

HOW TO GET OUT OF DEBT



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CHAPTER 1: FAITH IS THE KEY TO FREEDOM

Scripture: Romans 4:16

“Therefore it is of faith that it might be by grace; to the end the promise might be sure to all the seed.”

The foundation for getting out of debt — and for receiving any promise from God — starts with **faith**. Faith activates grace. Grace is God’s unmerited favor, His willingness to bless you beyond what you deserve.

He taught that you can’t receive God’s favor without faith. It’s through faith that grace operates in your life. When your faith is active, you invite God’s supernatural favor into your finances, your family, and your future. Faith isn’t wishful thinking; it’s *believing what God says* even when circumstances disagree.

CHAPTER 2: CALL THE THINGS THAT BE NOT AS THOUGH THEY WERE

Scripture: Romans 4:17

"As it is written, I have made you a father of many nations... who calls those things which do not exist as though they did."

God taught Abraham to speak His promises before they appeared. In the same way, we must speak *debt freedom* even before it's visible.

When you speak the Word over your finances, you are aligning your mouth with God's promises. You must learn to call the things that be not as though they were.

God Himself did this with Abraham. He didn't say, "I will make you a father of many nations," but, "*I have made* you a father of many nations." When Abraham and Sarah spoke what God said, the promise came to life.

Start speaking the truth of God's Word over your situation:

"I am debt-free. I am blessed. I am the head and not the tail."

Your words carry creative power when they agree with Scripture.

CHAPTER 3: SPEAK THE WORD — NOT THE PROBLEM

Scripture: Joel 3:10

"Let the weak say, 'I am strong.'"

The key to victory is learning to speak what God says — not what you see.

Let the weak say, "I am strong." Let the poor say, "I am rich." Let the one in debt say, "I am free."

Remember that the devil only fears the Word of God. Tears, complaints, or fear won't move him — but Scripture will.

Jesus resisted the enemy by saying, "It is written." You can do the same.

When you quote the Word, the enemy must back off.

CHAPTER 4: THE POWER OF BELIEVING AND SPEAKING

Scripture: Mark 11:23–24

“Whoever says to this mountain, ‘Be removed and be cast into the sea,’ and does not doubt in his heart, but believes that those things he says will come to pass, he will have whatever he says.”

Jesus taught that what we believe and speak becomes our reality.

If you want to get out of debt, start talking to that mountain of debt and tell it to move.

Make a list of your debts — smallest to largest — and start speaking faith over them one by one. As you pay off each one, cross it off and thank God. Don’t stop until the list is gone.

Faith grows step by step. Celebrate progress and stay consistent.

CHAPTER 5:

STEPS TO BECOMING DEBT-FREE

- **Call yourself debt-free.** *Begin declaring it daily.*
- **Write down your debts.** *Make your list and speak God's promises over it.*
- **Resist doubt.** *When thoughts of fear come, "change the channel."*
- **Believe that God's favor works for you.** *Grace flows where faith is alive.*
- **Stay disciplined.** *Don't add new debt as you're getting free.*

Write it down so you can tell the devil, 'It is written.'"

God responds to faith that's spoken and written.

CHAPTER 6: THE WIDOW'S MIRACLE — A MODEL OF OBEDIENCE

Scripture: 2 Kings 4:1–7

“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...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.”

The widow's husband had died and left debts. The creditors were coming to take her two sons. But when she turned to the prophet Elisha, God gave her a plan — not a handout.

Elisha asked, *“What do you have in your house?”*
God always begins with what you already have.

She obeyed: she borrowed empty vessels, shut the door, and poured out her little jar of oil — and God multiplied it until every vessel was full. Then Elisha said, *“Go, sell the oil, and pay your debt; you and your sons live on the rest.”*

Her obedience turned her debt into abundance.

“When God gives you an instruction, follow it — and keep quiet until it's done.”

CHAPTER 7: COVENANT AND FAITHFULNESS BRING FINANCIAL FREEDOM

Getting out of debt is more than numbers — it's about **covenant**.

God blesses those who honor Him with their words, actions, and commitments.

Don't break your promise to God. When you make a covenant, keep it — and you'll see His faithfulness. Whatever you give to God, He multiplies back to you.

When you sow into God's kingdom, He gives you wisdom, opportunities, and favor that money can't buy.

Declare today:

"I am debt-free. I walk in abundance. I live in the covenant blessings of God."

FINAL DECLARATION

*"Father, I thank You that
through faith in Your Word, I
am free from the burden of
debt.*

*I choose to speak life, believe
Your promises, and obey Your
instructions.*

*In the mighty name of Jesus, I
declare: I am blessed, I am
free, and I am a giver to the
glory of God. Amen."*