



Declaring War on Debt
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First and foremost, I give all credit and praise to God. Without God and His wisdom, we would be bound in bondage and held captive by the sin of mankind. Through God's tremendous love for His children, He gave His only begotten Son to take our place and deliver us from captivity. **Luke 4:18-19** in the Amplified translation says, *"The Spirit of the Lord (is) upon Me, because He has anointed Me (the Anointed One, the Messiah) to preach the good news (the Gospel) to the poor: He has sent Me to announce release to the captives and recovery of sight to the blind, to send forth as delivered those who are oppressed (who are downtrodden, bruised, crushed and broken down by calamity). To proclaim the accepted and acceptable year of the Lord (the day when salvation and the free favors of God profusely abound)." That says it all...Amen!*

Jesus declares so much here when he entered into the synagogue that day, opened the scrolls He was handed, and found Himself in the Book of Isaiah. His announcement was that the acceptable year of the Lord, the day when salvation and free favors of God profusely will abound, is now. Praise God!

I have some very exciting news, along with an anointed word from God. Your captivity, your bondage, your shortage or lack is over. Jesus has already declared it so. Let's break down what Jesus has declared. He has anointed Me to preach or to tell the poor the good news. Good news to a poor person is that they do not have to be poor anymore. Poor comes from the root word meaning in shortage, lack or poverty. If you are experiencing shortage or lack in any area of your life, Jesus has good news for you. He has the answers to bring you out of shortage, lack and poverty including the area of your finances. He announced and declared release to the captives. Debt is a very strong and destructive force that holds people captive every day. When your debt takes control, often you can not even see clear enough to find your way out of the burden of debt. Jesus announces God has a way out, and that are to follow Him. He will open your eyes to find a way out. Jesus continues setting free those who are oppressed by forces in their life. The pressure of financial stress and debt will oppress and beat down even the strongest of people. Jesus declares that He has been Anointed to deliver you from the calamity that is caused by debt.

The word calamity means misfortune, disaster, affliction, and misery. Anyone that has been in debt and under the stronghold of financial stress can relate to all of those. The good news is, through Jesus, we have been given the ability to overcome and be delivered. Praise God.

American Families in Financial Bondage

- US consumers have run up a total over **4.5 Trillion dollars** in consumer debt consisting of principle and interest which only includes credit card, automotive and miscellaneous debt. This figure does not include home mortgages which adds approximately an additional \$1 Trillion in debt to the American consumer.
- U.S. home loans in foreclosure in the fourth quarter of 2002 hit a record high forcing a larger portion of mortgage holders out of their homes, a mortgage trade group said on Monday (March 24, 2003).
- The average American spends **\$1.20** for every **\$1.00** they earn.
- In the second quarter of 2001 (April 1, - June 30, 2001) bankruptcies rose a staggering **24.5%**, the highest in any three month period in history.
- Financial stress is the leading cause of divorce. **85%** of marriage breakups come from financial stress.
- Stress is one of the leading causes of physical sickness in the body of Christ.
- The average American will be in debt their entire life.
- **50%** of Americans have less than **\$3,000** in savings and investments.
- Most Americans, as they grow older, will pass their financial bondage onto their children and loved ones.
- US Census Bureau states that **98%** of Americans **65** and older retire on a yearly income of less than **\$5,000**.

This issue has to be addressed in the Church and we must seek God's direction and instruction to break the captivity and bondage of financial pressure and debt.

We have been called to be servants of the Lord. Yet we have allowed ourselves to be deceived and taken down this road of borrow, borrow, and borrow. The Bible tells us what we already know. **Proverbs 22:7** states, *"...the borrower is the servant to the lender."* We have been forced to serve the lender, spending most of our time working, worrying or thinking about the money we need to make ends meet. It takes our main focus and time away from God. I believe that you can break this bondage of debt and get your focus back on God and serve Him instead of the lender. Praise God!

I just mentioned we have been deceived. Debt is a spirit from the enemy. He has convinced us that borrowing is the appropriate thing to do. As a matter of fact, the credit card has become a status symbol. We like to display our credit cards, we think it shows a sense of success or a prosperous status. However, all it shows is that you have to borrow money to purchase things. Our society has

brought us up and trained us in this system. We think the gold or platinum card is a sign of power, and of success. Yet the misuse of these powerful cards are destroying the lives of thousands everyday. As the above facts and statistics prove, debt will lead to all kinds of stress and other troubles. However, we do not need to read the facts and statistics to agree with this. Most likely you have experienced trouble in your own life or certainly know someone that has seen trouble come from the root problem of financial pressure.

God asked us to call on Him in times of trouble. **Psalm 50:15** states, *"Call upon Me in the day of trouble; I will deliver you, and you shall glorify Me"*. You may be thinking your debt is too large, you may be thinking there is not anything that can be done that will help you. Well I have GREAT news for you! No matter how large your debt problem is, God can deliver you. Nothing is too hard for God. **Ephesians 3:20** states, *"Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the power that works in us."* What a wonderful guarantee!

Let's go to the word of God and seek His insight and instruction beginning with the book of Nehemiah.

Nehemiah 5: 3-6 says, *"Also some said, We are mortgaging our lands, vineyards, and houses to buy grain because of the scarcity. Others said, We have borrowed money on our fields and vineyards to pay the (Persian) king's heavy tax. Although our flesh is the same as that of our brethren and our children are as theirs, yet we are forced to sell out children as slaves: some of our daughters have already been thus sold, and we are powerless to redeem them, for others have our lands and vineyards. I (Nehemiah) was very angry when he heard their cry and these words."* (Amp)

In this scripture notice the words; mortgaged, borrowed money, bondage, servants, helplessness (neither is it in our power), angry and outcry. In this example, we see the following about debt. First it shows that once we start going into debt, it becomes easier to continue the trend. It got so bad that after they had used all of their lands and vineyards as collateral to secure loans, they then turned to using their own children as collateral to secure more loans. This made Nehemiah angry because he knew it was not the will of God. It proves that the pressure of financial issues will cause people to make bad decisions and do things outside the will of God.

We must understand that God loves us, and through His tremendous love and grace He has provided the answers to deliver us from every burden and yoke in this life. **Isaiah 10:27** tells us that every burden will be removed and every yoke will be destroyed because of the anointing. This anointing has no limit to it! It relates to any burden or yoke in your life. The power of God is not limited to only certain things. **This anointing can remove and destroy financial burden and yokes in your life.** The proof is written throughout the Word of God. God's desire for our life is that we walk in favor, to increase, and to prosper so that we can carry out His will and spread the Gospel. He wants us to be a distribution center for His purpose.

Let's look at a few more scriptures.

Galatians 3:29 states, *"And if you are Christ's, then you are Abraham's seed, and heirs according to the promise."*(NJK). If you have accepted Jesus Christ as the Son of God and as the Lord of your life then you are Christ's. Therefore you are Abraham's seed and heirs according to the promises. Maybe you were not aware of your status as an heir to the family of God and an heir to the promises of God! These promises can be found throughout the scriptures beginning in Genesis where God is speaking to Abraham. God tells Abraham that His promise is a covenant, an unbreakable promise for his seed.

Genesis 17:7 states, *"And I will establish My covenant between Me and you and your descendants after you in their generations, for an everlasting covenant, to be God to you and your descendants after you."* As it plainly states, this covenant promise is for his descendants in their generation, and also a everlasting covenant which means that it will never end. If you are in Christ Jesus, then you are the descendant and this is the generation God is referring to. He is talking about you.

The promise of this covenant was spoken by God in **Genesis 12:2-3**: *"I will make you a great nation; I will bless you, And make your name great; And you shall be a blessing. I will bless those who bless you, And I will curse him who curses you; And in you all the families of the earth shall be blessed."* You will be great, you shall be blessed, which means empowered to prosper, and you will have a great name. You shall be a blessing to others until all the families of the earth are blessed. This does not sound like a poor, broke, barely enough to get by covenant promise to me. As a possessor of the Abraham promise by Christ, I must also understand what covenant means.

A covenant is a two or more party agreement. This means I have a role to fulfill in the covenant. Therefore, I need to find out how Abraham conducted himself and get in line to continue the way in which Abraham handled the promise to carry it on. **Hebrews 6:12** instructs us to *-not become sluggish but imitate those who through faith and patience inherit the promises*. The key word here is to imitate those meaning to do as they do. We learn very quickly that Abraham was a tither. **Genesis 14:20**- *"And blessed be God Most High, Who has delivered your enemies into your hand."* *And he gave him a tithe of all."* Abraham gave a tenth of all that was placed into his hands to the high priest so that no one could make the claim that they made him rich but God." (Genesis 14:21-23). You can find more on this in the book of **Hebrews, Ch. 7**. This is a Biblical step to debt cancellation which I will get to a little later.

For now let's keep seeking scripture that proves God's will

for you is to walk in favor, increase and prosperity.

Deuteronomy 8:18 states, *“And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.”* God has given us the power (ability and authority) to get wealth! WHY? That we may establish His covenant which He swore to Abraham. God desires that we have wealth to carry out His will. **Psalms 35:27** states, *“Let them shout for joy and be glad, Who favor my righteous cause; And let them say continually, “Let the LORD be magnified, Who has pleasure in the prosperity of His servant.”* We are to shout for joy and be glad for within God’s will we find favor in a righteous cause (carrying out the will of God). We are to always give God the credit and praise just as Abraham did by bringing the tithe unto God so He is magnified in our favor and prosperity. For God has pleasure in the prosperity of His servants! It gives God pleasure and happiness to see you prospering. Likewise, it grieves Him to see you in shortage and lack, and that is why He has provided a way out.

Proverbs 13:22 states, *“A good man leaves an inheritance to his children’s children.”* Inheritance is a prosperous word meaning “of value”. Webster defines it as “The acquisition of a possession, condition, or trait from past generations.” The will of God is for us to leave our children and their children valuable possessions and for them to acquire a prosperous condition or trait. Yet the enemy and the world system will pull you into the exact opposite direction. Just today before writing this report, I visited my bank. The entire lobby was decked out with large poster board advertisements that read: **“BE BRILLIANT” - “BE A GENIUS” - “GET WHAT YOU DESERVE”**. They are trying to get you to take out a home equity loan. The America dream has always been to build equity in your home and to own your home. But in today’s society you are called a genius and brilliant if you go into debt by mortgaging your equity. You then become a servant to that lender, and if you slip and are not able to pay the loan, they will take your home from you very quickly. That does not sound so brilliant to me. What you deserve is to live a life of debt freedom according to the Word of God!

This ministry is dedicated to exposing the tricks and deceit of the enemy. We are bringing the truth of God, and His will for our lives, as a shining light where there is darkness. You have an inheritance in the Lord Jesus Christ. You are the righteousness of the Lord. It is time we starting living a life that magnifies Him in all that we do. I declare that you will become debt free and live a life of abundance.

- Jesus tells us in **John 10:10**: *“The thief does not come except to steal, and to kill, and to destroy....* That is exactly what debt is doing in the lives of so many.
- Jesus continues in this scripture *“... I have come that they may have life and that they may have it more abundantly.” ...a more abundant life. Abundant means to super abound, more than enough, excess.*

There are many scriptures that prove Gods involvement always brings debt cancellation. Please pay close attention to the following 3 examples where God delivers His children from debt:

1. My first example references **2 Kings 4:1-** *“A certain woman of the wives of the sons of the prophets cried out Elisha saying, “Your servant my husband is dead, and you know that your servant feared the Lord. And the creditor is coming to take my two sons to be his slaves.”* Here we see a woman who was left in sever debt by her husband at his passing. So at the point where the creditors were coming to take her sons away, she cried out to a man of God saying “Why is this happening to me, you know my husband and I have served the Lord, why is this happening to us?” In today’s time the creditors do not use our children for collateral; however, they will come and repossess any thing they can to seek repayment. If you have ever gone through this agonizing situation or if you are on the verge of this type of circumstance, you can understand just how she was feeling. Let’s see what the man of God says to her. **2 Kings 4:2** states, *“So Elisha said to her, “What shall I do for you? Tell me, what do you have in the house?” And she said, “your maidservant has nothing in the house but a jar of oil.”* She was feeling as if it was all over with because she had nothing but a jar of oil. She felt very insufficient to be able to overcome her circumstances. In your life you, may have felt that your shortage or insufficiency was not enough to overcome the circumstance. What happens next is anointed instruction from a man of God. **2 kings 4:3** states, *“Then he said, “Go borrow vessels from everyone, from all your neighbors-empty vessels; do not gather just a few.”* He sends her out to get every empty vessel she can find from everyone she knows or that is in the town. He goes on to tell her once she brings the vessels back to begin to pour the oil from her jar into the empty vessels. When all the vessels they had gathered were full, the oil stopped. The very important significance here is that God provided supernaturally. Her one jar of oil did not run dry until she had filled all of the vessel that they gathered; this is supernatural favor from God.
2. My second example references **2 kings 4:7:** *“Then she came and told the man of God. And he said, “Go and sell the oil and pay your debt, and you and your sons live on the rest.”* Praise God! She not only had enough to pay off the original debt that was owed, the scripture says she had enough left over for her and her sons to live on the rest. This is absolute proof that God will get involved and provide wisdom to deliver you from debt. The key here is that she had to trust in the man of God and be obedient and do exactly as he asked her to do. **2 Kings Chapter 6** tells us of a man that was building a house and his tools had been borrowed. **2 Kings 6:5** states, *“But as one was cutting down a tree the iron ax head fell into the water; and he cried out and said, “Alas master! For it was borrowed.”* Again, we see this man is in debt. The man has lost the iron ax head (which he borrowed) into the water. This is why he cried out, in his mind he was telling himself that the ax head

was gone forever with no way of getting it back. However, when he cried out a man of God showed up.

3. **2 Kings 6:6-7** states, *“So the man of God said, “Where did it fall?” And he showed him the place. So he cut off a stick, and threw it in there; and he made the iron float. Therefore he said, “Pick it up for yourself.” So he reached out his hand and took it.”* This is another example of God’s supernatural favor as He provided, through direction of a man of God, a solution to this man and delivered him from his debt. Praise God!
4. Lastly, In this scripture Peter and Jesus owed taxes. **Matthew 17:24-** *“When they had come into Capernaum, those who received the temple tax came to Peter and said, “Does your Teacher not pay the temple tax?”* Again, this is a financial debt situation where Peter and Jesus were in debt to the tax collectors. Jesus knew this was going to come up as He speaks to Simon Peter. **Matthew 17:25-7** states, *“He said, ‘Yes’ And when he had come into the house. Jesus anticipated him saying, ‘What do you think, Simon? From whom do the kings of the earth take customs or taxes, from their sons or from strangers?’ Peter said to Him, ‘From strangers.’ Jesus said to him, ‘Then the sons are free. Nevertheless. Lest we offend them, go to the sea, cast in a hook, and take the fish that comes up first. And when you have opened its mouth, you will find a piece of money; take that and give it to them for Me and you.”* Here Jesus gave Simon Peter instructions to follow which would pay off the debt owed for both of them. PRAISE GOD!

These scriptures are solid proof that God will get involved and lead you to debt freedom. It is God’s will that you owe no man anything but to love him. Now I believe that you (just as in these examples) have taken the steps to reach out to God for direction that will lead you to debt freedom. God has lead you to this ministry, an anointed ministry to provide the guidance needed to lead you to debt freedom. Your debt freedom and financial stability will come through your obedience and commitment to following God’s wisdom, instructions, and steps found in the eCourse titled “Step by Step Debt Elimination eCourse” offered by this ministry.

Just as God got involved and provided the instruction necessary to deliver those who where in debt as proven in scripture, He will do the same for you. **Hebrews 13:8** states, *“Jesus Christ is the same yesterday, today and forever.”* It is comforting to know that God is not a respecter of persons. Christ died for all people, for each one in particular. We are all important, race, background or education does not matter, we are all equal under God and His promises are forever. **James 2:9** states, *“...but if you show partiality, you commit sin...”* God makes it very clear that He is not a respecter of people and does not show partiality to one over another. God is ONLY a respecter of faith. To all that will receive Him and His instruction through faith and obedience, receives all of His promises. **Since we have Biblical proof of God providing the direction needed to deliver these people from debt He will also do it for you. Glory to God!**

This FREE Report has been sent to you as a gift.

By faith I believe it will begin the process to deliver you from the bondage and captivity that your finances have over your life.

Thank you to the partners that support this ministry!

This ministry is possible because of the those that support this ministry. If you would like to sow seed into Gods work through this ministry, or you would like to join us in our mission to win the war on debt around the world, become a member or partner of the WCOC.

Please send your partnership request or gift to:

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