# FINANCIAL Breakthrough

EMBRACING GOD'S PLAN FOR ABUNDANCE

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## Introduction

Debt is something most people wrestle with, and it has deep affects—not only financially but emotionally, mentally, and even spiritually. The weight of debt can feel suffocating, stealing your peace and joy, and leaving you feeling overwhelmed. Yet, as a Christian, you are reminded that God has a plan for every aspect of your life—including your finances. **Jeremiah 29:11** offers this encouragement: *"For I know the thoughts that I think toward you, says the LORD, thoughts of peace and not of evil, to give you a future and a hope."* God's plan is for you to experience peace and hope, even when it comes to your financial life.

Debt can feel like a form of bondage, limiting your freedom to give, to save, and to pursue the things that truly matter. **Proverbs 22:7** puts it plainly: *"The rich* 

*rules over the poor, And the borrower is servant to the lender.* "Being in debt makes you a servant to lenders, robbing you of the freedom that God desires for you. However, the good news is that God doesn't leave you to figure out your finances on your own. The Bible is filled with wisdom about managing money, debt, and resources in a way that honors God.

In addition to affecting you on a practical level, debt also impacts your faith. When you are under the burden of debt, it can feel like you are trusting more in credit than in God to meet your needs. This is not how God intended for you to live. He desires for you to trust Him as your ultimate Provider, not relying on debt as a substitute for His provision. **Matthew 6:33** is a reminder: "*But seek first the kingdom of God and His righteousness, and all these things shall be added to you.*" This verse is an encouragement to align your financial priorities with God's will, trusting Him to meet your needs.

A major lie from the enemy is that you are trapped in your financial situation with no way out. But as a Christian, you have the power to break free from the chains of debt through wisdom, diligence, and God's supernatural help. **Philippians 4:13** says: "*I can do all things through Christ who strengthens me.*" This means you can overcome debt, no matter how overwhelming it seems, through the strength of Christ working in you.

This book is an exploration of the biblical approach to getting out of debt and stepping into financial freedom. However, the journey is about more than just eliminating debt; it's about transforming your mindset, growing in faith, and aligning your financial decisions with God's Word. You'll find practical steps, personal stories, activation exercises, and affirmations to help you internalize these lessons. The goal is to help you get out of debt, but also to empower you to live as a wise steward of the resources God has entrusted to you.

Today's culture normalizes debt, and living beyond your means is seen as a way of life. Society is constantly bombarded with messages of the need for more—more money, more things, more luxury. But Scripture gives a clear picture of financial wisdom and how to live in freedom rather than bondage. Luke 12:15 is a warning, "*Take heed and beware* of covetousness, for one's life does not consist in the abundance of the things he possesses." True financial freedom is found not in accumulating wealth but in living according to God's principles. Throughout this book, I'll share my personal journey, as well as stories of others who have successfully walked the path toward financial freedom. You'll learn how to face your financial reality, develop a repayment plan, trust God in the process, and renew your mindset about money. **Philippians 4:19** is an assurance: "*And my God shall supply all your need according to His riches in glory by Christ Jesus.*" This promise is the foundation of everything we'll discuss—you can trust that God will supply your needs as you commit your finances to Him.

But financial freedom is not the end goal—it's the beginning. Once you are free from debt, you can give more freely, serve without hindrance, and live out God's calling in your life without the constant distraction of financial stress. The ultimate purpose is to glorify God in every area, including your finances.

# Chapter 1: Facing the Reality of Debt

Facing the reality of your debt is often the hardest step in the journey to financial freedom. Many people avoid confronting their debt because they fear what they might discover. It's easier to ignore the bills, make the minimum payments, and hope things will magically get better someday. But the Bible teaches the importance of facing the truth. **John 8:32** says, "*And you shall know the truth, and the truth shall make you free.*" When you bring your financial situation into the light, you can begin to take the necessary steps to change it.

Facing your financial reality often brings up uncomfortable emotions—fear, shame, guilt, or even anger. Many people struggle with the idea of admitting they are in over their heads financially. The enemy loves to keep you in a state of ignorance and avoidance, knowing it will continue to rob you of peace and prosperity. However, God's Word invites you to face these realities with the promise of freedom and restoration.

Confronting debt also means confronting your spending habits and financial management. Sometimes, you need to admit that you've been a poor steward of the resources God has given you. But the good news is that God is a God of redemption, and He desires to help you turn things around. **Isaiah 1:18** reminds you: "*Come now, and let us reason together,*" says the LORD, "Though your sins are like scarlet, They shall be as white as snow; Though they are red like crimson, They shall be as wool." This means that no matter how far you've strayed in your financial decisions, God can bring you back and help you start fresh.

I remember the first time I faced the full reality of my debt. It wasn't pretty. I had been living beyond my means for years, relying on credit cards to fund a lifestyle I couldn't truly afford. There were months when I would pay only the minimum balance, and I convinced myself that this was enough to keep things under control. But deep down, I knew that the debt was piling up, and the interest rates were working against me. Finally, one day, I decided to stop hiding from the problem. I gathered all my bills, credit card statements, and loan documents and laid them out in front of me. Seeing the total amount was overwhelming, but it was also the first step toward freedom.

Facing your financial reality is about more than just seeing the numbers on paper—it's about taking

responsibility for the decisions that got you there. This doesn't mean condemning yourself or living in guilt. **Romans 8:1** says: *"There is therefore now no condemnation to those who are in Christ Jesus."* But it does mean accepting that you have the power, with God's help, to change your financial future.

#### **Story: From Avoidance to Action**

I met a woman named Sarah who had avoided facing her debt for years. She was a single mom, working two jobs, and struggling to keep up with her bills. Every month, she would pay just enough to keep the collectors from calling, but the debt continued to grow. Sarah knew that her financial situation was unsustainable, but she couldn't bring herself to face it. One day, after receiving yet another overdue notice, she broke down in tears. That was the turning point. She decided to lay out all her bills, just like I had done, and calculate the total debt she owed.

Sarah described the experience as terrifying at first, but ultimately freeing. For the first time, she had a clear picture of her financial situation, and she realized that while the road ahead would be long, she had taken the most important step—she had faced the truth. Sarah went on to create a plan, seek help from a financial counselor, and work diligently to pay off her debts. Today, she is debt-free and shares her story to encourage others to take that first step.

Many people have stories like Sarah's. You may be living in denial about the seriousness of your financial situation, thinking if you just ignore it long enough, things will improve. But that's not how God wants you to handle your finances. The Bible calls you to be a steward—manager of the resources God has entrusted to you. And to manage something well, you must first understand it fully.

Debt often comes from a place of mismanagement or a lack of planning, but once you face it, you can begin to take steps toward freedom. **Proverbs 27:23** says, "*Be diligent to know the state of your flocks, And attend to your herds.*" In today's terms, this means being diligent about knowing the state of your finances. When you ignore your debt, it only grows, but when you confront it, you can begin to manage it. Facing your financial reality requires courage, but it's also an act of faith. By bringing your debt into the light, you're inviting God into the process.

#### **Scripture Focus**

**Proverbs 3:5-6** says, "*Trust in the LORD with all your heart, And lean not on your own understanding; In all your ways acknowledge Him, And He shall direct your paths.*" Facing your debt is an act of trust. It's about acknowledging that while you may not have all the answers, you are committing the process to God and trusting Him to guide you toward financial freedom.

#### **Activation Exercises:**

**1. Create a Debt Inventory:** Write down every debt you owe, including the total amount, the interest rate, and the minimum payment.

• Activation Tip: Use a spreadsheet or a dedicated notebook for this task. Include every

Financial Breakthrough: Embracing God's Plan for Abundance 13

detail, no matter how small.

**2. Assess Your Spending Habits:** Track your spending for a month to see where your money is going. Look for patterns and areas where you can cut back.

• Activation Tip: Use apps or simple pen and paper to track all daily expenses. Be honest about impulse buys and unplanned expenses.

**3. Prayer for Wisdom and Courage:** Spend time in prayer, asking God for the wisdom to make wise financial decisions and the courage to face your debt with faith.

• Activation Tip: Include in your prayer specific requests for God to show you how to better manage your finances and take actionable steps.

## **Journal Section:**

- How do you feel about your current financial situation?
- What fears come up when you think about your debt?
- How can you invite God into this journey of facing your debt?
- Write a prayer asking God for the strength and wisdom to face your financial reality with courage.

# Chapter 2: The Biblical Mindset for Financial Freedom

Debt is not just a financial issue; it's a mindset issue. Many people stay in debt because they have adopted a mindset of scarcity, believing that they will never have enough. This scarcity mindset leads to fear, stress, and often poor financial decisions. **Romans 12:2** encourages, "And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God." To experience financial freedom, you must first renew your mind and align your thoughts with God's truth.

The battle for financial freedom begins in the mind. If you believe that money is scarce, you will operate out of fear and insecurity. This often leads to poor decisions—overspending, impulsive purchases, or relying on credit cards to fill emotional needs. However, the Bible calls you to renew your mind and to shift from a mindset of lack to one of abundance. God is not a God of scarcity but of provision.

**Philippians 4:19** says, "And my God shall supply all your need according to His riches in glory by Christ Jesus." This is the mindset you need to adopt: that God will supply all of your needs, no matter what your financial situation looks like at the moment. A scarcity mindset does more than affect your finances-it affects your faith. When you operate out of a belief that there isn't enough, you doubt God's ability to provide for you. This mindset causes you to strive in your own strength and to rely on debt rather than trusting in God's provision. On the other hand, an abundance mindset rooted in God's Word allows you to live in peace and confidence, knowing that God will meet all

of your needs. **Matthew 6:31-32** gives a reassurance, "Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things." When you trust God with your finances, you can be free from anxiety about your material needs.

#### **Breaking the Scarcity Mindset**

I grew up with a scarcity mindset, always feeling like there wasn't enough. My family often struggled financially, and as a child, I absorbed the idea that money was hard to come by and that there was never enough to go around. As an adult, this mindset followed me, and I often found myself spending money I didn't have because I feared missing out. This mentality drove me to make poor financial decisions, including overspending on things I didn't need and taking on debt to maintain a certain lifestyle.

It wasn't until I began to renew my mind with God's Word that I realized I had been living out of fear rather than faith. **2 Timothy 1:7** says, "For God has not given us a spirit of fear, but of power and of love and of a sound mind." I had been operating out of fear—fear that I wouldn't have enough, fear that I would miss out, fear that God wouldn't come through for me. But this fear wasn't from God. He had already promised to provide for all of my needs according to His riches in glory.

Breaking free from a scarcity mindset requires you to take God at His Word. It requires you to trust that He is your Provider, that He knows what you need, and that He will supply it in His timing and in His

Financial Breakthrough: Embracing God's Plan for Abundance 19

way. **Psalm 23:1** beautifully states, "*The LORD is my shepherd; I shall not want.*" This verse speaks to the heart of God's provision—when He is your Shepherd, you will lack nothing. You can rest in the assurance that God's provision is perfect, and you don't need to strive to meet your own needs.

#### **Story: A Renewed Mindset**

I met a man named Robert who had spent years living paycheck to paycheck, always feeling like he was just one step away from financial ruin. Robert shared that he had grown up in poverty, and as an adult, he worked hard to avoid that same fate. But despite his efforts, he always felt like he couldn't get ahead. No matter how much money he made, it never felt like enough. One day, Robert decided to do something radical—he prayed for God to renew his mind about money. He began studying Scriptures about provision and contentment and realized that his fear of not having enough was rooted in a scarcity mindset. Over time, Robert's mindset began to change. He no longer saw money as something to fear but as a tool that God had given him to steward wisely. This mindset shift allowed Robert to make better financial decisions, and within a few years, he had not only paid off his debt but had also built a healthy savings account.

Robert's story is a powerful reminder that changing your mindset is the first step toward financial freedom. When you see money through the lens of abundance, you can make wiser choices and trust God's provision rather than relying on debt or fear to sustain you.

#### **Scripture Focus**

1 Timothy 6:6-7 says, "Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out." This verse is a reminder that true wealth is found in contentment, not in accumulating more money or material things. When you focus on godliness and contentment, you free yourself from the need to live beyond your means.

It's important to reflect on the role that contentment plays in your financial decisions. Discontentment often drives you to make purchases you don't need, to live above your means, and to fall into debt. But when you are content with what God has provided, you can make wise financial choices that lead to freedom rather than bondage. Hebrews 13:5 adds, "Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, 'I will never leave you nor forsake you." When you trust that God will never leave you or forsake you, there is no need to chase after material wealth or possessions. Contentment allows you to rest in God's provision and to live free from the pressure of always wanting more.

#### **Activation Exercises:**

**1. Mindset Inventory:** Write down any limiting beliefs you have about money (e.g., "There's never enough" or "I'll always be in debt"). Replace these beliefs with Scriptures that reflect God's truth about provision.

• Activation Tip: Create affirmations based on God's promises about provision and abundance.

Speak these over your life daily.

**2. Contentment Practice:** Each day, write down three things you are grateful for. Focus on what God has already provided and ask Him to help you cultivate contentment.

• Activation Tip: Reflect on areas in your life where you have experienced God's faithfulness. Celebrate those moments of provision.

3. Scripture Meditation: Choose a verse that speaks to God's provision, such as Philippians4:19, and meditate on it daily. Let it transform your thinking.

• Activation Tip: Write the verse on index cards and place them where you'll see them throughout the day—on your mirror, your desk, or your car dashboard.

## **Journal Section:**

- What negative beliefs do you have about money, and where do they come from?
- How can you renew your mindset about money and replace fear with faith?
- In what areas of your life do you need to practice contentment?
- Write a prayer asking God to renew your mind and help you adopt a biblical mindset about finances.

# Chapter 3: Developing a Debt Repayment Plan

Once you've faced your financial reality and begun to renew your mindset, it's time to develop a clear, actionable plan for paying off your debt. **Proverbs 21:5** says, *"The plans of the diligent lead surely to plenty, But those of everyone who is hasty, surely to poverty."* A solid plan is essential for getting out of debt and achieving financial freedom.

Without a plan, debt repayment can feel like an insurmountable mountain. Many people make the mistake of paying the minimums on all their debts, thinking they are making progress, but in reality, they are barely covering the interest. A plan helps you take control of your debt, rather than letting it control you. Developing a repayment strategy allows you to see the bigger picture and make steady, intentional progress toward your goals.

#### **Choosing the Right Repayment Strategy**

There are several debt repayment strategies that can help you become debt-free, but two of the most common are the debt snowball method and the debt avalanche method. The debt snowball method involves paying off your smallest debts first while making minimum payments on the larger ones. This method gives you quick wins, which can motivate you to continue. The debt avalanche method, on the other hand, focuses on paying off the debt with the highest interest rate first, which will save you more money in the long run.

When I first started my debt repayment journey,

Financial Breakthrough: Embracing God's Plan for Abundance 27

I didn't have a plan. I was paying the minimum on all my debts and wondering why I wasn't making any progress. It wasn't until I sat down and created a strategy that things began to change. I used the debt snowball method, which allowed me to see immediate progress. Each victory gave me the motivation to keep going, and eventually, I paid off larger debts as well.

Creating a budget is also a crucial part of any debt repayment plan. Luke 14:28 says, "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it." Budgeting is about counting the cost and being intentional with how you use your money. By creating a budget which prioritizes debt repayment, I was able to take control of my finances rather than letting them control me.

#### Story: A Family's Debt Repayment Journey

I was acquainted with a family who had accumulated over \$100,000 in debt between student loans, credit cards, and car payments. They were feeling overwhelmed and didn't know where to start. After attending a financial workshop, they decided to use the debt avalanche method, where they focused on paying off the debt with the highest interest rate first. They also created a strict budget that helped them track every dollar. Over the next few years, they made sacrifices, cut unnecessary expenses, and worked extra jobs to accelerate their debt payoff. Their diligence paid off, and eventually, they became completely debtfree

Their journey reminded me that while getting out of debt takes time and effort, it is possible, with a clear

Financial Breakthrough: Embracing God's Plan for Abundance 29

plan, discipline, and faith that God will guide you. This family took deliberate steps to change their financial future, and their story serves as a reminder that no matter how much debt you have, there is always hope.

Sticking to the plan is as important as having a plan. Financial discipline is essential, and it requires sacrifice and consistency. **Proverbs 13:11** says, *"Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase."* The process of getting out of debt often feels slow and tedious, but each step brings you closer to financial freedom.

#### **Scripture Focus**

**Proverbs 16:9** says, "A man's heart plans his way, But the LORD directs his steps." Developing a plan is as essential as being open to God's guidance along the way. Trust Him to direct your steps as you commit your finances to Him. As you develop your repayment strategy, pray for wisdom and discernment, knowing that God will guide you through the process.

#### **Activation Exercises:**

**1. Choose Your Repayment Strategy:** Decide whether the debt snowball or debt avalanche method works best for you, and write out your plan.

• Activation Tip: Research both methods, pray over them, and ask God for wisdom in choosing the approach that best suits your financial situation.

**2. Create a Zero-Based Budget:** Make a budget where every dollar has a purpose—whether for bills, savings, or debt repayment.

• Activation Tip: Write out your budget and assign each category a percentage of your income.

Be intentional about where your money goes. **3. Track Your Progress:** Keep a visual record of your debt repayment progress, such as a chart or graph, to stay motivated.

• Activation Tip: Celebrate small wins, like paying off a credit card or reducing a balance. These milestones keep you encouraged.

## **Journal Section:**

- What are your short-term and long-term financial goals?
- What sacrifices are you willing to make to achieve financial freedom?
- How can you remain diligent and disciplined in following your debt repayment plan?
- Write a prayer asking God to give you the discipline and wisdom to stick to your plan.

# Chapter 4: Trusting God in Your Financial Journey

As you walk through this financial journey, it's important to remember that trusting God is essential. There will be moments when you feel discouraged, overwhelmed, or unsure of how to make it through the month. But **Proverbs 3:5-6** says, "*Trust in the LORD with all your heart, And lean not on your own understanding; In all your ways acknowledge Him, And He shall direct your paths.*" Trusting God with your finances means acknowledging that He is your ultimate provider and that He will guide you every step of the way.

Trusting God with your finances can sometimes feel counterintuitive, especially when you are accustomed to relying on your own understanding and resources. The world teaches you to focus on self-

Financial Breakthrough: Embracing God's Plan for Abundance 33

reliance and financial independence, but God calls you to depend on Him as your source. **Philippians 4:19** gives assurance: "*And my God shall supply all your need according to His riches in glory by Christ Jesus.*" This verse is a promise that God will meet all of your needs, not just some of them. However, the challenge for many is learning how to let go of control and trust God to provide, even when you don't see immediate answers.

There will be times in your financial journey when you may not understand why things are happening the way they are. Unexpected expenses arise, your debt repayment may feel like it's progressing too slowly, or you may encounter setbacks that shake your confidence. In these moments, it's essential to remember that God's ways are higher than your ways, and His timing is perfect. **Isaiah 55:8-9** states, *"For*  My thoughts are not your thoughts, Nor are your ways My ways, " says the LORD. "For as the heavens are higher than the earth, So are My ways higher than your ways, And My thoughts than your thoughts." Trusting God with your finances means surrendering to His greater plan, even when you can't see the full picture.

#### Walking by Faith, Not by Sight

One of the most powerful lessons I learned during my own journey to financial freedom was that trusting God didn't mean sitting back and doing nothing. It meant taking steps of faith, even when the numbers didn't seem to add up. I learned that God's provision often comes in ways we least expect. **2 Corinthians 5:7** says, *"For we walk by faith, not by sight."* This principle is key in your financial journey. While you

Financial Breakthrough: Embracing God's Plan for Abundance 35

are called to be a diligent steward of your finances, you must also recognize that true financial security comes from trusting God's provision, not what you see with your physical eyes.

One area where many people struggle is giving while they are paying off debt. It's easy to think that generosity should be postponed until after financial freedom is achieved, but the Bible teaches a different perspective. **Luke 6:38** encourages, "*Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom.*" Giving is an act of faith, especially when you are working to pay off debt, but it opens the door for God's supernatural provision. When you trust God with your finances and practice generosity, He multiplies what you have.

### **Story: Trusting God in Uncertainty**

A friend of mine, Janet, was a single mother who had been struggling financially for years. She was deep in debt, working two jobs, and barely getting by. Janet had always wanted to tithe but felt like she couldn't afford to. One day, after hearing a sermon about trusting God with finances, she decided to take a step of faith. She started giving 10% of her income to her church, even though it didn't make sense on paper.

Within a few months, things began to change. Janet received an unexpected promotion at work, which significantly increased her income. She credits her decision to trust God with her finances as the turning point. Janet's story reminded me that when you trust God and act in faith, He provides in ways you never could have imagined.

Financial Breakthrough: Embracing God's Plan for Abundance 37

Trusting God in your financial journey doesn't mean you'll never experience setbacks or challenges. In fact, there may be moments when things seem to get worse before they get better. But **Isaiah 41:10** gives comfort: *"Fear not, for I am with you; Be not dismayed, for I am your God. I will strengthen you, Yes, I will help you, I will uphold you with My righteous right hand.*" When you trust in God, you're not just trusting that He'll meet your financial needs you're trusting in His presence, His strength, and His ability to guide you through every challenge.

There may be times when trusting God with your finances means choosing faith over fear. You may be tempted to take matters into your own hands or turn back to credit cards when things get tight. But God invites you to lean on Him and trust that He will provide in ways you never expected. **Matthew 6:33**  is clear: "But seek first the kingdom of God and His righteousness, and all these things shall be added to you." When you put God first in your financial decisions, He provides for all your needs.

### **Scripture Focus**

**Psalm 37:25** says, "*I have been young, and now am old; Yet I have not seen the righteous forsaken, Nor his descendants begging bread.*" This scripture is a reminder that God is faithful to His people. He will not forsake those who trust in Him. When you place your trust in God and make decisions based on His principles, you can rest assured that He will take care of you.

# **Activation Exercises:**

**1. Daily Prayer for Provision:** Spend time each day in prayer, asking God to meet your financial needs and guide your decisions.

• Activation Tip: Keep a prayer journal, recording specific financial needs and how God answers those prayers. This will serve as a reminder of God's faithfulness.

**2. Gratitude Journal:** Start a journal where you write down at least three things you're thankful for each day, focusing on how God has provided.

- Activation Tip: Review your gratitude journal regularly to remind yourself of God's provision in your life. Gratitude helps shift your focus from what you lack to what you already have.
- **3. Practice Generosity:** Even as you work to pay off debt, find ways to be generous. Trust that God

will bless your giving and provide for your needs.

• Activation Tip: Set aside a small percentage of your income for giving, and trust God to multiply your resources. Begin with small acts of generosity, such as donating to a ministry or helping someone in need.

# **Journal Section:**

- Where in your financial life do you need to trust God more fully?
- How has God provided for you in the past, even when things seemed uncertain?
- Write a prayer asking God to increase your faith and help you trust Him with your finances.

### Conclusion

The journey to financial freedom is about learning to trust God as your provider, becoming a wise steward of the resources He has given you, and aligning your financial decisions with His Word. **3 John 1:2** states, *"Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers."* God's desire is for you to prosper—not only financially, but in every area of your life.

As you've explored throughout this book, I believe God has given you a plan for your financial life, and it is rooted in His Word. Financial freedom is not just about getting out of debt; it's about transforming your mindset, aligning your life with God's principles, and trusting Him to guide you every step of the way. When your financial decisions are aligned with God's will, you invite His blessings and His peace into every area of your life.

### Financial Freedom as a Life of Stewardship

Financial freedom is the beginning of a life lived fully cooperating with God's will. When you are no longer weighed down by debt, you can serve more freely, give more generously, and live out God's calling in your life without the constant stress of financial burdens. **Proverbs 11:24-25 (NKJV)** says, *"There is one who scatters, yet increases more; And there is one who withholds more than is right, But it leads to poverty. The generous soul will be made rich, And he who waters will also be watered himself."* Financial freedom enables you to live generously and abundantly, not just for yourself but for others. Stewardship is a lifelong journey, and financial freedom is only a part. Luke 16:10 (NKJV) says, "*He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much.*" Your obedience to God's principles, will cause Him to entrust you with more—more opportunities to give, to serve, and to bless others. This is the true essence of financial freedom: using the resources He has given you for His glory.

### Persevering in Your Financial Journey

Throughout this book, you've seen the steps necessary to face your debt, renew your mindset, create a repayment plan, and trust God in the process. These principles are rooted in Scripture and have been proven in the lives of many people, including my own. **Galatians 6:9** encourages, "*And let us not grow weary*  while doing good, for in due season we shall reap if we do not lose heart. "Don't grow weary in this journey keep trusting, keep planning, and keep relying on God.

There may be times when the road to financial freedom feels long, but know that every step you take is a step toward freedom. You are not walking this journey alone—God is with you, guiding you, providing for you, and helping you grow along the way

### Walking in God's Promise

God is faithful to provide for all your needs, guide your decisions, and bless the work of your hands. Jeremiah 29:11 (NKJV) states: "For I know the thoughts that I think toward you, says the LORD, thoughts of peace and not of evil, to give you a future and a hope." God's plan for your financial life is one

Financial Breakthrough: Embracing God's Plan for Abundance 45

of peace, hope, and freedom. You can move from bondage to blessing, and from debt to abundance. As you walk in obedience to His principles, you'll not only experience financial peace, but you'll also find that your entire life begins to align more closely with His perfect will. **Romans 8:28 (NKJV)** promises: "And we know that all things work together for good to those who love God, to those who are the called according to His purpose." Trust in that promise, and continue your journey toward a future of financial freedom and faithful stewardship.

Take advantage of this FREE tool designed by Billy Epperhart to be your first step toward getting out of debt!

#### www.wealthbuilders.org/debt-snowball-calculator

Financial Breakthrough: Embracing God's Plan for Abundance 47

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# OUR GOAL

To give you all of the tools you need to build your portfolio better and faster than you could on your own.

# PERSONALIZED

We craft a plan based on your unique goals and situation. Then, we coach you to success every step of the way.

# OUR MISSION

To help you build and implement a strategic plan for your business.



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## WE WEALTH BUILDERS REAL ESTATE COACHING PROGRAM

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