

Series: Financial University
Title: Determined Steps toward Freedom
Text: 2 Kings 4:1-7
Key Word: Steps
Proposition: Everyone will take some key steps toward financial freedom

Good Morning. My name is Chris Farmer and I serve as one of the pastors of this church. We are thrilled that you have chosen to worship God with us today. God is in this place. He offers His love, mercy, and guidance so that you and I can live the life we were created to live.

Each time I stand at a check out line facing the cashier, a few options confront me. I could choose to pay cash for my purchase. I could use my debit card, electronically requesting an immediate withdrawal from my checking account. I could charge it to a credit card. On the other hand, if I have a gift card, I could pay for my items with this plastic money. Sometimes a cashier will tell me that if I immediately open a store 'credit card' I would receive a discount on my purchase.

We truly live in a "Charge it, plastic cash" society. According to a 2008 survey, 78% of American households have one or more credit cards. According to the Nilson Report, the average credit card debt per household is \$ 8,300 regardless of whether or not they have a credit card or not. The average balance per open credit card including retail and bankcards is \$ 1,100.

Let us imagine a 30-year-old single woman with a \$3,500 balance on her Citibank credit card at 18% interest. She makes the minimum payment each month. At this rate,

it would take her seventy years to pay off this debt, not to mention the amount of interest paid on the \$ 3,500.

Imagine a couple needing a new washing machine, so they go to Sears and find one for \$ 300. They got a Sears charge card and made the minimum payment each month. By the time, they paid for the washing machine; they actually paid \$ 1,200 for it. It is easy to see the pain of financial bondage.

Each week Melinda and I receive a few credit card applications. I suspect we will receive more the closer we get to Christmas. Each has some specific way to entice us to apply for their card. Maybe some of you have fallen into their trap and have gotten into some financial bondage. You are not alone. These attractive deals seduced Melinda and me several years ago. It took several years for us to break free from financial bondage. Even our ancient friends struggled with indebtedness.

In the book of second Kings, a woman found herself in a serious debt crisis. Her story teaches some key **steps to financial freedom**. **First, accept and name your situation.** A young preacher's widow went to a trusted coworker of her husband. She told Elisha, another preacher in ancient times and said, "*Your servant my husband is dead, and you know that he revered the Lord. But now his creditor is coming to take my two boys as his slaves.*" (2 Kings 4:1) We can sense her desperation. Her husband is dead. Since her sons were young, they could not take responsibility for providing for the family. Bankruptcy knocked on their door. They are at the end of their rope. They had no income from a clergy pension fund. They could not pay their debts. Her creditors

had no understanding or compassion. I suspect that one day he arrived at their house, banged on the door, and said: “Give me my money, or tomorrow, I’m coming to get your boys and sell them as slaves!” She had lost her husband; now she was about to lose her sons to human trafficking.

This woman had to take action. If her sons were gone, then she would have no means of providing for herself. If that happened, she may be forced to do things she would regret. Debt can become a big downward spiral, turning situations from bad to worse. Sometimes the situation gets better, then another bill comes, and instead of moving forward, one takes several steps backward.

In the late 90’s Melinda and I realized that our credit-card indebtedness was keeping us from financial freedom. After several attempts to reduce it on our own, with little success because the interest was eating us up, we decided that we would use a non-profit debt-consolidation firm to assist us in our quest for freedom. We also cut up all our credit cards.

Several years later, we paid that off, without establishing an emergency fund. It was then that our van’s transmission went out, costing us over a thousand dollars because the warranty had just expired. We could not sell the van for we still owed more than it was worth. Since we had no credit cards, we found ourselves in quite a predicament. God helped us through this difficulty through the assistance of a family member.

Today, we find ourselves limited by our indebtedness. After sitting down and talking about all our monthly expenditures, including our debt and determining our monthly income, we see that even though we make more than we spend, we are handicapped in the pursuit of our dreams because of debt. We have three options, increase income or decrease expenditures or both. At first, we found it hard to talk about our financial reality. However, the only way for us to turn the bad news into good news is to accept where we are, name it, and then decide we do not like where we are. Then we agree to do something about it. This step has once again set us on the way to financial freedom.

Next, activate what you have. The women's spiritual mentor Elisha responded, *'How can I help you? Tell me, what do you have in your house?'*" (2 Kings 4:2) She sought help and wisdom from the right place. She did not go to the creditor and beg for mercy. She went to Elisha – God's spokesman. She gave him all the information that he needed in order to accurately understand the situation and give her good counsel. She did not try to hide anything. What she was getting ready to lose was too valuable to her for her to play around with the truth.

It seems to me that she was ready to receive and act on whatever Elisha was about to tell her. When confronting such situations we must ask ourselves; am I willing to follow the wisdom that the counselor gives me, or am I going to continue to do things the same way that I have always done them, even though that was what got me into the

mess to begin with? It is a sign of strength to seek wisdom or help; it is NOT a sign of weakness.

Elisha told her to examine what resources were at her disposal that might help produce some income. Then she would have to put those resources to work. Several weeks ago, Melinda and I reviewed our budget, acknowledged our discomfort with our current debt other than our mortgage, and evaluated our resources. Melinda has been taking Dave Ramsey's Financial Peace University offered by our church. She explained to me Dave's "snowball" to debt reduction. He teaches folks to make a list of all their creditors listing the balance and the interest paid on each debt. Then he urges folks to put them in the order of the least balance to the most balance due. Next, he says to aggressively pay off the credit with the least debt first by paying as much on you can on the balance due while paying the minimum payment on the rest. Dave's counsel works. We are taking what resources we have and making the best of it.

Take advantage of what is available. When persons cannot find the job that they want that pays what they want that has the level of respect that they want, they discount it as being worthless. "That job only pays minimum wage!" The issue is not how small the jug of oil is how beneath you the job is, or how insignificant your skill is. Use it. Take advantage of it. Turn it over to God. Then watch Him work a miracle.

Examine your resources that might help increase the level of your income. What skills do you have? What interests do you have? What do you know? Use all of it for God and see what He can do.

What you have may feel very insignificant. It may take some work to find it, but find it. The woman said, “*All I’ve got is just this oil.*” However small, anything turned over to God, becomes extraordinary. God asked Moses, “What do you have in your hand?” Moses answered, “Just this stick”. God used that stick to show His power to Pharaoh and the Hebrew people. Standing before a hungry crowd, Jesus asked the disciples, “What do you have with you?” They did not have much. However, they found a boy who had a few fish and a few loaves of bread. With these gifts, Jesus fed a crowd of over 5,000 people. Give to God what you have and watch a miracle.

Finally, attain your goal with work. The Scriptures teach us: “*They brought the jars to her and she kept pouring.*” (2 Kings 4:5) We do not know this mother’s expectations of Elisha. She could have expected him to work a miracle so that she could get free of debt situation. He could have asked God to tell him where a chunk of gold was so that he could dig it up and pay off the woman’s debts for her. He could have gone to the creditor and urge him to forgive her debt or suffer God’s judgment. However, he told her that she had to work in order for her debts to be paid. She had to go to all of her friends and neighbors and ask for jars.

Can you imagine what it would have been like? Elisha told her to go to her neighbors and ask them for several jars. Can you see it in your mind? A mother and her two sons carefully walking down the street with clay jars in each hand. When their hands were full, they took the first load home, then go out and get some more. . After several trips, and you have hit every home that you can think of, and all you want to do

is go home and crash, then comes the next step. You take your little jar of oil, pray a prayer of faith, and you start to pour. You keep expecting that the oil will stop, but it does not. The first jar is filled, so you pour into the next one, and the next, and the next...and with each jar. You see a miracle unfolding. Maybe it really is going to work. Maybe you will not lose your boys. You fill, you fill, and you fill. Maybe it takes all night after you have worked all day gathering all the jars. After you have filled every jar that is around you, you tell the boys to bring you more. They do, and you fill it. Then you tell them to bring you more until you tell them to bring another, and they say that there are no more. Every jar that you have is full. The oil stops flowing.

Now what? The woman leaves her home, goes, finds Elisha, and asks him for the next step. He tells her go, sell the jars of oil and pay your debts. Again, she sought counsel for God's spokesperson. He told her to go back to work. If you have ever tried to sell stuff that is hard work. Work is God's gift. Paul wrote, *"Whatever you do, work at it with all your heart, as working for the Lord, not for men."*

Elisha's final instructions to this mother were to go and sell the oil so that she could pay her debts AND live on the rest. God was interested in more than just paying her debts. He was interested in giving her life. God sets us free so we can live the life that He created us to live.

When you find yourself in financial debt because of poor decisions and mismanagement of God's resources, do not expect God to work a miracle and drop

money from the sky so that you can pay off your debts. God would rather teach you an important lesson on personal finances.

God used this mother's desperate need to teach her and her boys. He could have provided the miracle without her lifting a finger. However, the Lord wanted to teach her that faith requires action and obedience to what He says.

Paying off financial debts requires three simple steps: **accept and name your situation; activate what you have; and attain your goal with work.** Paying off relational debts require the same steps. Following these steps sets the stage for God's miracle.