
DEBT FREE GOD'S WAY



The savings add up!

Helping you become debt free is our mission.

Who needs this seminar?

Have you ever felt like filing for bankruptcy?

Have you ever said, "Where has all my money gone?"

Have you ever had arguments in your home over money?

Have you ever made a budget and failed to follow it?

Have you ever gone in debt buying Christmas presents?

Have you ever owed more for a car than it was worth?

Have you ever felt like your spending was out of control?

Have you ever borrowed from one credit card to pay off another credit card?

Have you ever bounced a check or co-signed for someone?

Have you ever loaned money and never been paid back?

This seminar is for you!



God is Owner

The American dream is to be a homeowner. So you and the bank own your home. But according to the Bible, God is the owner. He is the owner of everything. "The earth is the LORD's and the fullness thereof; the world, and they that dwell therein" (Ps. 24:1).

Tithing

This seminar will teach you the positive concept of tithing and how it works in our present-day economy. This forms the foundation of all financial stewardship.

You are a steward

A steward is someone who manages another person's property. If God owns us, then everything we have and are is managed for Him. We are to manage our time, talents, money, and health. "Moreover it is required in stewards, that a man be found faithful" (I Cor. 4:2). When we go into debt we find that the "borrower is servant to the lender" (Prov. 22:7). God is particular about whom you are a slave to.

Your estate plan

What will happen to your estate if you do not have a will? The state in which you live has a will for you. However, you might not like the way it is written. Instead of letting the state decide what to do with your estate, you make those decisions through your will or estate plan.

Your Planned Giving & Trust Services representative can assist you in drawing up a will that is approved by legal counsel. This service is provided to you at no cost when the Lord's work is remembered through your estate plan.



Talking about money

While on earth, Jesus talked about money more than any other subject. His counsel explained that you can not serve God and money. This seminar is based on Biblical principles that focus on the stewardship of money and personal finance. You will find that managing your finances is a spiritual discipline. It is necessary in being a successful financial steward.

Is it possible to be debt free?

Approximately 10 percent of Americans are debt free, including their mortgages. Most everyone else could have this kind of freedom, too, in seven to ten years. God has a plan, found in the Bible, to help us manage our finances, and part of that plan is for you to be debt free. How can this be done?

Debt Free God's Way will teach you:

- \$ How to manage a family budget
- \$ How to stop going into debt
- \$ How to get out of debt with a workable plan
- \$ How to start living on cash
- \$ How long you should borrow money
- \$ What the Bible says about retirement
- \$ How to save short-term and long-term
- \$ How to manage credit cards



FREE seminar

This is a free seminar sponsored by your Seventh-day Adventist Church. The information given is an overview of how individuals can manage their money and become **Debt Free God's Way**.



Seminar presenter

Dr. John Mathews is the Planned Giving & Trust Services Director for the Southwestern Union Conference of Seventh-day Adventists. He is certified to teach stewardship seminars, and maintains level A accreditation in trust services through the North American Division of Seventh-day Adventists.



John Mathews

Planned Giving & Trust Services Director
Southwestern Union Conference

**Contact your local conference
trust services office:**

Arkansas-Louisiana Conference	318.631.6240
Oklahoma Conference	405.721.6110
Southwest Region Conference	214.943.4491
Texas Conference	817.790.2255
Texico Conference	800.749.7851
Southwestern Union Conference	817.295.0476



**SEVENTH-DAY
ADVENTIST
CHURCH**



Southwestern Union Conference of Seventh-day Adventists

777 S. Burleson Blvd.

P.O. Box 4000

Burleson, TX

76097-1630

Telephone: 817.295.0476

Fax: 817.447.2443

www.SouthwesternAdventist.org/trust