tithing record? What if there's simply a gap between what you believe spiritually and what you practice financially?

## **The Missing Bridge**

Here's what I've discovered after years of counseling believers through financial crises: Most Christians approach money with split personalities. On Sunday, we operate in faith. On Monday through Saturday, we operate in fear. We pray for provision but plan for lack. We declare abundance while practicing scarcity. We know God owns the cattle on a thousand hills, but we live as if He's reluctant to sell even one on our behalf.

This book exists to bridge that gap—to show you how to align your financial practices with your spiritual principles in a way that brings lasting freedom, not just temporary relief.

The truth is, getting out of debt God's way isn't just about math. If it were, every believer with a calculator would be debt-free. It's not just about faith either. If it were, every prayer warrior would be wealthy. Instead, it's about something far more transformative: allowing God's wisdom to penetrate every aspect of how we think about, handle, and steward money.

## **Why Good Christians Struggle With Money**

Let me share something that might surprise you: Some of the most faithful believers I know are also the most financially bound. They're the ones who give sacrificially even when they can't afford groceries. They're the ones who co-sign loans they know they shouldn't because they want to help. They're the ones who max out credit cards buying gifts for others while their own children need shoes.

Their hearts are pure, but their methods are broken.

Others struggle because they've absorbed worldly financial philosophies wrapped in Christian language. They've been taught that poverty equals holiness, that wanting financial stability means they're materialistic, or that God is more concerned with their heart than their checkbook. While God certainly cares about our hearts, He also cares deeply about our stewardship—after all, Jesus talked more about money than He did about heaven and hell combined.

Still others are trapped because they've never seen godly financial management modeled. They grew up in homes where money was a source of conflict, secrecy, or shame. They inherited not just their parents' debt patterns but their broken beliefs about provision, abundance, and their own worthiness to receive.

## **Seven Principles That Change Everything**

In the pages ahead, you'll discover seven biblical principles that have the power to transform not just your bank account, but your entire relationship with money. These aren't quick fixes or prosperity gospel gimmicks. They're time-tested truths that have helped countless believers—including well-known Christian leaders

whose stories you'll read—break free from financial bondage and step into lasting freedom.

These principles will challenge you to:

- Look beyond the numbers to address the spiritual and emotional roots of your debt
- Transform tithing from an obligation into a powerful act of trust that unlocks provision
- Replace the poison of comparison with the peace of contentment
- Embrace budgeting not as restriction but as an act of worship and wisdom
- Multiply your resources by stewarding the gifts God has already given you
- Set healthy boundaries that protect your financial future without compromising your compassion
- Discover how strategic generosity can become your greatest weapon against lack

Each chapter features real testimonies from believers who've walked this path before you— people like Dave Ramsey, who went from bankruptcy to building a financial empire on biblical principles; Rachel Cruze, who overcame emotional spending by renewing her mind; and Anthony O'Neal, who paid off over \$100,000 in debt by choosing contentment over comparison.

Their stories aren't shared to impress you but to show you what's possible when God's wisdom meets human obedience.

## **More Than Money**

But this book offers more than principles and stories. It provides a practical, Spirit-led roadmap for your journey to freedom. You'll find actionable steps at the end of each chapter—not burdensome tasks but transformative practices that align your daily habits with God's design for abundance.

The journey culminates in a 90-day action plan that will help you apply everything you've learned. This isn't a rigid program but a flexible framework that adapts to your unique situation while keeping you anchored in biblical truth. It includes daily prayers, weekly goals, and monthly milestones that will help you track not just your financial progress but your spiritual growth.

## **A Personal Invitation**

Before we begin this journey together, I want to be clear about something: This book isn't about getting rich. It's about getting free. It's not about accumulating wealth for wealth's sake but about removing the barriers that keep you from fulfilling God's purposes for your life.

How many ministry opportunities have you had to decline because you couldn't afford to participate? How many family moments have been tainted by financial stress? How much mental and emotional energy do you spend worrying about money that could be invested in Kingdom work?

God has so much more for you than a life of financial survival. He has assignments for you that require resources. He has blessings stored up that are waiting for you to have the capacity to manage them. He has a testimony of provision that others need to hear—but first, you need to live it.

## **Your Breakthrough Awaits**

If you're tired of the cycle—tired of robbing Peter to pay Paul, tired of dreading the mailbox, tired of feeling like your financial situation is a ball and chain around your purpose—then this book is for you.

If you're ready to stop treating symptoms and start addressing roots, if you're willing to let God transform not just your bank account but your beliefs about money, if you're prepared to be honest about where you are and hopeful about where you're going, then turn the page.

Your journey to financial freedom—God's way—begins now.

Remember, the same God who parted the Red Sea, multiplied the loaves and fishes, and raised the dead is intimately concerned with your financial breakthrough. He hasn't brought you this far to leave you in bondage. He who began a good work in you will complete it—including in your finances.

Let's discover together how to partner with Him in writing a new chapter of your financial story, one where debt becomes a testimony, struggle becomes strength, and bondage gives way to breakthrough.

Welcome to your journey of getting out of debt God's way. Freedom is closer than you think.

## CHAPTER 1

# ACKNOWLEDGE THE ROOT (NOT JUST THE MATH)

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Rachel Cruze sat in her car outside Target, tears streaming down her face. In her hands was a credit card statement showing a balance of \$8,000—money spent on things she couldn't even remember buying. As a financial expert and daughter of Dave Ramsey, she knew better. She taught better. Yet here she was, drowning in debt she'd created through emotional spending, trying to fill a void that stuff could never satisfy.

"I realized in that moment," Rachel shares, "that my problem wasn't mathematical. I could create a budget in my sleep. My problem was spiritual and emotional. I was using shopping as medication for fears I'd never addressed—fear of not measuring up, fear of missing out, fear of not being enough. Until I dealt with those roots, no amount of financial knowledge could save me."

Rachel's story might surprise you, but it shouldn't. Because the truth about debt that nobody wants to admit is this: It's rarely just about the numbers.

### **The Myth of the Mathematical Solution**

We live in a culture obsessed with financial formulas. Download this app. Follow that system. Use these five steps. And while good financial tools and strategies have their place (we'll explore many in this book), they're powerless against the spiritual and emotional roots that often feed our financial problems.

Think about it: If getting out of debt were simply a math problem, everyone with a calculator would be debt-free. If it were merely about information, a single Google search would solve our financial woes. But you and I both know it's not that simple.

Why? Because money is never just about money. It's about identity, security, power, fear, love, and a hundred other emotions we attach to those pieces of paper and plastic in our wallets.

The apostle Paul understood this when he wrote, “Do not conform to the pattern of this world, but be transformed by the renewing of your mind” (Romans 12:2). Notice he didn’t say, “Be transformed by better budgeting.” He said be transformed by renewing your mind—by changing the way you think.

This is where your journey to financial freedom must begin: not with your wallet, but with your mind and heart.

## The Three Hidden Roots of Debt

Through years of counseling believers through financial crises, I’ve discovered that most debt stems from three primary roots: fear, comparison, and identity confusion. Let’s examine each one through the lens of Scripture and see how they might be operating in your own life.

### 1. The Root of Fear

*“For God has not given us a spirit of fear, but of power and of love and of a sound mind”*

— 2 Timothy 1:7, NKJV

Fear is perhaps the most powerful driver of destructive financial behavior. It shows up in various forms:

**Fear of Lack:** This is the voice that whispers, “What if God doesn’t provide? What if I run out? What if something happens and I’m not prepared?” This fear drives us to hoard, to overspend on things we might need “someday,” and to trust our credit cards more than our Creator.

Sarah, a single mother from Memphis, found herself \$15,000 in debt because of this very fear. “After my divorce, I was terrified of not being able to provide for my kids,” she admits. “So I kept charging things—extra clothes, toys, even food we didn’t need—because buying stuff made me feel like I was protecting them from poverty. In reality, I was creating the very situation I feared.”

The irony of fear-based spending is that it creates the very lack we’re trying to avoid. When we operate from fear rather than faith, we make irrational decisions that compound our problems. We buy extended warranties on everything because we’re afraid of future repairs. We stock up on sale items we’ll never use because we’re afraid the deal won’t come again. We finance things we can’t afford because we’re afraid of what people will think if we don’t have them.

**Fear of Missing Out (FOMO):** This modern plague convinces us that everyone else is living better, experiencing more, and enjoying life while we’re stuck on the sidelines. It’s the fear that drives us to finance vacations we can’t afford, buy cars that stretch our budgets, and maintain lifestyles that exceed our income.

James, a youth pastor from Houston, accumulated \$22,000 in credit card debt trying to keep up with his peers. “I’d see other ministers taking their families to

Disney World, driving newer cars, living in bigger houses. I thought I was failing my family by not providing those experiences. So I charged it all, telling myself God would provide. But I wasn't trusting God—I was testing Him."

**Fear of Rejection:** How many purchases have you made to fit in, impress others, or avoid feeling "less than"? This fear turns shopping into a strategy for acceptance and credit cards into membership passes to groups we think we need to belong to.

The antidote to fear isn't more money—it's more faith. But faith isn't just a feeling; it's a practiced trust that grows stronger each time we choose God's promises over our panic.

## 2. The Root of Comparison

*"For we dare not class ourselves or compare ourselves with those who commend themselves. But they, measuring themselves by themselves, and comparing themselves among themselves, are not wise"*

— 2 Corinthians 10:12, NKJV

Comparison might be the most expensive habit in modern society. Social media has turned it into a 24/7 torture chamber where everyone else's highlight reel makes our behind-the-scenes look shabby by comparison.

Rachel Cruze discovered this truth during her Target parking lot breakdown. "I realized I'd been buying things not because I needed or even wanted them, but because I saw other women with them. Their handbags, their home decor, their children's clothing—I was trying to keep up with a standard that wasn't even real."

The comparison trap works like this:

- We see what others have (or what we think they have)
- We feel inadequate or left behind
- We spend money to close the perceived gap
- We go into debt trying to live someone else's life
- We end up more miserable than when we started

Here's what comparison will never tell you: That couple with the perfect house might be on the verge of foreclosure. That friend with the designer wardrobe might cry herself to sleep over credit card bills. That family taking exotic vacations might be financing their adventures with home equity they'll never recover.

Comparison is particularly destructive in church communities, where we often feel pressure to appear blessed and highly favored. We mistake material prosperity for spiritual maturity and assume that if someone drives a luxury car, God must be pleased with them. This theological confusion leads to what I call "blessed debt"—going into bondage trying to look blessed.

Monica, a worship leader from Dallas, shares her story: "I spent years trying to look the part of a successful minister. Designer clothes for church, expensive jewelry, a car I couldn't afford—all because I thought that's what blessed looked like.

I was \$35,000 in debt, but my Instagram feed looked amazing. It wasn't until my pastor preached on contentment that I realized I'd been worshiping the appearance of blessing rather than the Blessor Himself."

### 3. The Root of Identity Confusion

*"For you are all children of God through faith in Christ Jesus"*

— Galatians 3:26

Perhaps the deepest root of financial bondage is not knowing who we truly are. When we don't understand our identity as beloved children of God, we try to construct identities through consumption:

- "I am what I own"
- "I am where I live"
- "I am what I drive"
- "I am what I wear"
- "I am where I vacation"

This identity confusion turns every purchase into a statement about our worth and every financial decision into a verdict on our value. No wonder we overspend—we're not just buying things; we're trying to buy significance.

Marcus, a successful attorney from Atlanta, found himself \$75,000 in debt despite a six-figure income. "I thought my worth came from looking successful," he reflects. "Every purchase was about maintaining an image. My car, my suits, my watch—they were all props in a performance I thought I had to give. It wasn't until I understood that my identity came from Christ, not my possessions, that I could start making rational financial decisions."

Identity confusion is especially prevalent among those who've experienced major life transitions—divorce, job loss, empty nest, retirement. When our circumstances change, we often try to purchase our way back to who we think we should be.

### The Generational Component

Before we move to solutions, we must acknowledge another crucial factor: many of our financial fears, comparisons, and identity issues are inherited. The Bible speaks of generational patterns, and nowhere are these more evident than in our relationship with money.

"The good man leaves an inheritance to his children's children" (Proverbs 13:22, NKJV). But what happens when the inheritance is fear, lack, and broken financial beliefs?

Rachel Cruze, despite growing up in a financially literate household, still struggled because of societal pressures and personal insecurities. But for many, the roots go even deeper. They inherited not just poor financial habits but the trauma that created them.

Lisa, a nurse from Birmingham, discovered this truth in counseling: “My grandmother lived through the Depression and hoarded everything. My mother grew up with that scarcity mindset and passed it to me. Even with a good income, I was terrified of not having enough. I had credit cards ‘just in case’ that I maxed out buying things I didn’t need but was afraid to be without. Three generations of fear were driving my debt.”

Breaking generational patterns requires more than personal renewal—it requires spiritual warfare. We must recognize that some of our financial bondage has roots that predate our own decisions.

## The Renewal Process

Now that we’ve identified these roots, how do we dig them up and replace them with something healthy? This is where the real work begins—the work of renewing our minds according to God’s truth.

### Step 1: Honest Assessment

*“Search me, O God, and know my heart; test me and know my anxious thoughts”*

— Psalm 139:23

The first step in addressing the roots of debt is brutal honesty. Not just about the numbers (though we’ll get there), but about the why behind the what.

Take out a piece of paper and write down your last ten non-essential purchases. Next to each one, write the honest reason you made that purchase. Not the surface reason (“I needed new shoes”) but the real reason (“I felt embarrassed by my old shoes at church” or “I was depressed and shopping makes me feel better”).

This exercise isn’t about shame—it’s about awareness. You can’t heal what you won’t acknowledge, and you can’t change patterns you won’t admit exist.

Rachel Cruze recalls her own honest assessment: “When I looked at my spending patterns, I saw that my biggest shopping sprees happened after disappointments or during stressful seasons. I was literally trying to buy my way out of negative emotions. Once I saw the pattern, I could start addressing the real issues.”

Go deeper with these questions:

- When do I most often overspend? (Time of day, day of week, season of year)
- What emotions typically precede my unnecessary purchases?
- What am I hoping to feel after I buy something?
- How long does that feeling typically last?
- What would happen if I didn’t make this purchase?

### Step 2: Scriptural Saturation

*“So then faith comes by hearing, and hearing by the word of God”*

— Romans 10:17, NKJV

If fear, comparison, and identity confusion are weeds in the garden of our minds, Scripture is both the weed killer and the good seed we plant in their place. But this isn't about casual Bible reading—it's about strategic, targeted renewal.

For Fear, meditate on:

- Philippians 4:19: "And my God will meet all your needs according to the riches of his glory in Christ Jesus."
- Matthew 6:26: "Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?"
- Psalm 23:1: "The Lord is my shepherd, I lack nothing."
- Isaiah 41:10: "So do not fear, for I am with you; do not be dismayed, for I am your God."

For Comparison, memorize:

- Galatians 6:4: "Each one should test their own actions. Then they can take pride in themselves alone, without comparing themselves to someone else."
- 1 Timothy 6:6: "But godliness with contentment is great gain."
- Psalm 16:5-6: "Lord, you alone are my portion and my cup; you make my lot secure. The boundary lines have fallen for me in pleasant places; surely I have a delightful inheritance."

For Identity, declare:

- Ephesians 2:10: "For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do."
- 1 Peter 2:9: "But you are a chosen people, a royal priesthood, a holy nation, God's special possession."
- Romans 8:17: "Now if we are children, then we are heirs—heirs of God and co-heirs with Christ."

Don't just read these verses—write them out, speak them aloud, pray them back to God. Let them crowd out the lies that have been driving your spending.

### Step 3: Practical Replacement

*"Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!"*

— 2 Corinthians 5:17

Renewal isn't complete until we replace old patterns with new ones. For every destructive financial behavior rooted in fear, comparison, or identity confusion, we need a redemptive practice to take its place.

**Instead of Fear-Based Hoarding:** Practice radical trust. Start small—perhaps by not buying that extra pack of toilet paper when you already have plenty at home. Each time you resist the urge to over-purchase "just in case," you're exercising your faith muscle.

Create a "Trust Journal" where you record:

- Times you wanted to fear-purchase but didn't
- How God provided when you trusted instead of hoarded

- Scriptures that strengthened your faith in that moment

**Instead of Comparison Shopping:** Implement a 24-hour rule. When you see something you want to buy, wait 24 hours. During that time, ask yourself: “Do I actually want this, or do I want to be like someone who has this?” You’ll be amazed how many purchases evaporate when comparison’s urgency wears off.

Take it further with a “Contentment Practice”:

- Each morning, list five things you’re grateful for that money didn’t buy
- Weekly, celebrate something unique about your life that comparison tries to diminish
- Monthly, fast from social media to break comparison’s grip

**Instead of Identity Purchases:** Before any significant purchase, complete this sentence: “I am buying this because I am \_\_\_\_\_. ” If the answer is anything other than a practical need or a values-aligned want, reconsider. Remember, you are already complete in Christ—no purchase can add to your worth.

#### Step 4: Community Confession

*“Therefore confess your sins to each other and pray for each other so that you may be healed”*

— James 5:16

One of the enemy’s greatest weapons in keeping us financially bound is shame-induced silence. We hide our debts, cover our compulsions, and pretend we have it all together while dying inside.

Rachel Cruze broke free when she finally confessed her shopping addiction to her accountability group. “The shame lost its power the moment I brought it into the light,” she remembers. “My friends didn’t judge me—they surrounded me with prayer and practical support. One friend even became my shopping accountability partner, someone I’d text when I felt the urge to emotional shop.”

Find at least one trusted believer who can serve as your financial confessor—someone who will pray with you, ask hard questions, and celebrate your victories without judgment. If you’re married, this process should absolutely include your spouse, but you may also benefit from same-gender accountability beyond your marriage.

#### Step 5: Strategic Spiritual Warfare

*“For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world”*

— Ephesians 6:12

Sometimes our financial bondage has spiritual roots that require spiritual weapons. This isn’t about blaming the devil for our poor choices, but recognizing that the enemy exploits our weaknesses and reinforces our fears.

Develop a prayer strategy that includes:

- Daily declaration of your identity in Christ

- Weekly fasting focused on financial freedom
- Regular breaking of generational financial curses
- Consistent thanksgiving for God's provision

## The Wisdom Foundation

*"The fear of the Lord is the beginning of wisdom, and knowledge of the Holy One is understanding"*

— Proverbs 9:10

As we close this first chapter, remember this: Acknowledging the root of your debt isn't about self-condemnation—it's about building a foundation of wisdom. When we understand why we've made poor financial choices, we can begin making better ones. When we identify the lies we've believed, we can replace them with truth. When we see the patterns, we can break them.

Rachel Cruze's story didn't end in that Target parking lot. Today, she's completely debt-free and helps millions of others find financial freedom. But her transformation didn't begin with a budget or a payment plan—it began with acknowledgment.

"I had to admit that I'd been trying to medicate spiritual and emotional problems with material solutions," she says. "Once I addressed the real issues—the fear, the comparison, the identity crisis—the financial healing followed naturally. The numbers were actually the easy part."

Your story can have the same transformation. But it starts here, with honest acknowledgment of what's really driving your debt. It starts with the courage to look beyond the math to the matters of the heart.

## Your Action Steps

1. **Conduct a Spending Inventory:** List your last 10-15 non-essential purchases. Next to each, write the emotional reason behind the purchase. Look for patterns.
2. **Identify Your Primary Root:** Based on your spending inventory, which root is strongest in your life—fear, comparison, or identity confusion? Be specific about how it manifests.
3. **Create a Truth Card:** Choose three scriptures that directly combat your primary root. Write them on an index card and carry it with you. Read them every morning and whenever you feel tempted to overspend.
4. **Begin a Financial Prayer Journal:** Each day this week, spend five minutes journaling your financial fears, comparisons, and identity struggles to God. Be honest about where you're struggling to trust Him.
5. **Schedule a Confession Conversation:** Identify someone you trust and schedule a time this week to share your financial struggles. Ask them to pray with you and hold you accountable.
6. **Implement One Replacement Practice:** Choose one practical replacement strategy from this chapter and commit to it for the next seven days. Notice how it affects both your spending and your peace.