

FREEDOM: The Good Side of Interest

November 23, 2025

DISCUSSION GUIDE

Message Summary.

Debt feels normal. God calls it slavery that steals our future. The “bad side” of interest keeps us stressed; the “good side” helps us live free and give freely. As we stop new debt, pay it down, and start saving, we move toward freedom and resting in the greater truth that Jesus has already paid our ultimate debt, and we live as forgiven children of God.

Key Scripture Summaries.

Proverbs 22:7 | Debt places us under someone else's control and limits our freedom to follow God fully.

Romans 13:8 | Followers of Jesus are called to pay what we owe and let love be our only ongoing “debt.”

Psalms 37:21 | God's goal is for us to become free to be radically generous.

Proverbs 6:6-8 | Like the ant, wise people save.

Luke 19:23 | God expects faithful stewardship that puts His resources where they can grow.

John 19:30 | On the cross, when Jesus said, “It is finished” (*tetelestai*—“paid in full”), He paid our sin debt completely so we can live free as God's children.

Start Talking.

1. When was the first time you remember signing for a loan or swiping a credit card?
2. What would your credit card or loan statements say about what you value most?
3. What's a funny or frustrating season when your paycheck was gone before you saw it?

Start Thinking.

- How does consumer debt feel binding? Have you experienced that weight?
- What does it look like for a Christian to “let no debt remain outstanding”? How is the “continuing debt to love one another” different from financial debt?
- Why do you think God links “not paying back” with wickedness and “giving generously” with righteousness?
- What do we learn from the ant about saving and preparing? How does that translate into paycheck language today?

- Why do you think Jesus includes wise investing in a story about faithfulness? How does this challenge the idea that “money stuff” is separate from spiritual life?

Start Sharing.

1. Where are you most tempted to live on the bad side of interest right now (i.e., credit cards, loans, or “buy now, pay later” offers)?
2. Have you ever decided “no more new debt” or “I’m cutting this card up”? Explain. And how did God meet you in that decision?
3. How does the Debt Snowball line up with how you're wired? Overwhelming or motivating? What part feels most doable?
4. Are you more naturally an “eat the whole harvest” person or a “set some aside”? What has shaped that thinking?
5. Where do you most want to experience financial freedom? Less stress, ability to give, flexibility to follow God's leading?
6. How does knowing Jesus shouted “Paid in full” over your life change the way you think about your financial messes or regrets?

Start Praying.

Jesus, on the cross You said, “It is finished”. Our sin debt is paid in full. Thank you. We haven't always handled money with wisdom or faith. Give us courage to stop going deeper into debt, discipline to follow a wise plan, and faith to save and invest in ways that honor You. Make us free sons and daughters who can live free and give freely. Amen.

Start Doing.

- List every non-mortgage debt and ask God, “Lord, what's my next step?”
- Decide “no more new debt” and take action.
- Implement the Debt Snowball method.
- Set up an automatic transfer every payday to a savings or investment account.
- If you've never surrendered this area: Pray, “Jesus, I trust You with money. Be Lord over my finances.”