



EAGLE MOUNTAIN
International Church

10 DAYS OF DEBT FREEDOM
PARTS 1 & 2
Pastor George Pearsons

Series Outline

Week One—Part 1

Monday	I Want My People Living Debt Free
Tuesday	Reasons Why We Must Live Debt Free—Part 1
Wednesday	Reasons Why We Must Live Debt Free—Part 2
Thursday	Three Debt-Freedom Issues Which Must Be Settled
Friday	Make the Quality Decision to Live Debt Free

Week Two—Part 2

Monday	Developing Your Faith for Debt-Free Living—Part 1
Tuesday	Developing Your Faith for Debt-Free Living—Part 2
Wednesday	God's Strategic Plan for Your Debt Freedom
Thursday	God's Plan for Kenneth and Gloria's Debt Freedom
Friday	Supernatural Debt Cancellation

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Day # 1

“And I Will Bless You Beyond Your Means” prophecy delivered by Kenneth Copeland on July 9, 2007, at the 2007 West Coast Believers’ Convention, Fort Worth, Texas.

Days #1, 2 & 6

Quotes from Kenneth Copeland, *It’s Time to Get Out of Debt!* message 1, “It’s Time to Get Out of Debt” © 1998.

Day #4

“21 Ways God Supplies” from George Pearsons, *50 Days of Prosperity Vol. 1* (Fort Worth, Kenneth Copeland Publications), Day #30.

Day #9

Quotes from Gloria Copeland, *God’s Will Is Prosperity* (Fort Worth, Kenneth Copeland Publications, 1978).

Quotes from Kenneth Copeland, *The Laws of Prosperity* (Fort Worth, Kenneth Copeland Publications, 1974) pages 103-104.

Day #9 outline content taken from George Pearsons, *50 Days of Prosperity Vol. 1* (Fort Worth, Kenneth Copeland Publications), Day #34.



EAGLE MOUNTAIN
International Church

10 DAYS OF DEBT FREEDOM—Part 1

Pastor George Pearsons

“I Want My People Living Debt Free”

Day #1

A. “I will show you how to be debt free.”

“I Will Bless You Beyond Your Means,” word from the Lord through Kenneth Copeland at the West Coast Believers’ Convention, Monday, July 9, 2007

1. The manifestation of THE BLESSING is at an all-time high. You are approaching a blessing manifestation of Glory that is an explosion in ways and intensity that the human race has never seen before....
2. THE BLESSING will encase you and you will learn to walk in the secret place of the Most High God. Blessed in His BLESSING, blessed in His Glory, blessed in your comings, blessed in your goings. Blessed in your pocketbook.
3. All debt will have to get up and leave you the way leprosy left the lepers of old.
4. Debt is financial sickness. It is financial leprosy. It is an attempt to do with the natural world’s monies and abilities what I created THE BLESSING to do for you. Only, it is a burden and not a blessing. Debt is part of the curse.
5. If you will begin to confess [the Word], you will be shocked and thrilled at how quickly you will have the Glory arise and drive the debt out of your life.
6. If you will bring your tithe to Me and spend time with Me, tithing that tithe to Me, I will teach you, and I will train you, and I will show you how to be debt free.
7. I will bless you beyond your means. I will bless you beyond your income. I will bless you beyond your salaries. I will bless you beyond anything you have ever known before.
8. I will show you things that you have never heard of before. You will take advantage of those things and be financially blessed. I will bring such a financial blessing upon you that you won’t have any idea where it came from.
9. It has come to an explosive place.
10. I am ready, saith the Lord, if you will begin to confess it, walk in it and make it a priority in your life. Then, the Glory will manifest in your midst and you will give Me praise. I will come and visit you and together, we will have a grand time.

B. Galatians 3:13-14—We are Redeemed from the Curse

1. “Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree: That the blessing of Abraham might come on the Gentiles through Jesus Christ; that we might receive the promise of the Spirit through faith.”

2. Verse 14—That we might receive by faith everything that the Spirit promised to Abraham—including freedom from debt.
3. *Redeemed* (GK)
 - a. To buy up, ransom, rescue from loss
 - b. To liberate by payment of price
 - c. To free someone from the power of another
4. We have been redeemed from the curse of poverty, lack and debt.
5. Proverbs 10:22: “THE BLESSING of the Lord, it maketh rich, and he addeth no sorrow with it.”

C. Deuteronomy 28—THE BLESSING and the Curse

1. Verses 1-14—THE BLESSING of Abraham
2. Verses 15-68—The Curse of the law
3. Verses 43-44: “The stranger that is within thee shall get up above thee very high; and thou shalt come down very low. He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail.”
 - a. Debt is part of the curse.
 - b. *Lend* (HEB) = Twine; unite with, cleave to, to join oneself to another
 - c. *Tail* (HEB) = End, stump, smite the hindmost, cut off, attack the rear, to wag
4. Verses 12-13: “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.”
 - a. Debt freedom is part of THE BLESSING.
 - b. *Head* (HEB) = Top, summit, chief, ruler
5. Thou shalt not borrow.
 - a. “Borrowing is a replacement covenant. It is going to someone else when you should have gone to God.” —Kenneth Copeland, from *It’s Time to Get Out of Debt!*
 - b. So, let’s go to God!



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10 DAYS OF DEBT FREEDOM—Part 1

Pastor George Pearsons

Reasons Why We Must Live Debt Free—Part 1

Day #2

A. John 8:31-32—The Truth Shall Make You [Debt] Free

1. “If ye continue in my word, then are ye my disciples indeed; and ye shall know the truth, and the truth shall make you [debt] free.”
2. The more we know why we should be debt free according to the Word, the easier it will become to believe for debt freedom.
3. Debt is a burden and a weight which God wants removed from our lives.
4. As we prepare to make our quality decision to live debt free, it is important to know what God says about the subject.
5. Let’s take a look at scriptural reasons why we must pursue living debt free.

B. Reason #1—Because the Word Tells Us to Owe No Man Anything Except Love

1. Romans 13:8: “Owe no man any thing, but to love one another.”
2. In 1967, the Copelands made a commitment to God.
 - a. “Lord, whatever we see in Your Word, and we understand what You are telling us in Your Word, we will adopt that into our own lifestyle immediately, whether we like it or not, because Your Word is final authority.”
 - b. “We will obey whatever Your Word tells us to do.”
 - c. “We committed ourselves to do whatever we saw in the Word, no matter what it was.”
3. Then, Brother Copeland found Romans 13:8.
 - a. “Surely God didn’t mean that!”
 - b. “That scripture must mean something else!”
4. Looking for another interpretation, he read *The Amplified Bible*.
 - a. “Keep out of debt and owe no man anything, except to love one another.”
 - b. “It looked impossible to do anything without borrowing money.”
5. Gloria Copeland’s response to Romans 13:8
 - a. “Well, praise God! The Word of God was not written for our disadvantage. It was written for our advantage. It is to our advantage to live debt free.”
 - b. “You would think that God was putting you in a bind when you commit to living debt free.”
 - c. “On the contrary. You are allowing Him to stretch you and pull you out into something better than what you had.”

- d. “We are taking God’s Word literally and whatever we see in it, that is what we will do.”
- e. “If you have access to gold streets, you have an excess of goods.”

C. Reason #2—Because Our Covenant Must Be With God—Not With the World

1. “Borrowing is a replacement covenant. It is going to the world when you should have gone to God.” —Kenneth Copeland, from *It’s Time to Get Out of Debt!*
 - a. The world has a system of finance which is complex and very poor in its operation.
 - b. It continually rocks back and forth between the two extremes of depression and inflation.
2. We are in covenant with Almighty God through the blood of Jesus Christ—the most powerful form of agreement ever established.
3. 1 Chronicles 16:15: “Be ye mindful always of his covenant; the word which he commanded for a thousand generations.”
 - a. Philippians 4:19 (AMP): “And my God will liberally supply (fill to the full) your every need according to His riches in glory in Christ Jesus.”
 - b. Deuteronomy 28:11 (AMP): “And the Lord shall make you have a surplus of prosperity.”
 - c. Genesis 15:1: “After these things the word of the Lord came unto Abram in a vision, saying, Fear not, Abram: I am thy shield, and thy exceeding great reward.”
 - i. “I am your rapidly increasing money supply.”
4. God has a much better way to supply your needs than to get in covenant with the world. He wants to be our:
 - a. Supreme Provider
 - b. Abundant Supplier
 - c. Total Source of Supply
5. God is saying to us today, “Look to Me and not to the world. They will loan it to you. I will give it to you!”



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10 DAYS OF DEBT FREEDOM—Part 1

Pastor George Pearsons

Reasons Why We Must Live Debt Free—Part 2

Day #3

A. John 8:31-32—The Truth Shall Make You [Debt] Free

1. “If ye continue in my word, then are ye my disciples indeed; and ye shall know the truth, and the truth shall make you [debt] free.”
2. The more we know why we should be debt free according to the Word, the easier it will become to believe for debt freedom.
3. Debt is a burden and a weight which God wants removed from our lives.
4. As we prepare to make our quality decision to live debt free, it is important to know what God says about the subject.
5. Let’s take a look at scriptural reasons why we must pursue living debt free.
 - a. Reason #1—Because the Word tells us to owe no man anything except love.
 - b. Reason #2—Because our covenant must be with God—not with the world.

B. Reason #3—Because Borrowing From the World Makes Us Slaves to the Lender

1. Deuteronomy 28:43-44: “The stranger that is within thee shall get up above thee very high; and thou shalt come down very low. He shall lend to thee, and thou shalt not lend to him: and he shall be the head, and thou shalt be the tail.”
 - a. *Lend* (HEB) = Twine; unite, cleave, to be joined with
 - b. *Head* (HEB) = Top, summit, chief, ruler
 - c. *Tail* (HEB) = End, stump; to wag
2. Proverbs 22:7: “The rich ruleth over the poor, and the borrower is servant to the lender.”
 - a. *Servant* (HEB) = To work, to enslave, to keep in bondage
 - b. The problem with borrowing is that it is controlled by the world’s system.
 - c. In order to borrow, you must subordinate yourself to another person.
 - d. NASB—Becomes the lender’s slave.
3. Matthew 6:24: “No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.”
 - a. When you borrow and go into debt to someone else, you bow your knee to that person and look to him as your source of supply.
 - b. This creates a spiritual problem that is very serious, especially if the other person is ungodly.

4. 2 Corinthians 6:14-18: “Be ye not unequally yoked together with unbelievers: for what fellowship hath righteousness with unrighteousness? and what communion hath light with darkness? And what concord hath Christ with Belial? or what part hath he that believeth with an infidel? And what agreement hath the temple of God with idols? for ye are the temple of the living God; as God hath said, I will dwell in them, and walk in them; and I will be their God, and they shall be my people. Wherefore come out from among them, and be ye separate, saith the Lord, and touch not the unclean thing; and I will receive you, And will be a Father unto you, and ye shall be my sons and daughters, saith the Lord Almighty.”
5. Deuteronomy 15:6: “For the Lord thy God blesseth thee as he promised thee; and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee.”
 - a. Living debt free allows you to freely give what you own without having to ask permission from anyone.
 - b. No one is reigning over you.

C. Reason #4—Because We Must Teach Our Children How to Live Debt Free

1. Proverbs 22:6-7: “Train up a child in the way he should go: and when he is old, he will not depart from it. The rich ruleth over the poor, and the borrower is servant to the lender.”
2. The average Christian child is born into a family whose life exists around credit cards, mortgages and loans.
 - a. Most Americans raise their children in homes that have a 30-year mortgage.
 - b. They drive their children to school in financed cars.
 - c. They wash their clothes in washing machines that have been financed through department-store revolving credit.
 - d. They sleep on mortgaged beds, sit in mortgaged furniture and watch mortgaged television sets.
 - e. Most of these children never see their families come out of debt during their lifetimes.
3. What we do sets the pace for our children. We “herd” them toward the desired destiny, setting godly boundaries.
4. Instead of teaching them how to trust God as their Source, they teach them how to get the very best rate on a loan or how to finance a car.
5. God has a better way, a higher way, a debt-free way for us and our children to live.

D. How One EMIC Couple Taught Their Children

1. Saturday was allowance day at our house. We distributed our children’s allowances in four steps.
2. Upon counting the increase, they stopped and thanked Jesus for the increase, acknowledging God as their Source. As they got older, the increase included not only their allowance, but also any money they earned or received as gifts.
3. Each learned early in life how to calculate the tithe at 10 percent and separated that portion of the increase for that purpose. They also learned the difference between “gross” and “net” and learned to tithe on the “gross.”

4. Each considered what offering was to be given. This part was totally voluntary, but they usually decided to add a significant offering to their tithe. Sometimes the offering was directed at a specific cause or need, such as the church's building fund.
5. Each decided how much of their increase was to be saved. We wanted them to experience the value of developing their storehouse (savings account). We taught them how to calculate a rate of return on their storehouse and how to convert an annual rate of return to a weekly rate of return. After they finished this calculation, we provided the return to their storehouse and they calculated a new total.
6. The results:
 - a. Our oldest two children have each purchased their first car (good cars—not “junkers”) out of their savings with zero debt.
 - b. Our first child has completed college with no debt.
 - c. Our second child is nearing completion of college and also has no debt.
7. We have helped them as parents do, and we also have encountered no debt.



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10 DAYS OF DEBT FREEDOM—Part 1

Pastor George Pearsons

Three Debt-Freedom Issues Which Must Be Settled

Day #4

A. Philippians 4:19—God Is My Source—Not People

1. Settle this issue today—“God is my total Source of supply for my debt freedom.”
 - a. A source is the point of origin.
 - a. The beginning place of a stream or river
 - b. Where something can be traced back to
 - c. Supply is provision, inventory, stock
2. Our Source of supply is the point of origin for our debt freedom.
3. This answers the question, “Where will it come from?”
4. Philippians 4:19: “My God shall supply all your need according to his riches in glory by Christ Jesus.”
 - a. BBE: “My God will give you all you have need of from the wealth of his glory in Christ Jesus.”
 - b. AMP: “My God will liberally supply (fill to the full) your every need according to His riches in glory in Christ Jesus.”
5. “My God is the total Source of supply to remove all debt and provide all I need to live debt free.”

B. Ephesians 3:20—I Am Not Limited to a Salary

1. It would look impossible to live debt free if a person were to compare their debt load to their salary, pension or social security.
 - a. Your job is only one channel for God to use.
 - b. Ephesians 4:28: “Let him labour working with his hands the thing which is good, that he may have to give to him that needeth.”
 - c. Your salary should ultimately be used as seed to sow.
2. God has unlimited, supernatural ways to get us out of debt and into living a debt-free lifestyle.
 - a. While believing for a new home, I immersed myself in Pastor Leroy Thompson’s series, *Money Cometh*.
 - b. I found 191 scriptures that related to ways God provides.

3. Ephesians 3:20 (AMP): “Now to Him Who, by (in consequence of) the [action of His] power that is at work within us, is able to [carry out His purpose and] do super-abundantly, far over and above all that we [dare] ask or think [infinitely beyond our highest prayers, desires, thoughts, hopes, or dreams].”
4. Psalm 68:19 (NKJV): “Blessed be the Lord, who daily loads us with benefits.”
5. Isaiah 55:1: “Come, buy...without money and without price.”

C. Deuteronomy 28:12—It is God’s Will for Me to Live Debt Free

1. “Thou shalt lend unto many nations, and thou shalt not borrow.”
2. That sounds more like a command than a suggestion.
3. Romans 13:8 (AMP): “Keep out of debt and owe no man anything, except to love one another.”
4. Matthew 6:12: “Forgive us our debts, as we forgive our debtors.”
 - a. *Debts* (GK) = Something owed or legally due, to owe money
5. 1 John 5:14-15: “And this is the confidence that we have in him, that, if we ask any thing according to his will, he heareth us: And if we know that he hear us, whatsoever we ask, we know that we have the petitions that we desired of him.”
 - a. Great confidence comes from knowing God’s will.
 - b. Faith begins where the will of God is known.
 - c. Faith stops, wavers, hesitates and is double-minded at the question mark.
 - d. It is unquestionably God’s will for us to live debt free.
 - e. If it is His will, then He will supply.

D. Settle These

1. God is my Source—not people.
2. I am not limited to a salary.
3. It is God’s will for me to live debt free.

*“What is the solution to being ‘plastic dependent’ (to credit cards)?
Plastic surgery. Cut up the cards.”
—Gloria Copeland*



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21 Ways God Supplies

191 Scriptures

1. Tithing

- Malachi 3:10
- Leviticus 27:30
- Deuteronomy 26:1-2
- Hebrews 7:8
- Genesis 14:19-20

2. Sowing and Reaping

- Twice-sown seed—John 6:11
- Sowing in famine—Genesis 26:1, 12-14
- These who scatter—Proverbs 11:24-28
- Law of seedtime and harvest—Genesis 8:22; Mark 4:26-32
- Supernatural increase—Psalm 115:12-14
- Deuteronomy 16:15
- 1 Corinthians 3:6
- Psalm 62:10

3. The Law of Multiplication

- Multiplication—Genesis 9:7, 16:10, 17:16; 2 Corinthians 9:10
- Hundredfold return—Mark 4:20, 10:28-30; 2 Samuel 24:3
- One thousand times more—Deuteronomy 1:11; Isaiah 60:22
- Made thee a million—Ezekiel 16:7
- The double—Isaiah 61:7; Exodus 22:7; Job 42:10

4. Giving to the Poor

- Proverbs 19:17
- Proverbs 28:27
- Psalm 41:1
- Matthew 19:21
- James 2:15-16
- Daniel 4:27
- The poor giving to you—1 Kings 17:9

5. The Ministry

- Giving to the house of the Lord—Haggai 1:7-10; 1 Chronicles 29:17, 25, 28
- Listen to the prophet—2 Chronicles 20:20
- Partnership with ministries—1 Samuel 30:24-25; 2 Kings 4:8-10
- Listen to your pastor—Psalm 23:1; Jeremiah 3:15, 23:3-4
- Increased anointing in hands of ministry—John 6:11-13
- Apostle John's greatest desire—3 John 2
- Prophet's reward—Matthew 10:41
- Righteous man's reward—Matthew 10:41

6. Memorial Giving

- Mark 12:41-44
- Acts 10:4
- Matthew 26:13

7. Our Relationship With God

- Honoring and loving God—Proverbs 3:9-10, 8:17-21
- God's pleasure in us—Psalm 35:27; Luke 12:32
- By seeking Him first—Matthew 6:33-34; Job 22:21
- Being taught by God—Isaiah 48:17

8. Provision Direct From the Throne

- Seed for the sower—2 Corinthians 9:10
- The hand of God—1 Chronicles 29:14-16; Numbers 11:23
- God's own ability for us—Ephesians 3:20; 2 Corinthians 9:8
- Come to the throne—Hebrews 4:16
- Daily provision—Psalm 68:19; Exodus 16:4
- His riches in glory—Philippians 4:19; Ephesians 3:16
- Your heavenly account—Philippians 4:17-20; Matthew 6:19-21
- Wisdom—Proverbs 3:13-15, 4:5-9, 24:3-4

9. By Creation, Re-creation and Restoration

- Creating something from faith—Genesis 1:1; Hebrews 11:1-3; Romans 4:17
- Creating something from very little—John 6:11; 1 Kings 17:13-14; 2 Kings 4:7; Luke 5:5-7
- Re-creation of a substance—John 2:7-10; Luke 3:8
- Supernatural restoration—Joel 2:25; Exodus 22:7; Proverbs 6:31

10. Miraculous Provision

- Debt Cancellation—Deuteronomy 15:1-2; Philemon 18-19; 1 Samuel 17:25, 22:2; 2 Kings 4:7, 6:5-6; Matthew 18:27, 6:12; Leviticus 25:10; Nehemiah 5:3-4, 11-12
- Reaping where you haven't sown—Leviticus 25:11; John 4:38
- Receiving what you didn't ask for—1 Kings 3:13
- Without money—Isaiah 55:1

11. Earth's Resources

- Psalm 24:1
- Psalm 33:5
- Psalm 67:5-6
- Psalm 85:11-12
- Psalm 104:24
- Deuteronomy 32:13
- Genesis 14:19
- Haggai 2:8
- Exodus 19:5
- Psalm 115:16

12. Hidden Treasures of Darkness

- Isaiah 45:3

13. Provision by Individuals

- Men—Luke 6:38; Psalms 68:29, 72:10, 112:5; Matthew 7:12; 2 Samuel 23:14-17
- Kings—Proverbs 21:1; Ezra 6:3-4, 7-8; 2 Chronicles 9:12; Esther 5:8
- Inheritance from relatives—Proverbs 19:14; 2 Corinthians 12:14

14. God Uses Us

- The power to get wealth—Deuteronomy 8:18; Proverbs 16:22; Genesis 24:35; Psalm 37:21-22
- Prayer of agreement—Matthew 18:18-20; 2 Kings 7:3, 5-6
- Thanksgiving—Philippians 4:6
- Work—Ephesians 4:28; 2 Thessalonians 3:10; Proverbs 6:6, 10:5, 12:11, 13:11, 14:23, 20:13; Romans 12:11
- Hand of the diligent makes rich—Proverbs 10:4, 12:24
- Thoughts of the diligent—Proverbs 21:5
- Being faithful—Luke 16:10-12, 19:17
- Being generous—1 Timothy 6:17-19
- Developing an established heart—Psalm 112:5-8
- Fasting—Matthew 6:17-18; Isaiah 58:6-8
- Confession—Proverbs 10:20, 12:18, 15:4, 18:21

15. Witty Inventions

- Proverbs 8:12

16. Simply the World's System

- The wicked and the sinner—Proverbs 13:22; Ecclesiastes 2:26; James 5:1-3
- Stolen goods returned—Exodus 22:1; Psalm 79:12; Proverbs 6:30-31, 22:22-23
- Steal it back from the enemy—Exodus 3:21-22, 12:36; 2 Chronicles 20:25; 2 Kings 7:8; Joshua 12:1, 13:1; Isaiah 53:12; 1 Samuel 30:19
- Other nations—Isaiah 61:5, 60:5

17. Angels

- Psalm 103:20-21
- Hebrews 1:14
- 2 Kings 6:17

18. Wildlife

A man shared several years ago of how he spoke to the birds to bring him money. Based upon 1 Kings 17, he said he started finding money outside around the house after he went out and hollered at the birds. They gathered around and listened to him. “People lose money every day. Go get it!”

A 15-year-old was so impressed with this story, he decided to try it. He asked the Lord for \$10 for missions and God provided seed to the sower.

He went out and spoke to the birds, commanding them to put it in a tree in the backyard:

- Day 1 \$1.65
- Day 2 \$2.35
- Day 3 \$7
- Day 4 \$10

Over the next two months, he found \$440 in the tree.

- 1 Kings 17:4-6
- Matthew 17:27
- Genesis 22:13-14
- Psalm 50:10

19. Because the Lord Needs It

- Mark 14:13-16
- Mark 11:2-3

20. Our Covenant Inheritance

- The Blessing of Abraham—Galatians 3:13-14
- The righteous will never beg for bread—Psalm 37:25
- Through faith and patience—Hebrews 6:12; James 1:3-5
- Our prosperous lineage—Genesis 17:1-2
- Inheritance through being a joint heir with Jesus—Galatians 3:29; Ephesians 1:10-11; Romans 8:16-17; Psalm 37:18

21. The Favor of God

- Exodus 11:3
- Deuteronomy 33:23
- Joshua 11:20
- 1 Samuel 16:22
- Esther 2:17
- Esther 5:8
- Esther 8:5



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10 DAYS OF DEBT FREEDOM—Part 1

Pastor George Pearsons

Make the Quality Decision to Live Debt Free

Day #5

A. James 1:5-8—You Must Make a Quality Decision to Live Debt Free

1. We must thoroughly resolve and settle the debt issue.
 - a. We can no longer play with it.
 - b. This takes a vigorous and aggressive faith assault.
2. Living debt free will take a quality decision.
 - a. A quality decision settles the issue once and for all.
 - b. A quality decision is a decision with which there is no retreat, no turning back, no return.
 - c. A quality decision is a decision where argument and debate no longer exist.
 - d. A quality decision becomes a memorial to look back at when you are challenged to compromise your stand.
3. A quality decision opens the door to the reality of what you are desiring and believing for.
4. You are only one decision away from debt freedom.
5. The moment you make the quality decision to live debt free, God sees you debt free.
 - a. That decision will activate your faith and will lead you out of debt.
 - b. A firm, quality decision will stand the test of time.

B. Quality Decisions by the Copelands That Have Stood the Test of Time Since 1967

1. Never ask anyone for a place to preach.
2. Don't ever ask anyone for money.
3. Never preach for anyone based on a financial arrangement.
4. If faith won't get it, we won't have it.
5. Whatever we see in Your Word, and we understand what you are telling us in Your Word, we will adopt that into our own lifestyle immediately, whether we like or not, because Your Word is final authority.
6. Our children are not going to hell.
7. Don't borrow money.

C. Make Your Quality Decision to Live Debt Free

1. Say, "By faith in Jesus' Name, we make the quality decision to live debt free."
2. Say, "We are getting out of debt, staying out of debt and will live in God's abundant overflow."

3. Say, “As of (date and time), we declare that we are debt free!”
4. Say, “I AM DEBT FREE NOW IN JESUS’ NAME! MY DAYS OF DEBT ARE OVER FOREVER!!”
5. Hebrews 1:3—All of heaven backs your decision.
 - a. God upholds (backs) all things (your quality decision to live debt free) by the power of His Word.
 - b. Because you have aligned yourself to His Word, all of heaven’s reserves are at your disposal.
 - c. Now, as you set your face like flint according to Isaiah 50:7-9, the Lord will help you get out of debt.

“What happens if you don’t have to borrow? You don’t have to pay back.”

—Gloria Copeland



EAGLE MOUNTAIN
International Church

10 DAYS OF DEBT FREEDOM—Part 2

Pastor George Pearsons

Week One Review

Day #6

Monday Broadcast: “I Want My People Living Debt Free!”

1. “The manifestation of THE BLESSING is at an all-time high. You are approaching a blessing manifestation of Glory that is an explosion in ways and intensity that the human race has never seen before.... THE BLESSING will surround you. THE BLESSING will encase you and you will learn to walk in the secret place of the Most High God, blessed in His BLESSING, blessed in His Glory, blessed in your comings, blessed in your goings and blessed in your pocketbook. All debt will have to get up and leave you the way leprosy left the lepers of old.... If you will begin to confess [the Word], you will be shocked and thrilled at how quickly you will have the Glory arise and drive the debt out of your life. If you will bring your tithe to Me, and spend time with Me...tithing that tithe to Me, I will teach you and I will train you and I will show you how to be debt free.” —word from the Lord through Kenneth Copeland, West Coast Believers’ Convention, 7/9/07
2. Deuteronomy 28 tells us that debt is a curse and debt freedom is a blessing.
3. Galatians 3:13-14 tells us that we have been redeemed from the curse of debt.

Tuesday and Wednesday Broadcasts: *Reasons Why We Must Live Debt Free*

1. Because Romans 13:8 says to owe no man anything except love.
2. Because 1 Chronicles 16:15 says we are in covenant with God—not with the world.
 - a. Borrowing is a replacement covenant. It is going to the world when you should have gone to God.
 - b. God says, “Look to Me and not to the world. They will loan it to you. I will give it to you!”
3. Because Proverbs 22:7 says borrowing from the world makes us slaves to the lender.
4. Because Proverbs 22:6-7 says we must teach our children how to live debt free.
 - a. What we do sets the pace for our children.
 - b. “Herd” them in the desired direction, setting godly boundaries.
5. Because debt freedom is a much better way to live.

Thursday Broadcast: *Three Debt-Freedom Issues Which Must Be Settled*

1. God is my Source—not people.
2. I am not limited to a salary.
3. It is God’s will for me to live debt free.
4. All things are possible to him that believes.

Friday Broadcast: *Make the Quality Decision to Live Debt Free*

1. A quality decision is a decision of no return, no retreat, no argument.
2. A quality decision settles the issue forever.
3. The moment you make the quality decision to live debt free, God sees you debt free.
4. “You are only one decision away from debt freedom.”
5. “Dare to believe—your decision opens the door to unlimited avenues of God’s provision.”
—Gloria Copeland
6. “Some think when they commit to live debt free they will never have anything. But really, a quality decision to live debt free opens them up to have everything.” —Gloria Copeland
7. “What is the solution to being ‘plastic dependent’ (to credit cards)? Plastic surgery. Cut up the cards.” —Gloria Copeland
8. “When you make a quality decision, you lay it (your decision) on the line and throw it over onto the Lord. You have to believe God without reserve.” —Gloria Copeland



EAGLE MOUNTAIN
International Church

10 DAYS OF DEBT FREEDOM—Part 2

Pastor George Pearsons

Developing Your Faith for Debt-Free Living—Part 1

Day #6

A. September 12, 1998—Our Quality Decision to Live Debt Free

1. “30 Days of Glory” meeting at EMIC
2. We had recently sown a debt-free home and then borrowed the money to get into our next home.
3. Brother Copeland preached about debt freedom that evening and made two statements that led to our quality decision to live debt free.
 - a. “What one does today for the sake of tomorrow is called an investment. What one does to enjoy today at the expense of tomorrow is called debt.” —Kenneth Copeland, from *It’s Time to Get Out of Debt!*
 - b. “Borrowing is a replacement covenant. It is going to someone else when you should have gone to God.” —Kenneth Copeland, from *It’s Time to Get Out of Debt!*
 - c. I wrote the word *ouch* in my notebook.
4. I looked out over the congregation.
 - a. “How are these people going to live debt free?”
 - b. “How are they going to buy their cars and houses if they can’t borrow the money?”
 - c. “I know the financial condition of some of them. Some of them are barely living from paycheck to paycheck.”
5. We made our quality decision that night to live debt free.

B. Wednesday, October 13, 1999—Time to Go to the Next Level of Faith

1. I was taping a weeklong series on debt freedom with Brother Copeland.
2. He asked me the question heard ’round the world: “George, you have heard me preach living debt free for as long as you’ve been around me. Why then, did you borrow the money to get your new house?”
3. I froze, then mumbled a few disconnected words and was very thankful that Brother Copeland answered the question for me.
 - a. “Your faith was not strong enough or big enough to receive a debt-free house.”
 - b. “Your faith level was not up to where you could receive a debt-free house.”

- c. “You had enough faith developed to give a house debt free. But your faith was not developed enough at the time to receive a debt-free house.”
 - d. “It takes time to develop your faith. You don’t just jump off into this kind of thing.”
- 4. After the broadcast, I went home, talked to Terri and determined it was time to ramp up our pursuit of debt freedom.
- 5. We then began a spiritual regimen to strengthen and develop our faith to get out of debt and live debt free.
 - a. Romans 12:1-3—Be not confirmed to the world’s system of debt—but be transformed into the kingdom of God’s system of provision by the renewing of your mind.
 - b. Verse 2 (JBP): “Don’t let the world around you squeeze you into its own mould, but let God re-mould your minds from within, so that you may prove in practice that the plan of God for you is good.”
 - c. Verse 2 (NLT): “Don’t copy the behavior and customs of this world, but let God transform you into a new person.”



EAGLE MOUNTAIN
International Church

10 DAYS OF DEBT FREEDOM—Part 2

Pastor George Pearsons

Developing Your Faith for Debt-Free Living—Part 2

Day #7

A. “George, Why Did You Borrow the Money to Get Your New House?”

1. “Your faith was not strong enough or big enough to receive a debt-free house.”
2. “Your faith level was not up to where you could receive a debt-free house.”
3. “The level of commitment to getting out of debt and staying out of debt has to grow.”
4. “You increase in the revelation and in God's Word in your mouth until it overwhelms what you are presently seeing.”
5. Faith for debt-free living comes by hearing and hearing by the Word of God.

B. What Does God’s Word Say About Living Debt Free?

1. God’s Word must be at the base and foundation of your commitment—and that commitment to getting out of debt and staying out of debt must grow.
2. Romans 13:8: “Owe no man any thing but to love one another.”
 - a. AMP: “Keep out of debt and owe no man anything, except to love one another.”
 - b. JBP: “Keep out of debt altogether, except the perpetual debt of love which we owe one another.”
3. Proverbs 22:6-7: “Train up a child in the way he should go: and when he is old, he will not depart from it. The rich ruleth over the poor, and the borrower is servant to the lender.”
4. Deuteronomy 28:12: “Thou shalt lend unto many nations, and thou shalt not borrow.”
5. Deuteronomy 15:6: “For The Lord thy God blesseth thee, as He promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shalt not reign over thee.”

C. Scriptures I Used to Stretch My Faith for Debt Freedom

1. Genesis 18:14: “Is any thing too hard for the Lord?”
 - a. Absolutely not!
 - b. I am debt free!
2. Numbers 11:23: “And the Lord said unto Moses, Is the Lord’s hand waxed short? thou shalt see now whether my word shall come to pass unto thee or not.”
 - a. God, Your hand is not short.
 - b. God, Your Word concerning my debt freedom will come to pass.

3. Psalm 78:41: “Yea, they turned back and tempted God, and limited the Holy One of Israel.”
 - a. God, I am not turning back.
 - b. God, I am not tempting You.
 - c. God, I am not limiting You.
4. Isaiah 59:1: “Behold, the Lord's hand is not shortened, that it cannot save; neither his ear heavy, that it cannot hear.”
5. Matthew 19:26: “With men, this is impossible; but with God all things are possible.”
 - a. Through God, it is possible for me to live debt free.
6. Mark 9:23-24: “If thou canst believe, all things are possible to him that believeth.”
 - a. I believe I am debt free.
7. Luke 18:27: “The things which are impossible with men are possible with God.”
 - a. It is possible for me to live debt free.
8. Romans 4:21: “And being fully persuaded that, what he had promised, he was able also to perform.”
 - a. I am fully persuaded that I am debt free.
9. Ephesians 3:20 (AMP): “Now to Him Who, by (in consequence of) the [action of His] power that is at work within us, is able to [carry out His purpose and] do superabundantly, far over and above all that we [dare] ask or think [infinitely beyond our highest prayers, desires, thoughts, hopes, or dreams].”
10. 1 John 5:4: “For whatsoever is born of God overcometh the world: and this is the victory that overcometh the word, even our faith.”
 - a. Debt is of the world’s system.
 - b. I overcome the power of debt with my faith.

D. “Stretch Your Vision for Debt Freedom”

—word from the Lord to Pastor George

1. I am demanding you to break out of the religious, restricted, poverty, inferior, mediocre, below-standard, cut-back, barely-getting-by, small-minded, cheapskate mentality, limited box you have been in concerning what I want to do in you, for you and through you.
2. You have been restrained by three things:
 - a. Your lack of trust in My Word
 - b. Negative events that have piled up over the past years designed by Satan to erode away at your hope and zeal and cause you to give up
 - c. Fear of failure, fear of not making it and fear of stepping out in faith
3. It is a new day, a new time, a new hour. I am now commanding you to reach out further with your faith, more than you ever have before. Stretch. Stretch. Stretch forth and see it with your faith. That is the key—the ability to see. Only through the eye of faith will you be able to see the exceeding, super-abundant, above all you could ask or think.
4. Call for it. Call for what you see with the eye of faith. Exceeding provision beyond comprehension awaits My Body. But you must come up over your limitations into a realm yet untapped.
5. Aim your faith higher. Call for the harvest. Raise the standard. Set a new mark. Lift up your eyes and look!



EAGLE MOUNTAIN
International Church

10 DAYS OF DEBT FREEDOM

Pastor George Pearsons

God's Strategic Plan for Your Debt Freedom

Day #8

A. Proverbs 19:21—God Has a Plan

1. AMP: “Many plans are in a man's mind, but it is the Lord’s purpose for him that will stand.”
2. Terri and I were in debt at the time.
3. Confusion about what to do began to settle in.
4. I went before the Lord to receive clarity to know exactly what to do.
5. This is the exact prayer I prayed: “Lord, I need Your plan for debt freedom and supernatural provision. I need Your wisdom as to what steps I am to take. My congregation needs Your plan for their debt freedom as well. Show us how to lay hold of Your specific, strategic plan. What do I do?”

B. The Lord said, “Write this down!”

1. God has a debt-cancellation plan for me.
 - a. Jeremiah 29:11 (NIV): “‘For I know the plans I have for you,’ declares the Lord, ‘plans to prosper you and not to harm you, plans to give you hope and a future.’”
 - b. There is a specific, tailor made plan to get you out of debt.
2. I receive God’s debt-cancellation plan by faith—nothing wavering—sight unseen.
 - a. James 1:5-8: “If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. But let him ask in faith, nothing wavering. For he that wavereth is like a wave of the sea driven with the wind and tossed. For let not that man think that he shall receive any thing of the Lord. A double minded man is unstable in all his ways.”
 - b. Lord, I take Your plan by faith without even having to see it first. It is mine now!
3. God’s debt-cancellation plan will come out of the realm of the Spirit—not the natural.
 - a. 1 Corinthians 2:9-10: “But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him. But God hath revealed them unto us by his Spirit: for the Spirit searcheth all things, yea, the deep things of God.”
 - b. Brother Copeland’s instructions:
 - i. Commit one to three days to pray about God’s wisdom concerning your debt freedom.

- ii. Pray out the plan in tongues.
 - iii. Pray until you know what to do.
- 4. I have the ability to hear God's debt-cancellation plan.
 - a. Psalm 85:8: "I will hear what God the Lord will speak: for He will speak peace unto his people, and to His saints."
 - b. Confess, "The Lord is my Shepherd and I shall not want. I hear the voice of the Good Shepherd."
- 5. I am obedient to God's debt-cancellation plan.
 - a. Isaiah 1:19: "If ye be willing and obedient, ye shall eat the good of the land."
 - b. We will do whatever the Lord instructs us to do.
 - c. Stay in a continual state of sowing and reaping throughout this process.

C. Relax, Roll the Care and Enter the Rest



EAGLE MOUNTAIN
International Church

10 DAYS OF DEBT FREEDOM

Pastor George Pearsons

God's Plan for Kenneth and Gloria's Debt Freedom

Day #9

A. Matthew 6:33—Seek First the Kingdom of God

1. Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.
2. AMP: “But seek (aim at and strive after) first of all His kingdom and His righteousness (His way of doing and being right), and then all these things taken together will be given you besides.”
3. Kenneth and Gloria Copeland committed themselves to seek the Kingdom by:
 - a. Giving God's Word first place
 - b. Making God's Word final authority
 - c. Committing to obey whatever they saw in the Word.
4. Financial times were hard and they were in debt.
5. And then they saw Romans 13:8.

B. Romans 13:8: “Owe no man any thing but to love one another.”

1. AMP: “Keep out of debt and owe no man anything, except to love one another.”
 - a. It looked impossible to do, but they did it.
 - b. They made a quality decision to live debt free.
2. “You are only one decision away from debt freedom.”
3. A quality decision forever settles the issue, is a decision of no retreat, and is a memorial that settles all future decisions.
4. “Some think when they commit to live debt free they will never have anything. But really, a quality decision to live debt free opens them up to have everything.”
—Gloria Copeland
5. They settled forever that God was their Source, they were not limited and it was God's will for them to live debt free.

C. What Kenneth and Gloria Copeland Did to Live Debt Free

—From *God's Will Is Prosperity* by Gloria Copeland

1. “We stopped using our charge accounts and began to believe God to get out of debt.”
 - a. “Everything we owned was ‘buy now, pay later.’”
 - b. “Sometimes it was much later!”

2. “We set our affections on God’s Word.”
 - a. “We were determined to walk according to what we saw in the Word.”
 - b. “Things didn’t come to us in one day. We had to build the Word of God into our spirits and walk in what we knew. We would get some of the Word in us and walk in it; get more Word in us and walk in that; get more Word in us and walk in that. We were involved in the Word almost every waking hour. Television was not interesting to us. Even the world events could not hold our attention.”
3. “We were committed to the Word regardless and were not willing to borrow money.”
4. “We devoted ourselves to God’s Word literally day and night.”
 - a. Joshua 1:8 (AMP): “This book of the law shall not depart out of your mouth, but you shall meditate on it day and night, that you may observe and do according to all that is written in it. For then you shall make your way prosperous, and then you shall deal wisely and have good success.”
5. “It was 11 months from the time that we first decided to believe God to get out of debt until that goal was achieved. During those 11 months, we stood fast on what we knew from God’s Word.”

D. What Kenneth and Gloria Copeland Did to Live Debt Free

From *The Laws of Prosperity* by Kenneth Copeland

1. “One night we sat down and figured out how much we owed. I got my checkbook and wrote out the checks that would pay these debts. We laid hands on them and prayed according to Romans 13:8.”
2. “Father, in the Name of Jesus, I am putting these checks in this desk drawer and am believing You to get us out of this mess. I am looking to You for the money to pay all these debts, in the Name of Jesus.”
3. “I was not so foolish as to mail those checks before the money was in the bank.”
4. “We figured to the last penny how much it would take to operate our household abundantly, even allowing for unexpected things. We wrote it down and prayed over it in the Name of Jesus.”
5. “I made up my mind to be single-minded from that day forward, and in less than 12 months from that night, we did not owe anything and haven’t owed a penny since.”



EAGLE MOUNTAIN
International Church

10 DAYS OF DEBT FREEDOM

Pastor George Pearsons

Supernatural Debt Cancellation

Day #10

A. Isaiah 10:27—Don't Forget to Factor the Anointing

1. Isaiah 10:27: "It shall come to pass in that day, that his burden shall be taken away from off thy shoulder, and his yoke from off thy neck, and the yoke shall be destroyed because of the anointing."
 - a. Burden—A heavy load carried with great difficulty; to be weighed down.
 - b. Yoke—Agency of oppression, slavery and servitude.
2. People are experiencing financial demands during challenging times.
3. They are trying to figure out how to supply their own need.
4. Under the pressure, they forget to include the key element that would completely alter their financial condition.
5. Don't forget to factor the anointing.
 - a. The anointing will make a way where there is no way.
 - b. The anointing will accelerate the increase of your storehouses.
 - c. The anointing will wipe out all debt.

B. Luke 4:18-19—The Purpose of the Anointing

1. Verses 18-19: "The Spirit of the Lord is upon me because He hath anointed me to preach the gospel to the poor; he hath sent me to heal the brokenhearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, to preach the acceptable year of the Lord."
 - a. The year of Jubilee
 - b. The year when all debts were cancelled and released
 - c. AMP—The day when salvation and the free favors of God profusely abound.
3. Verse 21: "...This day is this scripture fulfilled in your ears"—right now!
4. The anointing for debt cancellation.
 - a. To anoint—It is God's provision poured over, smeared on and rubbed into our financial lives.
 - b. It is the burden-removing, yoke-destroying power of God.
5. The power of God will remove the burden of lack and the yoke of debt.
 - a. It is the power of God on our lives doing only what God can do.
 - b. It is God's *super* abundance added to our *natural* situation.

C. Three Supernatural Ways God Removes Debt

1. He provides the finances.
 - a. Matthew 17:24-27—Taxes were paid from money in a fish’s mouth.
 - b. 2 Kings 4:1-7 (NLT): “...ell the olive oil and pay your debts, and you and your sons can live on what is left over.”
 - c. Luke 5:1-11—Simon Peter’s fishing business avoided bankruptcy after Jesus told him where to drop the nets.
2. He moves upon others.
 - a. Philemon 18-19 (AMP): “If he has done you any wrong in any way, or owes anything [to you], charge that to my account. I, Paul, write it with my own hand, I promise to pay it [in full].”
 - b. Luke 10:30-37: “He took out two pence and gave them to the host and said unto him, Take care of him, and whatsoever else thou spendest more, when I come again I will repay thee.”
 - c. Let God move on others.
 - i. Faith puts no pressure on people.
 - ii. Faith puts pressure on the covenant.
 - iii. Faith says, “God is my Source.”
 - iv. “We never put a push on money. We put a push on our faith.”
—Gloria Copeland
3. He removes the debt.
 - a. Matthew 18:27: “Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.”
 - b. Nehemiah 5:1-13—Nehemiah cancelled the debts of the poor Jews.
 - c. Colossians 2:13-14 (AMP)—“[Jesus] cancelled and blotted out and wiped away the handwriting of the note with its legal decrees and demands.... He set [it] aside and cleared [it] completely out of our way by nailing it to [His] cross.”