



DONE WITH DEBT! PART 1

GLORIA COPELAND & PASTOR GEORGE PEARSONS

DAY 1—YOU CAN LIVE DEBT FREE

A. "I will show you how to be debt free."

"I Will Bless You Beyond Your Means," word from the Lord through Kenneth Copeland, 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."

"We're not just redeemed from the curse, but we've been given THE BLESSING!"

—Gloria Copeland

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, *It's Time to Get Out of Debt!*
 - b. So, let's go to God!
 - c. Let's learn how to live debt free.

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DAY 2—REASONS WHY WE MUST LIVE DEBT FREE—Part 1

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, Classic Edition*:
 - 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."

"God only tells us to do things that lead us to THE BLESSING!"

—Gloria Copeland



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, *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 (AMPC): "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 (AMPC): "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 your:
 - 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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DAY 3—REASONS WHY WE MUST LIVE DEBT FREE—Part 2

A. 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 shalt 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. 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."
5. Living debt free allows you to freely give what you own without having to ask permission from anyone. No one is reigning over you.

"Why would you choose to go to a stranger when your Father owns it all?"

—Gloria Copeland

B. 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 lifetime.
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.

C. Reason #5—Because Our Motivation for Debt Freedom Is Giving

1. Genesis 12:2 (AMPC): "I will make of you a great nation, and I will bless you [with abundant increase of favors] and make your name famous and distinguished, and you will be a blessing [dispensing good to others]."
2. True prosperity is not for keeping your bills paid and your body well just so you can lie around and watch TV in comfort. God is not prospering us to get us out of debt so we can get into bigger debt. He is not prospering us so we can buy and buy and buy. He is prospering us so we can give and give and give.
3. True prosperity is the ability to look a person in the eye in their moment of impossibility and take their needs on as your own.
4. True prosperity is walking with God to be able and equipped to do for others whatever He needs done, whenever He needs it done and with whatever He needs it done.
5. Our motivation for accumulation and debt freedom is distribution.

"What's the first step of getting out of debt? Quit borrowing money!"

—Gloria Copeland

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DAY 4—THREE DEBT-FREE ISSUES WHICH MUST BE SETTLED

"What happens when you miss a few payments? You lose the house and get the boot!"

—Gloria Copeland

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.
 - b. The beginning place of a stream or river
 - c. Where something can be traced back to
 - d. *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. AMPC: "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. (See next section.)
3. Ephesians 3:20 (AMPC): "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]."
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 (AMPC): "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 anything 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 10:14, 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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DAY 5—MAKE THE QUALITY DECISION TO LIVE DEBT FREE

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 from 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 it back."

—Gloria Copeland

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.