

The Debt Trap

Problem:

We wanted to bless our family, but instead we ended up with credit card debt that's stealing our peace and limiting our giving.

3-Step Solution:

1. **Recognize the weight** — Debt is not a sin, but it's a burden (Proverbs 22:7).
2. **Create a plan** — List all debts and start the *Debt Snowball*: pay smallest to largest.
3. **Cut excess** — Pause unnecessary spending until the smallest debt is gone.

Bible Verse:

"The borrower is servant to the lender." – Proverbs 22:7

Action Steps:

- Write down all your debts today.
- Choose one to attack first.
- Celebrate each payoff as progress toward freedom.

