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Managing Your Debt
Luke 19:11-27

As Jesus nears the end of his earthly life, he travels through Jericho where he shares a parable about a rich owner and his servants. The owner leaves his estate in the hands of servants, some are given more, some are given less. He returns without notice and expects an accounting of his assets. Some do well and some don't, with drastic results on both ends.

Lessons to learn from this passage:

1. We can invest and end up rich, vs. 16
2. We can hold on to it and end up with nothing, vs. 20
3. We can consume and end up in debt, (not in the text but apparent)

What do we need to know about #3, debt?

1. There are 2 kinds of debt
 - a. Capital debt – increases in value, worth more than we owe
 - b. Consumer debt – decreasing in value, worth less
2. Debt can create illusions
 - a. The money is mine
 - b. I am richer by going into debt
 - c. Using credit, so long as we pay it off each month, is smart
 - d. A credit card is a “rite of passage”
3. Debt has some serious consequences
 - a. We can sacrifice our health – a stressful thing
 - b. We can be feeding what we need to be putting to death
4. Debt can put us into deep bondage
5. For Christians, debt hinders our testimony, proclaims God doesn't satisfy.
6. Debt can cause us to end up mortgaging the future to live in the present

We have to find the way out of debt:

1. Get smart
2. Get out

Application Discussion:

1. What was the most impactful message for you in the weekend sermon?
2. What would it take for you to change your attitude about what is entrusted to you?
3. How could it be dangerous to neglect the truth Jesus is sharing in this parable?
4. How could you be a better manager of what God has already given you?