



THE GOSPEL OF CHRIST BIBLE OUTREACH

+234 80 2327 0222

2 Kalex Close, Off Adeshina
Road Ijeshatedo-Surulere,
Lagos.

gcbo.com.ng



MORNING DEW HOW TO EXPERIENCE DEBT-FREE LIVING

Pastor A.S.O Olaleye

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1. Be countercultural.

We must know debt is not a tool to help us win. Society tells us you have to have to buy everything on credit to survive. For instance when you believe that you can't you can't send your children to college without student loans, and you can't get a car without a car loan.

Get out of this mindset.

Those who are experiencing debt-free living don't buy into these norms. Credit cards aren't necessary for your everyday lives. Car loans take a larger part of your budgets.

Don't join those who say, "even Nigeria is owing, you are not Nigeria but a citizen of Nigeria."

You can be absolutely free from debts if you don't believe in what other people believe about loan that they can't win without loan.

Brandy S. said, "We're completely DEBT-FREE, when We learned how to budget and also changed our perspective on money and our ability to work as a team to reach our financial goals. It has taken a lot of sacrifice and discipline. We've said no to many wants so we could save as much as possible, while still trying to enjoy the little things."

2. Have self-control.

According to Dave Ramsey, "adults make a plan and follow it. Children do what feels good". Someone who really wants to get out of debt has the willpower to walk right past the shoe section (with the big sale) or the flat-screen TV aisle without making an impulse purchase.

They aren't swayed to buy something simply because they want it or it's on sale. They're wise enough to know that purchases aren't going to erase all their problems or make them feel better in the long run.

That's why debt-free people don't buy stuff unless they can pay cash. They are willing to wait, work and save.

3. Be confident.

People who believe in their money plan do not care what others think of them. They're fine with driving an older car because it doesn't cost much payment. You don't need to go for expensive things just to post a glamorous photo on social media. They actually look at price tags and not only at brand names of the materials.

Why? Because they've given up trying to keep up with the brand name like others.

And guess what? This kind of steadfast discipline frees up more money to attack their debts. With each debt they pay off, their confidence grows by leaps and bounds.

4. Don't afraid to say no.

It's hard to live a debt-free life if you're always saying yes to every social opportunity that comes your way.

Whether it's a buy everything people bring to you or attending all parties you are invited to, or even spending money on meaningless things.

It is not everything they bring to you that you must buy, it's important to learn how to say no.