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OUT OF HOPELESSNESS: IT STARTS IN YOUR HOUSE

If there is someone with you in the room as you're beginning this chapter, turn to that person and say: "Neighbor, God wants you out of debt and into praise." If you're alone, then repeat this to yourself: "God wants me out of debt and into praise."

It's true. God wants you to get out of debt and into a lifestyle of service and worship. Did you ever notice how difficult it is to give God your full attention when you're fretting about this bill or that finance charge? Liberation from worldly entanglements is liberation to give God your full self. The more you start speaking this and believing it, the closer you will be to debt-free living.

Perhaps the most important thing to know right now as we begin this journey is that *God has canceled debt before*. Debt

cancellation is nothing new for Him. Indeed, the very foundation of the Christian faith is based on the fact that God forgave our debt of sin through the sacrifice of His Son, Jesus Christ. But God was in the debt-forgiveness business long before that supreme event. In fact, we can go all the way back to the Old Testament to see His record on the matter. Look at 2 Kings 4.

Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen. (2 Kings 4:1)

Elisha was the protégé and successor of the great prophet Elijah. They served the nation of Israel as spiritual leaders during a dark period in the wake of King Solomon's reign, when the kingdom had been split into two and weakened by a series of bad kings. Once a mighty and unified nation, Israel was now the object of frequent invasions from foreign armies.

Though they were both heroic men of God and their names were similar, Elijah and Elisha were quite different in the way they operated. Elijah battled a king and the priests of Baal in spectacular confrontations of spiritual power. He separated himself from everyday folks and preached fiery messages of judgment that demanded repentance.

Elisha, on the other hand, lived among the common people. He made it his business to hang with down-and-out folks. As a preacher, his primary message was one of grace, mercy, and hope. So it was not unusual for a poor, distraught woman to come to him in search of assistance.

Before we go any further, there is an important point that should be underscored in this passage. This "certain woman"

is a widow. If you are a widow who is in debt, understand that God cares about you. If you have fallen on hard times through no fault of your own, know that God is aware of your situation and that He is merciful. Even if it was your fault, God is still on your side. He has a special concern for the needy among us.

This particular widow's late husband was apparently one of Elisha's associate prophets. Then, like today, ministry was not a lucrative career, so this prophet's family was already poor. His death simply plunged the family into deeper financial crisis.

It's possible that the associate prophet had borrowed money or goods to support his wife and sons, perhaps to keep a family farm running. This would not have been out of the question for a man of God in that day. The Mosaic Law encouraged the practice of lending (Deuteronomy 15:7–8; Psalm 37:26; Matthew 5:42), and by extension made allowance for the practice of borrowing. The system included various checks and balances designed to keep lenders honest and borrowers from accumulating massive amounts of debt. For instance, lenders were discouraged from charging excessive interest (Proverbs 28:8; Ezekiel 18:8, 13). And every seventh year, the financial obligations of all individuals who were members of the nation of Israel were canceled. More on that later, but now, back to the widow.

Certainly the widow's husband was not expecting to die before paying off his debt. But he did, leaving the burden to his family. Today, one would hopefully have life insurance and a will in place to ensure the financial stability of the family. That was not an option for this man.

In those days, the taking and selling of children was a legal means of collecting on a debt. And since mercy did not seem to be in the heart of the widow's creditor, her two sons

were now in danger of being taken as payment for the family's outstanding debt. In desperation she goes to Elisha, who had been her late husband's supervisor in the ministry.

It's important to note that this woman had the kind of faith to believe that whatever trouble she was in financially, God could work it out. She didn't go to the bank; she went to the man of God. She didn't go to the pawnshop; she went to the man of God. Playing the state lottery never occurred to this woman. Some of us, however, are looking for worldly solutions before seeking biblical solutions. Some of us are looking for earthly help before seeking heavenly help.

Jesus said, "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (see Matthew 6:33). It is always prudent to seek heavenly help first. If you are God's child, and everything that exists belongs to Him, then doesn't it make sense to turn to Him first?

This widow was lacking wealth, but not wisdom. She went to the man of God.

A FAMILY THING

And Elisha said unto her, What shall I do for thee? Tell me, what hast thou in the house? And she said, Thine handmaid hath not any thing in the house, save a pot of oil. Then he said, Go, borrow thee vessels abroad of all thy neighbours, even empty vessels; borrow not a few. And when thou art come in, thou shalt shut the door upon thee and upon thy sons, and shalt pour out into all those vessels, and thou shalt set aside that which is full." (2 Kings 4:2-4)

Elisha, himself a farmer, certainly did not have the financial means to rescue the distressed widow—but he served a

God who did. And the widow understood this. She appealed to Elisha on the basis of her husband's faithfulness as a believer and servant. She said, "You know he feared God."

Elisha replied, "What shall I do for you?" more to himself than to the woman. Then he asked her directly, "What do you have in your house?"

Now, this is important. Whatever counsel he is getting ready to offer to help the widow out of her financial straits starts in *her* house. Write this down: *It starts in your house*. If you want to get out of debt, the answer will always start with you. Simple actions that you can start doing in your own household must be at the foundation of your plan to get out of debt. If you're not willing to do the things that *you* can do—usually practical steps that can be taken right away—then you will never get out of debt. It starts in your house.

The widow told Elisha that she had nothing at home but a jar of oil. He instructed her to borrow additional containers from her neighbors—as many as she could. In other words, she was to prepare for something big. Like this woman, you must prepare confidently. Your answer—your miracle—will be in direct relation to the amount of faith you bring to the task. Let me say again that this is not a "name it and claim it" theology, which wrongly turns faith in God into some magical formula to get whatever you want. This is a fundamental spiritual principle. Jesus said, "According to your faith, be it unto you" (Matthew 9:29). James said, "Yet ye have not, because ye ask not" (James 4:2). Quite often, our blessings will be proportionate to the scale of our faith. And faith is not a work that we do to somehow influence God to give us something; it is a loving, instinctive trust in our sovereign Creator because He first loved us.

Elisha then told the widow to take the containers home and shut the door behind her and her boys. This was not a

throwaway line. Elisha's point here was that the woman needed to bring her family in on what she was about to do. They all needed to be in agreement. After all, something was at stake for the woman's sons as well—namely, their freedom.

If you're going to work out your debt situation, it starts in your house—not just with you but the entire family. You will also need to be on the same page as you target your problem. Getting out of debt will require things to be done in the house that everybody has to agree on and not fight against. So, if you say the family will no longer be enjoying visits to Burger King or KFC until all the leftovers are gone, then everybody in the house has to agree. I actually know of some families where the kids page their parents at work and tell them to pick up some Popeye's Chicken on the way home because they don't want Mama's leftover beef stew. This kind of routine will become unacceptable for people who are serious about getting out of debt.

Too many working-class families are wasting their money and running up their credit card bills because their kids want the latest Kobe Bryant gym shoes when the old gym shoes haven't even worn out yet. They've just got to have the latest styles. But if you're going to get out of debt, there will need to be some agreement in the house that last year's Air Jordans will just have to last a little longer. How many families end up buying new winter coats every year? If you're going to escape the debt trap, there will need to be agreement that everybody's coat will have to last another winter. If there is a rip in the sleeve, you'll just have to sew it up.

The bottom line is this: *Escaping the debt trap will require a family lifestyle adjustment.* It is impossible to get out of debt if you are steadily creating more bills. There needs to be a family-wide freeze on unnecessary spending. I understand that the protruding springs on your living room sofa are a source

of great embarrassment (not to mention discomfort), but that old sofa will have to last a little longer. Just take a bed sheet and put it over that spring!

At this point, someone usually wants to say, “But, Pastor, that’s humiliating! What are my friends going to think?” The answer is simple: If your friends are that concerned about how your couch looks or what’s up-to-date and what’s passé in your house, then they may not be the type of friends that you need right now. If your friends criticize you for wearing last year’s gym shoes or if they regularly scan your house trying to figure out what’s new, you need to say to them, “I’ll tell you what’s new—my set of friends!” When you’re trying to get out of debt, you don’t have time for materialistic folks who make you feel ashamed because your clothing or home décor doesn’t match up to their “wanna-be” standards. In fact, these are the kind of friends whose influence will invariably keep you enslaved in the debt mind-set.

So the poor widow was instructed to involve her sons in her debt-relief plan. It was a family thing. There had to be consensus in the house. They had to agree together that certain things would need to be done in order to get out of debt. Then, with the help of her sons, she was to pour her jar of oil into all the containers she had borrowed from her neighbors. And, according to Elisha, there would be enough oil to fill up several containers.

AN ACT OF FAITH

So she went from him, and shut the door upon her and upon her sons, who brought the vessels to her; and she poured out. And it came to pass, when the vessels were full, that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed. Then she came

and told the man of God. And he said, Go, sell the oil, and pay thy debt, and live thou and thy children of the rest.
(2 Kings 4:5–7)

More often than not, when you're trying to accomplish something positive for your family—like getting out of debt—it will not be an easy process. It will take discipline. It will mean sticking to a plan. It may be time consuming. It may mean delaying gratification on certain things—or doing without them altogether. In the end, you may decide that it's just not worth it, that it's too embarrassing, that you don't have the willpower to stick to the program. But this is where faith comes in.

Consider the example of the poor widow. Elisha had given her instructions that, in the natural, didn't make sense. But she didn't ask questions. She didn't ask for an explanation. Instead, she left Elisha and did what he said. It might have seemed strange to her; it might have even seemed uncomfortable to her; but she did it. She knew that Elisha was a man of God, and she believed in the God that he served. So she acted by faith.

Let's stop right there. If you don't get anything else from this book, know that you may have very well just discovered the most important point there is. Everything that you read in these pages will be worthless if, after you've completed the last sentence, you don't act on what you've learned. *By faith, you must take action to escape the debt trap, or you will forever be in its clutches.* Whether it's this book, or one by Larry Burkett, or Ron Blue, or anyone else, reading the words is not enough; you must act.

Many people go to financial planners and credit counselors in search of assistance, but after they've received professional counsel, they continue to treat money the same way

they did before. But here in 2 Kings we see cooperation between the widow and Elisha. In similar fashion, as you set out to escape the debt trap, there must be cooperation between you and God. When God shares with you principles of how to get out of debt, you must cooperate with Him—and that means you have to do what He says.

The widow, with the assistance of her sons, followed Elisha's instructions and filled up the containers until there was none left to fill. She went back to Elisha and informed him of this miracle. "I've got a whole house full of oil," she told him. He said, "Go sell the oil, pay your debt, and live off what's left."

I want you to notice that if the widow had only gone to get a few containers, she would have only had a small supply of oil. But she went and got a lot of containers, so she had a surplus of oil. Elisha told her to sell it, pay off her debts with the proceeds, and live off the rest, which reveals another important point: *God does not want you living from paycheck to paycheck.* He told her to live off the savings, to live off the surplus. Even the ant, with his tiny insect wit, understands this principle. Solomon, the wise king, observed that the ant "which having no guide, overseer, or ruler, provideth her meat in the summer and gathereth her food in the harvest" (Proverbs 6:7–8).

The ant does not live from day to day not knowing where the next meal is coming from. It builds up a reserve and lives securely off that. We should strive to do the same with our resources. But before that can happen, we must get out of debt.

YOUR YEAR OF JUBILEE

Of course, the widow's miracle bounty of oil is not the only example of how God cancels our debts. Faith comes by

hearing, and we need to hear the Scriptures over and over again when it comes to this matter of debt deliverance.

And at the end of every seven years thou shalt make a release. And this is the manner of the release: Every creditor that lendeth ought unto his neighbour shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the LORD's release. (Deuteronomy 15:1–2)

According to God's law, Israel was to be a special nation in terms of the grace and brotherhood shown among its citizens. None of its people were to be left behind economically. In Deuteronomy 14:28–29, Moses informs the Israelites that they were to set aside a tithe of produce—i.e., grain, wine, oil, livestock—for the needy people in the nation. Later, in chapter 15, he tells them about God's seven-year plan; the cancellation of debt every seven years was one of God's provisions for helping to keep Israel's less fortunate members out of financial binds.

On top of that, according to Leviticus 25, every fiftieth year was to be a Year of Jubilee, during which there was to be no planting of crops, and all land purchased or sold during the previous forty-nine years was returned to its original owner. (This was not an unfair requirement: The land had originally been equally divided among Israel's citizens, so this ensured that no family would become either completely impoverished or disproportionately wealthy.) What's more, in the Year of Jubilee, one's financial obligations to others were totally forgiven, and Israelites who had sold themselves as slaves were set free.

So, are you ready for your Jubilee? Are you ready to have your debts wiped out and to be set free?

Notice, also, that the Year of Jubilee wasn't just a matter

of having one's personal debts cleared—the Israelites were also required to forgive others of their debts. While this practice might manifest itself in different ways today, the bottom-line principle is this: *When you're not ensnared by debt, you are in a better position to offer grace and freedom to those in need around you.* They may be your debtors, your neighbors down the street, or the homeless persons in the alley downtown. Debt-free living not only gives you freedom to strengthen your own financial house; it empowers you to bless others. It's just another dimension of our overarching theme: out of debt and into praise.

LIVING UNDER AN OPEN HEAVEN

Then Peter opened his mouth, and said, Of a truth I perceive that God is no respecter of persons. (Acts 10:34)

God not only has canceled debt before, but according to the apostle Peter, He also has proven Himself to be an equal opportunity God—that is, He does not favor one person over another. He does not have a clique of certain folks with whom He prefers to hang. He loves us all the same. He sent Jesus for each and every one of us. We are all equal in the heavenly Father's economy.

God's promises are not just for the widow who sought Elisha. They are not just for the people of Israel during the Year of Jubilee. Through Jesus Christ, God's promises are for all of us. His desire is that each of us would be free from the bondage of debt—both the spiritual and the financial kind.

The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations,

and thou shalt not borrow. And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do them. (Deuteronomy 28:12–13)

We need to realize the plan that God has always had for His people. God wants us in a certain position because we belong to Him. If we are believers, we represent God to the world. In the Old Testament, it was Israel. In the New Testament, and today, it is His church. As the body of Christ, we are God's ambassadors to the world. And God does not want His ambassadors crippled by debt. He wants us in a position where we can bless others. God does not want us borrowing and borrowing, spending and spending. He wants us in a position where we can lend our resources —*His* resources—to others.

If you're going to represent God, doesn't it make sense for you to be pumping money into churches and charities and needy people's lives rather than adding to MasterCard's or Visa's fortunes? God wants you in a position where you can buy somebody else's lunch sometime. He wants you to be in a position to put gas into somebody else's car sometime. He wants you to be able to help somebody else with his rent sometime.

Of course, I'm not saying that all believers should be rich in material wealth. We live in a fallen world, and poverty is a reality of our sinful condition. We know from Deuteronomy 15:4 that God's desire is that there would be no poor people. But we also know from Deuteronomy 15:11 that God recognizes that sin inevitably creates inequality in the world. Jesus Himself said, "For ye have the poor always with you" (Matthew 26:11). Not all believers are going to be in a posi-

tion to give freely of their financial resources. But we all can give something. God expects those of us who can give financially to be His earthly vehicle to assist the needy ones in our midst.

When you are constantly carrying around a load of debt, you cannot be the kind of servant God would like you to be. Deuteronomy 28:13 says that God wants to make His people the head and not the tail. Deuteronomy 28:12 says that God will open up the heavens to shower His blessings upon us. And why? So we can give to others.

Everything belongs to God. There is nothing that is not His. The silver is His and the gold is too. God is just looking for somebody He can trust, somebody who will brag on Him. God is just looking for somebody who will bless His name; somebody who will be faithful with what has been entrusted to him. God will give you stuff so that you can be a lender and not a borrower, but He cannot do it unless you are operating under an open heaven. Consider this with me: God opens up heaven to funnel us His riches. This means if you're ever going to get out of debt, you've got to learn how to operate under an open heaven. God cannot give you stuff if heaven is not open.

“So Pastor,” you say, “how do I operate under an open heaven? What is it that I have to do in order to get heaven to open up?”

First of all, never lose sight of this: When you wake up in the morning, isn't heaven open? When you see that your children are healthy and your family is well fed, isn't heaven open? When you get your paycheck, isn't heaven open? When you get a refund from the IRS, isn't heaven open?

The answer to each of these questions is yes. But the book of Malachi shows us that there's a bit more to it than that.

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. (Malachi 3:10)

In a sense, heaven is open to us every day. There are general revelations of God's blessings and faithfulness all around us. Indeed, He rains on the just and unjust all the same. But how do we get God to swing open the "windows of heaven" even wider? The answer is, we must make Him Number One on our list. We must return to Him what is rightfully His.

God opens heaven when you give to Him first. When you share with God first, He opens up the heavens for you. And when He opens up heaven to the extent that He desires, He pours down blessings until we don't have any more room for them. And if we don't have enough room to receive them all, what does that mean? It means we've got something to share with others—and something to put away for the future.

Remember the widow? Can you imagine how that woman must have felt on the day of her miracle when she sold all those pots of oil, paid off her debts, and then was still able to live off her savings? She probably felt a freedom she had never known before. I'll bet you, every time she looked at her sons walking through the house she lifted her hands and said, "Thank You, Lord." The day that started off being the worst of her life ended up being the best. And why? Because she trusted God, and she was faithful in doing what He asked of her. She acted on her faith and was delivered out of debt and into praise.

If you're going to be delivered, you must start demonstrating that same level of faith. If you don't, you will find yourself perpetually living in the minus column of life—

always sending money out, never getting ahead. It is a slope that most of us find ourselves walking every day. And, as we will see, it is a very slippery one.