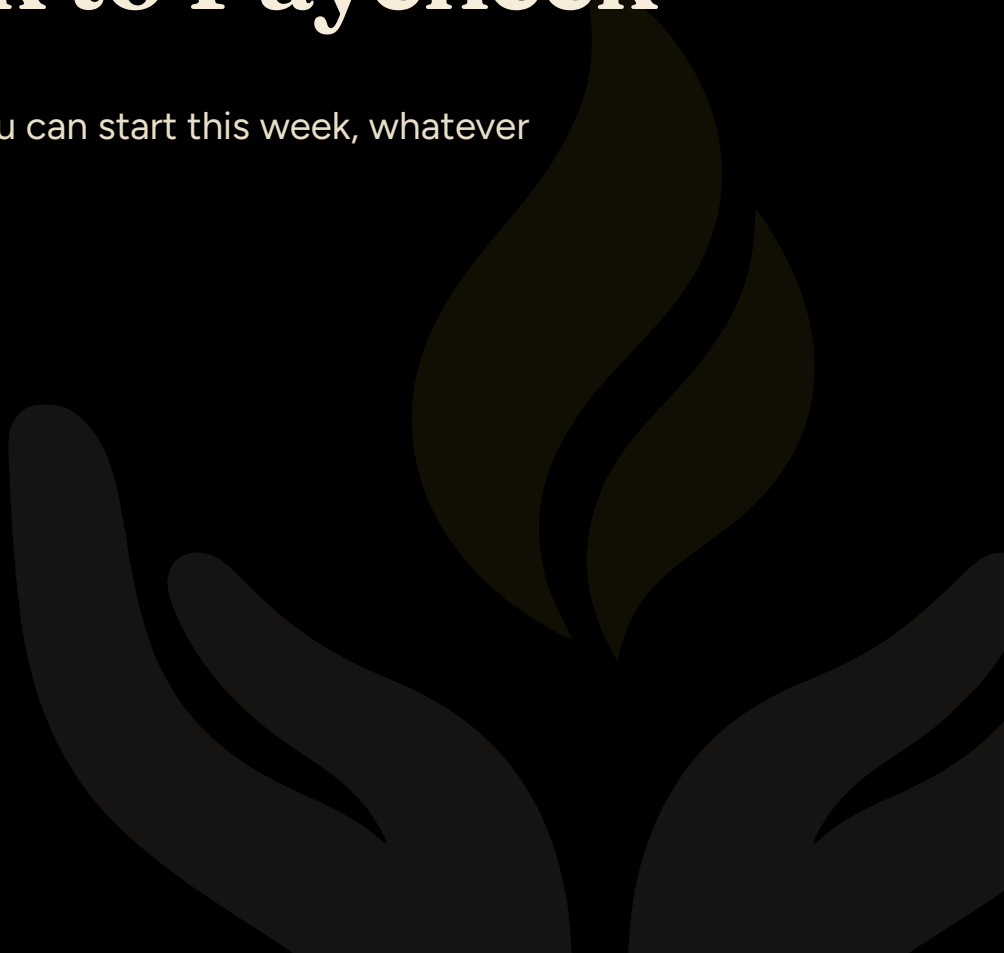
thewayhelp

Breathing Room:

7 Steps to Get Out of Debt and Stop Living Paycheck to Paycheck

A simple, biblical plan you can start this week, whatever your income.



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A word before you start

Money stress touches everything: sleep, marriage, health, and peace of mind. If you feel stuck, you are not lazy and you are not alone.

Getting out of debt is rarely about one big fix. It comes from a clear plan and small steps taken every week. This guide gives you that plan.

Read one step a day and do the action at the end. Use the worksheets at the back.

This guide is general, Bible-based encouragement. It is not personal financial, legal or tax advice.

If you are in crisis right now: if you are facing eviction, a utility shutoff, or no food, call 211 to reach local help. If you cannot make a payment, call the lender before the due date and ask what options they have. Be careful with any company that charges you up-front fees to settle your debts.

The foundation: prayer, Scripture and walking in the Spirit

Everything in this guide rests on three things: prayer, Scripture, and walking in the Spirit. A budget and a debt plan matter, but lasting change with money starts in the heart.

Prayer. Bring your finances to God every day, and trust Him as your provider.

> *"Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God."*
>
> PHILIPPIANS 4:6

Scripture. Read the verses in each step slowly and ask what God is saying to you. Remember, Scripture is meant to affect you, not someone else. Scripture is not to be weaponized against your spouse or anyone else over money.

> *"But be ye doers of the word, and not hearers only, deceiving your own selves."*
>
> JAMES 1:22

Walking in the Spirit. Contentment and self-control do not come from willpower alone. Ask the Holy Spirit to produce His fruit in you, one day at a time.

> *"This I say then, Walk in the Spirit, and ye shall not fulfil the lust of the flesh."*
>
> GALATIANS 5:16

> *"But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, Meekness, temperance: against such there is no law."*
>
> GALATIANS 5:22-23

Each day, pray first, read that step's Scripture for yourself, and then take the step.

STEP 1:

Face the numbers

Many people avoid opening their bills because it hurts to look. But you cannot fix what you will not face.

> *"Be thou diligent to know the state of thy flocks, and look well to thy herds."*
>
> PROVERBS 27:23

DO THIS TODAY:

Fill in the debt list worksheet at the back of this guide. Write down every debt: who you owe, the balance, the minimum payment, and the interest rate. Then write down what you take home each month.

STEP 2:

Make a plan before the month starts

A budget is not a punishment. It is simply telling your money where to go before the month begins, instead of wondering where it went after.

> *"For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?"*
>
> LUKE 14:28

DO THIS TODAY:

Use the monthly plan worksheet. Start with your take-home pay. Give every dollar a job until you reach zero: giving, basics, debt payments, and saving.

STEP 3:

Cover the basics first

When money is tight, pay for the things that keep your family safe before anything else: food, housing, utilities, and transportation to work. Credit cards and collectors come after these.

> *"There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."*
>
> PROVERBS 21:20

DO THIS TODAY:

Look at your plan from Step 2. Make sure food, housing, utilities, and transportation are covered first. If they are not, those are the first things to talk about with a lender or a pastor.

STEP 4:

Build a small cushion

Without any savings, every flat tire or doctor's bill goes on a credit card, and the cycle starts again. A small cushion breaks that cycle.

> *"Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest."*
>
> PROVERBS 6:6-8

DO THIS TODAY:

Open a separate savings account if you don't have one. Set a first goal, such as $500 to $1,000, and put something in it this week, even if it is $20. Sell one thing you don't use to get it started.

STEP 5:

Pay off debt one at a time

Trying to attack every debt at once spreads you thin. Focusing on one at a time gives you wins you can see.

> *"The rich ruleth over the poor, and the borrower is servant to the lender."*
>
> PROVERBS 22:7

> *"Owe no man any thing, but to love one another."*
>
> ROMANS 13:8

Here is a simple way to do it. List your debts from smallest balance to largest. Pay the minimum on all of them. Put every extra dollar on the smallest one. When it is paid off, roll that payment into the next one. Each payoff makes the next one go faster.

DO THIS TODAY:

Circle the smallest debt on your list. Find one extra amount you can put toward it this month.

STEP 6:

Stop the leaks

You cannot get out of a hole while you are still digging. Small, frequent spending adds up faster than most people realize.

> *"Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee."*
>
> HEBREWS 13:5

DO THIS TODAY:

Commit to 30 days with no new debt. Look at your bank statement and cancel at least one subscription or regular expense you can live without.

STEP 7:

Give, and get good counsel

It may seem backward to give when money is tight. But generosity reminds us that God is our provider, and it loosens money's grip on our hearts.

> *"Honour the LORD with thy substance, and with the firstfruits of all thine increase."*
>
> PROVERBS 3:9

> *"Without counsel purposes are disappointed: but in the multitude of counsellors they are established."*
>
> PROVERBS 15:22

You also do not have to figure this out alone. A pastor or a trusted, wise friend can help you think clearly and stay on track.

> *"Casting all your care upon him; for he careth for you."*
>
> 1 PETER 5:7

DO THIS TODAY:

Pray over your plan. Then share it with one person you trust and ask them to check in with you once a month.

Worksheets

Debt list (smallest balance first)

Who I owe	Balance ($)	Minimum payment ($)	Interest rate (%)

Monthly plan

Category	Planned ($)	Actual ($)
Take-home pay		
Giving		
Housing		
Utilities		
Food		
Transportation		
Minimum debt payments		
Extra toward smallest debt		
Savings cushion		
Everything else		
Left to assign (aim for $0)		

Where to go from here

If you would like someone to talk to, we would be glad to help you connect with a Bible-believing pastor near you. Reply to any of our emails or use the link at the bottom of this guide.

Connect with a pastor near you: thewayhelp.com/pastor/



thewayhelp.com

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