

Clearing Hurdles: Overcoming the Obstacles in the Race

Clearing the Hurdles of Debt

1. Debt robs **us** of our **freedom and sleep**.

📖 Proverbs 22:7 (ESV) “The rich rules over the poor, and the borrower is the slave of the lender.”

📖 Proverbs 22:26–27 (NLT) “Don’t agree to guarantee another person’s debt or put up security for someone else. ²⁷ If you can’t pay it, even your bed will be snatched from under you.”

2. Debt robs **children** of their **inheritance**.

📖 Proverbs 13:22a (NIV) “A good man leaves an inheritance for his children’s children...”

📖 Proverbs 22:6 (NIV) says, “Train a child in the way he should go, and when he is old he will not turn from it.”

3. Debt robs **God** of His **tithes and offerings**.

📖 Malachi 3:8–9 (NIV) “Will a man rob God? Yet you rob me. “But you ask, ‘How do we rob you?’ “In tithes and offerings. ⁹ You are under a curse—the whole nation of you—because you are robbing me.”

Name your enemy specifically.

📖 Joshua 10:5 (NIV) “Then the five kings of the Amorites—the kings of Jerusalem, Hebron, Jarmuth, Lachish and Eglon—joined forces. They moved up with all their troops and took up positions against Gibeon and attacked it.”

📖 Romans 12:2a (NIV) “Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind.”

Fight your war strategically.

📖 Joshua 10:6–7 (NIV) “The Gibeonites then sent word to Joshua in the camp at Gilgal: “Do not abandon your servants. Come up to us quickly and save us! Help us, because all the Amorite kings from the hill country have joined forces against us.” ⁷ So Joshua marched up from Gilgal with his entire army, including all the best fighting men.”

📖 Proverbs 27:23–24 (LB) “Riches can disappear fast. And the king’s crown doesn’t stay in his family forever—so watch your business interests closely. Know the state of your flocks and your herds;”

Trust your God completely.

📖 Joshua 10:8 (NIV) “The Lord said to Joshua, “Do not be afraid of them; I have given them into your hand. Not one of them will be able to withstand you.”

📖 Psalm 25:1–2 (NIV) “To you, O Lord, I lift up my soul; ² in you I trust, O my God. Do not let me be put to shame, nor let my enemies triumph over me.”

Pursue your enemy relentlessly.

📖 Joshua 10:9 (NIV) “After an all-night march from Gilgal, Joshua took them by surprise.”

📖 Joshua 10:10 (NIV) “The Lord threw them into confusion before Israel, who defeated them in a great victory at Gibeon. Israel pursued them along the road going up to Beth Horon and cut them down all the way to Azekah and Makkedah.”

Observe your God’s activity.

📖 Joshua 10:11 (NIV) “As they fled before Israel on the road down from Beth Horon to Azekah, the Lord hurled large hailstones down on them from the sky, and more of them died from the hailstones than were killed by the swords of the Israelites.”

📖 Joshua 10:12–13 (NIV) “On the day the Lord gave the Amorites over to Israel, Joshua said to the Lord in the presence of Israel: “O sun, stand still over Gibeon, O moon, over the Valley of Aijalon.” ¹³ So the sun stood still, and the moon stopped, till the nation avenged itself on its enemies, as it is written in the Book of Jashar. The sun stopped in the middle of the sky and delayed going down about a full day.”

📖 John 19:30 (NIV): “When He had received the drink, Jesus said, “It is finished.” With that, He bowed His head and gave up His spirit.”

Digging Deeper: The average American debt (per U.S. adult) is \$66,772. Eight out of 10 adults in America have at least one credit card, and 48% carry a constant balance. Credit card companies will make about \$256 billion this year on interest alone. Young adults say the weight of debt keeps them from basic financial and life decisions. For example, 44% delay investing in retirement, and 33% put off buying a home. 14% will wait to get married because they can’t afford it. Has debt hampered you? Is it affecting someone you love? Are you sick of it? God wants to help you.