

Other Titles

Modesty: So What About It?

Devotional Thoughts: 366 Penetrating Devotional Writings

Driving Them Out Slowly

1 Timothy

Pastoral Ministry

The Remnant

Sanctification: The Forgotten Phase of Salvation

How to Share Your Faith with People of Other Faiths

and more featured on:

FocusingOnTheMarkMinistries.com

The Enslavement of Debt

Ryan M Marks

Hillsboro, MO

The Enslavement of Debt

Copyright © 2014, 2016 Ryan M Marks

Second Edition

All rights reserved. No portion of this book may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—electronic, mechanical, photocopy, recording, or any other—except for brief quotations in printed reviews, without the prior permission of the publisher.

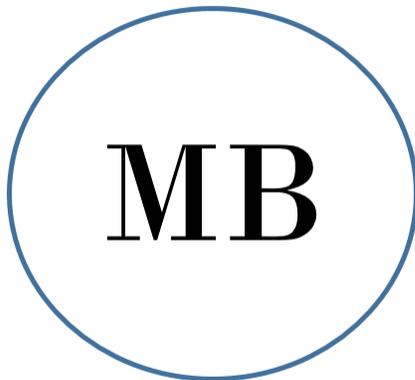
Published by Ryan M Marks

Hillsboro, MO

Scripture quotations marked KJV are from The Holy Bible, KING JAMES VERSION. Public Domain.

Find more by the author on his blog:

www.FocusingOnTheMarkMinistries.com



Minibook Series

Contents

The Enslavement of Debt

What about a Car?

What about College?

What about Bible College or Seminary?

What about a house?

About the Author

The Enslavement of Debt

Why did Christ pay our Debt & the Debt binding many Americans Today

For all have sinned, and come short of the glory of God Romans 3:23 (KJV)

*For the wages of sin is death; but the gift of God is eternal life through Jesus
Christ our Lord. Romans 6:23 (KJV)*

We are all sinners. Our wages for our sinful life are death. We owe a debt that we cannot pay, but there is gift that Christ offers us! A gift of eternal, everlasting, meaningful, abundant life in Jesus Christ the only Savior and Lord!

*5 For there is one God, and one mediator between God and men, the man Christ
Jesus; 6 Who gave himself a ransom for all, to be testified in due time.
1 Tim 2:5-6 (KJV)*

*24 Being justified freely by his grace through the redemption that is in Christ Jesus
Romans 3:24 (KJV)*

Jesus Christ died to pay our debt. He died to give his life as a ransom and to redeem us. *Redemption is a financial term that means “to buy back.”* Jesus died in our place, He literally took our sin upon Himself and became cursed for us. He

became the liar, the adulterer, the luster, the hater, you name it in our place on the Cross.

Jesus Christ offers us a gift of Grace. Grace simply means that we have a free gift because God's Riches have been purchased for us At Christ's Expense. This side of debt is probably not foreign to you, but I want to look at the other illustration of debt that the Word deals with. Primarily, because it is one that Christian American's are struggling in across the country. That other side of debt is not having any financial or material debt. Being debt free.

In Romans 13 Paul talks about how Christians are to honor and submit to authorities and respect their God-given authority (as long as they do not tell you to do something against God's Word [Daniel]). Verse 7 says "*Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.*" But verse 8 continues with "*Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.*" Owe no man anything—those are pretty strong words. In today's American culture, we often think that it is impossible to be debt free, but I have some encouragement for you: *it is possible to obey this Biblical command and really owe no one anything but loving them as Christ loves us*. Does this mean that we can never have debt? I don't think that is a correct conclusion in context. The context is that Christians should pay their bills and not be unable to because of materialism. But what about a house, college, a car? I will offer specific options that I have found in my own search on the debt free path to those questions later on.

Proverbs 22:7 says "The rich ruleth over the poor, and the borrower is servant to the lender." *The word servant here means slave*. If you borrow for anything—college, a home, for more toys, a car—you are a slave to pay it back. And the person

who lent the money has all the right to be your master. The problem is that this relationship has destroyed many families because one member lent money to another and now the borrower always feels like they owe the other party something...may this not be the condition of America in the future. May we heed the Lord's command to owe no man anything but a debt of love (which means simply loving others how Christ loved us). (Other Scriptures to look up before going on: 1 Thess. 4:9-12, Prov. 21:5, 12:1, 13:11).

Proverbs 6 says, "1 My son, if thou be surety for thy friend, *if* thou hast stricken thy hand with a stranger, 2 Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. 3 Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. 4 Give not sleep to thine eyes, nor slumber to thine eyelids. 5 Deliver thyself as a roe from the hand *of the hunter*, and as a bird from the hand of the fowler. 6 Go to the ant, thou sluggard; consider her ways, and be wise: 7 Which having no guide, overseer, or ruler, 8 Provideth her meat in the summer, *and* gathereth her food in the harvest. 9 How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? 10 *Yet* a little sleep, a little slumber, a little folding of the hands to sleep: 11 So shall thy poverty come as one that travelleth, and thy want as an armed man."

This passage teaches, that if you have become enslaved by debt, surety, (whether by co-signing or taking out a loan) to go humble yourself and seek to get loose. It teaches to work hard and diligently work to get free. Go to the ant—consider her ways: she saves and stores up to prepare for the future, she does depend on someone else to do this for her. *Sadly, much of America is eaten up with a desire for pleasure; and purchases and commitments are more about what one wants here and now than about preparing wisely for the future.*

Is there any way to be free? Yes.

Is there any way to not walk down the path of debt? Yes.

Will it be easy? No.

What about a Car?

By used and pay cash, make sure you have enough to cover insurance costs, oil, gas, etc... (count the cost, Luke 14:28). Right after you buy the car, begin consistently saving for your next car so that if something happens, you are ready financially.

What about College?

Private colleges are normally going to cost over \$100,000 today for four years, with costs going up 5-7% a year. Public College (state schools) will typically cost \$40-60,000. Both of those options will be very difficult to purchase debt free without years of preparation. It can be done with scholarships and hard work, but there are other options. Plus, college is not the key to success. Many, many individuals have been quiet successful, worked hard, acted wisely, and never attended college.

Remember that college is a product you are purchasing. Higher education is a business, they are not “just there to help you;” people make their living doing this.

One of the questions I asked myself was “do I want to pay this college for the perspective and worldview that liberal professors are going to give me?” I had attended a local community college for a few classes in High School and knew that that was not the type of place I wanted *to pay* to teach me. I heard about a Christian coaching company called College Plus that offered students the ability to earn a Bachelor’s degree from one of several colleges (namely Liberty University and Thomas Edison) at their own pace, have their own personal life-coach, and discover their God-given calling at for an average cost of \$15-16,000 when I went through the program (www.collegeplus.org **tell-a-friend-code: 9712**). How is this possible? Well, you can test out of 60-90 credits for your degree. This means that it is possible to earn 3-6 credits every two weeks. You focus on one course at a time until you get to online courses. And the really nice thing is that College Plus works with you to build a customized degree plan that fits your calling. I have been in this program since last August and have greatly enjoyed the sense of direction and confidence that I have in my degree because I have spent 50+ hours studying who God has created me to be and what He has created me to do through diving deep into what Scripture

says. (If you're wondering what that calling is: 1. To raise up a generation of Christian men in a generation of passiveness and apathy that after mentoring them for 2-3 years, they will turn around and do the same thing with other young men. 2. To preach revival and a return to the Word in the American Church. Harvesting unbelievers and restoring Believers back to an intimate relationship with God that is led by the Spirit. Encouraging the Body of Christ to be the Pure and Spotless Bride of Christ. 3. Plant churches throughout my county.) Personally, God guided me a to great college product that I could take advantage of and that has helped me grow spiritually, mentally, and has provided a clear sense of life-direction.

What about Bible College or Seminary?

There are many distance learning programs. And one-on-one mentorship is the best way to learn regardless. In many fellowships, it is possible to go through a distance learning or largely independent study program for \$1-3,000 or look for a high quality, lower cost institution that has many scholarship opportunities.

What about a house?

A traditional 30 year mortgage on a \$200,000 house will end up costing close to \$300,000 by the time it is paid off. *That is not a good investment.* Dome homes. They give more space, are more wind resistant, and are easier to heat, and typically cost less to build. I am researching this and what I have found thus far is that a 24 foot dome home (800 square feet) will cost around (and can even be below) \$10,000 to build. That is just about what a \$700/month apartment will cost you for a year. So, save one year's worth of rent, a few thousand more for some land and building permits, and invest some time building it and you could be debt free! Only having utilities to pay every month! And over time, if you got a little more land and invested into a few energy resources, it would be possible to not have to purchase much food and absolutely no electricity or water. Now, this example would probably be doable in rural areas with no building codes, but if you get creative, you can find many ways to reduce or even eliminate your housing cost almost anywhere.

So, we've looked at debt. Yes, Jesus paid the price for our spiritual debt, but Scripture also has a lot to say about financial and material debt. Is it possible to be free? Yes! It will require some hard work, research, and saving, but it is worth it. Maybe this doesn't seem like a big issue you to you. I see it as a pretty big issue though, because *almost every American could afford over the course of their lifetime to buy one acre and build one of these 800 sq. foot dome homes and be debt free.* They would own a house and not have the burden of monthly payments in their older years. In addition, in a day when we hear and know of many men struggling to find work, being debt free is essential. If a man is debt free—he owns his home, car, and has no outstanding debts—then it is likely that he can save up some extra like the wise ant. So if he loses his job, yes it will be a traumatic event, but not nearly as

stressful and devastating since he has no monthly payments and hopefully 3-6 months or more of living expenses in savings. If he has a large garden, some chickens and goats, and a smoke house full of last year's game, then he has some food stores as well. My goal is not to legislate one way of doing things, but to stir you up. There is hope! It is possible to be debt free and once you are, you can also become free of other monthly payments through building in other investments (wind power, solar panels, geothermic water heating, animals, a large garden, etc...). It will allow you to give more and save more for the future. I realize that the specifics will differ for each individual and where is called to live is a big factor as well (obviously a lot of these tactics wouldn't work well in the heart of Chicago). But the principles are what I encourage you to look at. They work in business and ministry just as they work personally—it is possible to run completely without debt. It requires doing some research, patience, and the willingness to work hard. How can you prepare for the future, act wisely, and owe no man anything but a debt of love?

About the Author

Ryan M Marks (B.A. in Communications and pursuing an MTS in Theology from Liberty Baptist Theological Seminary) has taught in two local churches and served as an evangelist throughout Missouri. Having begun preaching and writing at 15 following the Lord's call, Ryan has authored a number of books. He serves as Director of and contributor to the blog and online ministry of FocusingOnTheMarkMinistries.com which provides resources for evangelism and discipleship globally.

FREE Resources

FocusingOnTheMarkMinistries.com

Video Bible Teaching

Podcasts

Blogs and Articles

Free Ebooks

Facebook Community

[Facebook.com/FocusMatt633](https://www.facebook.com/FocusMatt633)

Twitter Conversation

[@RyanMarksFMM](https://twitter.com/RyanMarksFMM)

[@FmmFocus](https://twitter.com/FmmFocus)