

Devotional Topic - WEALTH CREATION

Week 2 - Principles of Biblical Prosperity.

Theme - Building A financial Lifestyle that honors God.

Day 11 - Escape the Debt Trap

Scripture

Proverbs 22:7 – *“The rich rule over the poor, and the borrower is slave to the lender.”*

Deuteronomy 28:12 – *“The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.”*

Insight

Debt is a spiritual bondage that brings pressure, anxiety, and limitation. God’s intention is not for His children to be enslaved by financial obligations but to walk in financial freedom and stewardship. According to Deuteronomy 28:12, God’s plan is for you to be a lender, not a borrower.

Some debts, such as those for investments or mortgages, may serve strategic purposes. However, consumer debt is enslaving. In essence, the only debt that aligns with godly wisdom is borrowing for investment, not for consumption. Borrowing to consume contradicts God’s design for stewardship. Instead, borrow only when it’s tied to a productive investment and always under the guidance of financial mentorship to ensure wise stewardship and effective results.

Escaping the debt trap begins with awareness and intentional planning. It is not merely about desire or intention, nor is it achieved instantly—but it is entirely possible with discipline and divine guidance.

Reflective Questions

- Have I borrowed to consume or to invest?
- What does God’s Word reveal about how I manage money and debt?
- Am I seeking godly counsel in my financial decisions?

Actionable Steps

- Make a complete list of all your debts—credit cards, loans, and other obligations.
- Create a repayment plan using the **snowball principle**: begin with the smallest debt, repay it fully, then move to the next.

- Commit to financial mentorship for accountability and strategy.

Meditation

Picture yourself walking out of a prison gate with keys in hand—each key representing wisdom, discipline, and divine strategy. Behind you lies the weight of anxiety and bondage. Ahead is a path of light, abundance, and financial freedom. You are no longer a borrower. You are walking into your identity as a lender, a steward of heaven's resources, operating with vision, clarity, and purpose.

God bless you!