

# Central Study Hour – Sabbath School Lesson Notes

## “Stewardship”: Lesson 11, “Debt—A Daily Decision”

SABBATH AFTERNOON

Read the title. *Is there more than one kind of debt?* Yes. The memory text shows this.

Read Memory Text. *Do we as Christians owe our love to people?*

Share highlights from all three paragraphs of the narrative.

SUNDAY: “Borrowing and Spending”

*In the story of the axe head that flew into the river, what especially made it a serious problem?*

The axe was borrowed. *What does it mean to borrow?* Approval to borrow is permission to use another person’s assets. “This permission carries risk and responsibility. Borrowed money is no different from the borrowed axe.

Read the 2<sup>nd</sup> paragraph.

*What do the following verses have to say about debt?*

**Read Ps. 37:21.** Those who don’t repay what they borrow are represented here as wicked, whereas the righteous are merciful and give (not loan?).

**Read Eccl. 5:5.** Don’t promise or vow what you won’t be able to pay. If you do vow/promise, make sure you pay up. (If you ever take out a loan, you must keep up on the repayment plan that you signed off on.)

**Read Deut. 28:44, 45a.** The lender is the head and the borrower is the tail. Verse 45 includes having to borrow among the curses.

Solomon warned that borrowers are slaves of lenders (**Prov. 22:7**).

(See the example with credit cards from the 2<sup>nd</sup> paragraph of the Teachers’ Comments on page 147, and the two questions under “Consider This.”)

“Spending borrowed money allows many of us to live in ways that we can’t afford. Temptation to borrow and spend is the heartbeat of a consumer culture that affects the rich and the poor.” This is another danger of credit cards.

Read or share highlights from the last two paragraphs.

*What spiritual dangers are there for a person who gets caught up in debt?*

Temptation to skip out on tithing and offerings and become more self-absorbed. (See more dangers from p. 146 of the Teachers’ Comments, “Just for Teachers” [divorce, suicide, depression]. Conclude with “Key Concept for Spiritual Growth” at the top of the page.)

MONDAY: “Stewardship and Instant Gratification”

*How would you contrast Esau from Jesus regarding the need for instant gratification?*

Share highlights from the top half of the page. “To live for yourself is the opposite of living for

God.” That’s how Esau lived. Jesus lived for God....and for us.

*What do the following texts teach about the potential dangers of instant gratification, even for faithful people?*

**2 Sam. 11:2-4.** David indulged his lust of Bathsheba, resulting in a chain of terrible consequences that lasted two decades and resulted in the loss of 4 sons.

**Gen. 3:6.** Eve gratified her desire for the forbidden fruit that began the whole mess with sin that has ravaged planet earth for 6 millenniums.

**Read Phil. 3:19.** Those “**whose God is their belly**” are gratifying appetite, and their “**end is destruction.**”

**Read 1 John 2:16.** Following “**the lusts of the flesh,**” “**the lusts of the eyes,**” and/or “**the pride of life**” is to follow the world and lose out on eternal life.

Share highlights from the bottom paragraph.

Share highlights from the Teachers’ Comments from the bottom half of p. 147.

#### TUESDAY: “Living Within Your Means”

Share highlights from the top half of the page.

*What principle must be remembered before anything else?*

**Recite Matt. 6:33.** A saving relationship with Jesus is the top priority!

*How can we be sure that this is how we are living?*

We must ask God to show us our hearts. Only by full surrender can we live an authentic Christian life....and by listening to a biblically trained conscience (Not “follow your heart” but follow a biblically trained conscience.)

Note the importance of a budget with a highlight or two from the last two paragraphs.

#### WEDNESDAY: “Saying No to Debt”

This is a good time to discuss Friday’s question #3 (It might be better to discuss this at the end of Wednesday’s lesson).

**Read Deut. 28:12.** *What does this teach us about getting into too much debt?*

*What principle do we see at work here?*

God’s purpose is to bless us. If we are good stewards of that blessing, we will be in the position of lender rather than the borrower.

*Does God really want to bless us this way?* (Discuss or for contemplation. At the conclusion we will come back to this concept.)

“It’s just common sense to avoid debt as much as you can. Scripture discourages us from cosigning other people’s debts, as well” (See **Prov. 22:26** – probably an explanation is needed).

Read *Counsels on Stewardship*, p. 272 from the lesson.

Share highlights or read the 3<sup>rd</sup> paragraph.

Share highlights from *Counsels on Stewardship*, p.25.

Share highlights from the last paragraph.

Ask questions in the bottom box for thoughtful contemplation.

THURSDAY: "Saving and Investing"

Share highlights from the 1<sup>st</sup> paragraph.

**Read Prov. 13:11.** *What point about good financial management is found in this verse?*

Spending for self-gratification = money diminished. Working hard to save = money increased.

Stewards save money for family needs and invest in a way that lays up treasure in heaven.

Read or Share much from the last paragraph.

**Friday:** (If time, share highlights on Stewardship as responsibility for self-development from Friday's page.)

**Conclusion:** Read Deut. 8:18 from the bottom of the next to last paragraph on Thursday's page. Share the last paragraph from the Teachers' Comments at the bottom of p. 148. *Wow! If we could be as trustworthy as Robert LeTourneau in our stewardship, might God in turn trust us with such blessings?*