

# HOW TO GET OUT OF DEBT GOD'S WAY

7 BIBLICAL PRINCIPLES TO  
ESCAPE FINANCIAL BONDAGE



DBA MINISTRIES

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7 Biblical Principles to Escape Financial Bondage

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# Introduction: Breaking Free From Financial Bondage

You've prayed about it. You've tithed faithfully. You've worked overtime, taken on extra shifts, and even fasted for breakthrough. Yet here you are, still wrestling with the weight of debt that seems to mock your faith and suffocate your dreams.

If this describes your situation, you're not alone. In churches across America, countless believers sit in pews each Sunday carrying a secret burden—the shame of financial struggle. We sing about God's abundance while anxiety about next month's bills churns in our stomachs. We declare that our God shall supply all our needs while credit card statements pile up on kitchen tables. We testify of His faithfulness while wondering if we'll ever experience the financial freedom we see others enjoying.

The disconnect is real, and it's painful.

Perhaps you've asked yourself the hard questions in the quiet moments: *Why am I still struggling when I'm doing everything right? Where is the overflow I've been promised? Am I not faithful enough? Is my faith too small?*

These questions can lead to a dangerous place—one where we begin to doubt not just ourselves, but God's goodness and His promises. Some believers, exhausted from the financial treadmill, have even walked away from their faith altogether, convinced that if God couldn't help them with something as basic as paying bills, maybe He wasn't as powerful as they'd believed.

But what if I told you that your financial struggles aren't a reflection of God's inability or unwillingness to help? What if the issue isn't your faith, your prayers, or even your tithing record? What if there's simply a gap between what you believe spiritually and what you practice financially?

## The Missing Bridge

Here's what I've discovered after years of counseling believers through financial crises: Most Christians approach money with split personalities. On Sunday, we operate in faith. On Monday through Saturday, we operate in fear. We pray for provision but plan for lack. We declare abundance while practicing scarcity. We know God owns the cattle on a thousand hills, but we live as if He's reluctant to sell even one on our behalf.

This book exists to bridge that gap—to show you how to align your financial practices with your spiritual principles in a way that brings lasting freedom, not just temporary relief.

The truth is, getting out of debt God's way isn't just about math. If it were, every believer with a calculator would be debt-free. It's not just about faith either. If it were, every prayer warrior

would be wealthy. Instead, it's about something far more transformative: allowing God's wisdom to penetrate every aspect of how we think about, handle, and steward money.

## **Why Good Christians Struggle With Money**

Let me share something that might surprise you: Some of the most faithful believers I know are also the most financially bound. They're the ones who give sacrificially even when they can't afford groceries. They're the ones who co-sign loans they know they shouldn't because they want to help. They're the ones who max out credit cards buying gifts for others while their own children need shoes.

Their hearts are pure, but their methods are broken.

Others struggle because they've absorbed worldly financial philosophies wrapped in Christian language. They've been taught that poverty equals holiness, that wanting financial stability means they're materialistic, or that God is more concerned with their heart than their checkbook. While God certainly cares about our hearts, He also cares deeply about our stewardship—after all, Jesus talked more about money than He did about heaven and hell combined.

Still others are trapped because they've never seen godly financial management modeled. They grew up in homes where money was a source of conflict, secrecy, or shame. They inherited not just their parents' debt patterns but their broken beliefs about provision, abundance, and their own worthiness to receive.

## **Seven Principles That Change Everything**

In the pages ahead, you'll discover seven biblical principles that have the power to transform not just your bank account, but your entire relationship with money. These aren't quick fixes or prosperity gospel gimmicks. They're time-tested truths that have helped countless believers—including well-known Christian leaders whose stories you'll read—break free from financial bondage and step into lasting freedom.

These principles will challenge you to:

- Look beyond the numbers to address the spiritual and emotional roots of your debt
- Transform tithing from an obligation into a powerful act of trust that unlocks provision
- Replace the poison of comparison with the peace of contentment
- Embrace budgeting not as restriction but as an act of worship and wisdom
- Multiply your resources by stewarding the gifts God has already given you
- Set healthy boundaries that protect your financial future without compromising your compassion
- Discover how strategic generosity can become your greatest weapon against lack

Each chapter features real testimonies from believers who've walked this path before you—people like Dave Ramsey, who went from bankruptcy to building a financial empire on biblical

principles; Rachel Cruze, who overcame emotional spending by renewing her mind; and Anthony O'Neal, who paid off over \$100,000 in debt by choosing contentment over comparison.

Their stories aren't shared to impress you but to show you what's possible when God's wisdom meets human obedience.

## **More Than Money**

But this book offers more than principles and stories. It provides a practical, Spirit-led roadmap for your journey to freedom. You'll find actionable steps at the end of each chapter—not burdensome tasks but transformative practices that align your daily habits with God's design for abundance.

The journey culminates in a 90-day action plan that will help you apply everything you've learned. This isn't a rigid program but a flexible framework that adapts to your unique situation while keeping you anchored in biblical truth. It includes daily prayers, weekly goals, and monthly milestones that will help you track not just your financial progress but your spiritual growth.

## **A Personal Invitation**

Before we begin this journey together, I want to be clear about something: This book isn't about getting rich. It's about getting free. It's not about accumulating wealth for wealth's sake but about removing the barriers that keep you from fulfilling God's purposes for your life.

How many ministry opportunities have you had to decline because you couldn't afford to participate? How many family moments have been tainted by financial stress? How much mental and emotional energy do you spend worrying about money that could be invested in Kingdom work?

God has so much more for you than a life of financial survival. He has assignments for you that require resources. He has blessings stored up that are waiting for you to have the capacity to manage them. He has a testimony of provision that others need to hear—but first, you need to live it.

## **Your Breakthrough Awaits**

If you're tired of the cycle—tired of robbing Peter to pay Paul, tired of dreading the mailbox, tired of feeling like your financial situation is a ball and chain around your purpose—then this book is for you.

If you're ready to stop treating symptoms and start addressing roots, if you're willing to let God transform not just your bank account but your beliefs about money, if you're prepared to be honest about where you are and hopeful about where you're going, then turn the page.

Your journey to financial freedom—God's way—begins now.

Remember, the same God who parted the Red Sea, multiplied the loaves and fishes, and raised the dead is intimately concerned with your financial breakthrough. He hasn't brought you this far to leave you in bondage. He who began a good work in you will complete it—including in your finances.

Let's discover together how to partner with Him in writing a new chapter of your financial story, one where debt becomes a testimony, struggle becomes strength, and bondage gives way to breakthrough.

Welcome to your journey of getting out of debt God's way. Freedom is closer than you think.

# Chapter 1: Acknowledge the Root (Not Just the Math)

Rachel Cruze sat in her car outside Target, tears streaming down her face. In her hands was a credit card statement showing a balance of \$8,000—money spent on things she couldn't even remember buying. As a financial expert and daughter of Dave Ramsey, she knew better. She taught better. Yet here she was, drowning in debt she'd created through emotional spending, trying to fill a void that stuff could never satisfy.

"I realized in that moment," Rachel shares, "that my problem wasn't mathematical. I could create a budget in my sleep. My problem was spiritual and emotional. I was using shopping as medication for fears I'd never addressed—fear of not measuring up, fear of missing out, fear of not being enough. Until I dealt with those roots, no amount of financial knowledge could save me."

Rachel's story might surprise you, but it shouldn't. Because the truth about debt that nobody wants to admit is this: It's rarely just about the numbers.

## The Myth of the Mathematical Solution

We live in a culture obsessed with financial formulas. Download this app. Follow that system. Use these five steps. And while good financial tools and strategies have their place (we'll explore many in this book), they're powerless against the spiritual and emotional roots that often feed our financial problems.

Think about it: If getting out of debt were simply a math problem, everyone with a calculator would be debt-free. If it were merely about information, a single Google search would solve our financial woes. But you and I both know it's not that simple.

Why? Because money is never just about money. It's about identity, security, power, fear, love, and a hundred other emotions we attach to those pieces of paper and plastic in our wallets.

The apostle Paul understood this when he wrote, "Do not conform to the pattern of this world, but be transformed by the renewing of your mind" (Romans 12:2). Notice he didn't say, "Be transformed by better budgeting." He said be transformed by renewing your mind—by changing the way you think.

This is where your journey to financial freedom must begin: not with your wallet, but with your mind and heart.

## The Three Hidden Roots of Debt

Through years of counseling believers through financial crises, I've discovered that most debt stems from three primary roots: fear, comparison, and identity confusion. Let's examine each one through the lens of Scripture and see how they might be operating in your own life.

## 1. The Root of Fear

"For God has not given us a spirit of fear, but of power and of love and of a sound mind" (2 Timothy 1:7, NKJV).

Fear is perhaps the most powerful driver of destructive financial behavior. It shows up in various forms:

**Fear of Lack:** This is the voice that whispers, "What if God doesn't provide? What if I run out? What if something happens and I'm not prepared?" This fear drives us to hoard, to overspend on things we might need "someday," and to trust our credit cards more than our Creator.

Sarah, a single mother from Memphis, found herself \$15,000 in debt because of this very fear. "After my divorce, I was terrified of not being able to provide for my kids," she admits. "So I kept charging things—extra clothes, toys, even food we didn't need—because buying stuff made me feel like I was protecting them from poverty. In reality, I was creating the very situation I feared."

The irony of fear-based spending is that it creates the very lack we're trying to avoid. When we operate from fear rather than faith, we make irrational decisions that compound our problems. We buy extended warranties on everything because we're afraid of future repairs. We stock up on sale items we'll never use because we're afraid the deal won't come again. We finance things we can't afford because we're afraid of what people will think if we don't have them.

**Fear of Missing Out (FOMO):** This modern plague convinces us that everyone else is living better, experiencing more, and enjoying life while we're stuck on the sidelines. It's the fear that drives us to finance vacations we can't afford, buy cars that stretch our budgets, and maintain lifestyles that exceed our income.

James, a youth pastor from Houston, accumulated \$22,000 in credit card debt trying to keep up with his peers. "I'd see other ministers taking their families to Disney World, driving newer cars, living in bigger houses. I thought I was failing my family by not providing those experiences. So I charged it all, telling myself God would provide. But I wasn't trusting God—I was testing Him."

**Fear of Rejection:** How many purchases have you made to fit in, impress others, or avoid feeling "less than"? This fear turns shopping into a strategy for acceptance and credit cards into membership passes to groups we think we need to belong to.

The antidote to fear isn't more money—it's more faith. But faith isn't just a feeling; it's a practiced trust that grows stronger each time we choose God's promises over our panic.