

Week of January 22-28

## **DEBT-FREE LIVING**

**Scripture Reading:** Read Matthew chapter 18

Over the years, the Lord has raised up wonderful servants who have assisted believers in getting their finances in order. People like Larry Burkett, Ron Blue, Dave Ramsey and organizations like Crown Financial Ministries have been such a blessing and helped so many folks learn to live debt-free.

While living financially debt-free is commendable, it's just as important to live emotionally debt-free too. Many believers, however, are not. How come? These folks have been hurt by family members, co-workers, neighbors or even fellow Christians. Instead of releasing others and practicing forgiveness, they became debt-collectors...keeping ledgers on how much they are owed by others. Unfortunately, these ledgers usually breed bitterness, resentment, and depression. The result is that these believers not only become debt-collectors, they also become debtors themselves by racking up an enormous emotional debt.

In today's Scripture reading, Jesus gives a parable to his disciples to show them how critical it is to practice forgiveness. The last line of the parable is telling: *"This is how my heavenly Father will treat each of you unless you forgive your brother from your heart."* In the parable, Jesus doesn't deny the debt owed by one fellow servant to another. He doesn't pretend it doesn't exist. Forgiveness doesn't mean that I wasn't hurt. It just means that I won't debt collect. I'll absorb the payment and then give it to God instead of demanding repayment. Why? It's because Jesus reminds me of how much I owed God and he forgave me. I am called to show to others the same grace I was showed by the Father.

The apostle Paul drives home the same truth in the book of Ephesians when he declares:

*Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you. Be imitators of God, therefore, as dearly loved children and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God.*

Emotional debt comes with such a high price. The interest on the debt is compounded daily and, over time, becomes too great a burden to bear. It destroys relationships. It destroys our joy and peace. It harms our walk with God. Isn't it time to live debt-free financially AND emotionally? Isn't it time to throw away the ledgers? Isn't it time to forgive?

**Action Step:** Check your "ledgers." Is there anyone who "owes" you? Choose to release their "debt" today.

**Prayer Focus:** Prayer for God to release you of your debts as you forgive others of their debts against you.

**Take-a-way:** *Living debt-free is about more than money, it's also about forgiving others.*