



## Drive Out Debt

**Dr. Nasir Siddiki**

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### I. Prophecy given by Kenneth Copeland:

*The manifestation of the blessing, saith the Lord, is at an all-time high. You are approaching a blessing manifestation that the human race has never seen before. The blessing will surround you. The blessing will encase you. All debt will have to get up and leave you the same way leprosy left the lepers of old. Debt is financial sickness. It is financial leprosy. It is a burden and it is part of the curse. If you will begin to confess that this blessing manifestation is coming, you will be shocked and thrilled at how quickly you will have the glory arise and drive debt right out of your life. I will bless you beyond your income. I will bless you beyond your salaries. I will bless you beyond anything you have ever known before. I will bring financial blessing on you that you don't have any idea where it came from. It has come to an explosive place. It's ready. I'm ready. Are you ready? saith the Lord.*

- A. In the New Testament account of the ten lepers, Jesus instructed them to go to the priest for verification of their healing.
- B. The lepers were walking to the priest by faith; the healing had not yet manifested.
- C. When you operate by faith, debt has to leave you.
- D. Your faith will cause your debt to be eradicated.
- E. You have to combine the natural with the spiritual to get desired results.
- F. Only one of the ten lepers went back to Jesus to give thanks.
- G. Leprosy stopped growing on those who went to the priest, but for the one who came back to give thanks, every body part that leprosy had destroyed was restored.
- H. Nine got healed, but only one got restored.
- I. The year of Jubilee was for restoration.
- J. Everybody say, “I – must – drive – debt – out of my life.”
- K. When God created Adam, He blessed him and said, “Be fruitful and multiply.”
- L. God gave man dominion, authority, and rulership over the earth.
- M. Since God gave authority over the earth to man, that meant He no longer had it.
- N. Asking Jesus to get you out of debt is a ridiculous prayer; it is our duty, not His.

### II. Review of Friday evening session:

- A. Review of statistics about debt.

- B. We have to think differently than the world.
  - C. There is no recession in heaven.
  - D. **Announcement:** In December, Wisdom Ministries is launching “Wisdom University.”
    - 1. On-line course study accredited for bachelor’s, master’s, and doctorate degrees.
    - 2. This university is going to teach people how to get out of debt.
  - E. DEBT: Delusion Entering Before Thought.
  - F. Seven years was the maximum length of time for debt in the Old Testament.
  - G. The year of Jubilee was the year of debt elimination.
  - H. The rich rule over the poor.
  - I. When you have debt, you are servant (slave) to the lender.
  - J. God instructs to owe no man ANYTHING, but to love.
  - K. Debt is an actual spirit – a god called “*mammon*.”
  - L. Interest = “the bite of a serpent.”
  - M. You have to despise debt.
  - N. Success is 90% why, and only 10% how.
  - O. You won’t do the how if you are not motivated.
  - P. **The 1<sup>st</sup> Principle to Debt Elimination:** Spend less than you make!
  - Q. God makes you rich if you follow His Word, His voice; obey Him, do it His way.
  - R. To your wealth, God adds no sorrow.
  - S. God’s blessing does not come with the chain of debt around your neck.
  - T. Mortgage = “death grip.”
  - U. Renew your mind with the Word regarding God’s principles of finances.
  - V. Renew = “renovate”
  - W. Move from the good will to the acceptable will to the perfect will of God.
  - W. Once debt is out of your mindset, it is easy to get debt out of your life.
- III. **Deuteronomy 28:1** – *‘If you will listen diligently to the voice of the Lord your God, being watchful to do all His commandments which I command you this day, the Lord your God will set you high above all the nations of the earth.*

<sup>2</sup> *And all these blessings shall come upon you and overtake you if you heed the voice of the Lord your God.*

A. Lending is a blessing; borrowing is a curse.

B. **Verse 12:** <sup>12</sup> *The Lord shall open to you His good treasury, the heavens, to give the rain of your land in its season and to bless all the work of your hands; and you shall lend to many nations, but you shall not borrow.*

<sup>13</sup> *And the Lord shall make you the head, and not the tail; and you shall be above only, and you shall not be beneath, if you heed the commandments of the Lord your God which I command you this day and are watchful to do them.*

C. **Verse 15:** *But if you will not obey the voice of the Lord your God, being watchful to do all His commandments and His statutes which I command you this day, then all these curses shall come upon you and overtake you:*

D. **Verse 45:** *All these curses shall come upon you and pursue you and overtake you until you are destroyed, because you do not obey the voice of the Lord your God, to keep His commandments and His statutes which He commanded you.*

E. When you don't do things God's way, you get into bondage – the debt curse.

IV. **Luke 15:14** – <sup>14</sup> *And when he had spent all he had, a mighty famine came upon that country, and he began to fall behind and be in want.*

<sup>15</sup> *So he went and forced (glued) himself upon one of the citizens of that country, who sent him into his fields to feed hogs.*

<sup>16</sup> *And he would gladly have fed on and filled his belly with the carob pods that the hogs were eating, but [they could not satisfy his hunger and] nobody gave him anything [better].*

A. This man ate the slop of the pigs in a famine because he chose to do things foolishly, not heeding wisdom.

B. **Verse 17:** <sup>17</sup> *Then when he came to himself, he said, How many hired servants of my father have enough food, and [even food] to spare, but I am perishing (dying) here of hunger!*

<sup>18</sup> *I will get up and go to my father, and I will say to him, Father, I have sinned against heaven and in your sight.*

<sup>19</sup> *I am no longer worthy to be called your son; [just] make me like one of your hired servants.*

C. When the man repented, his father never made him a servant, but rather restored him into sonship.

- D. In the middle of a recession, he was now walking around with a ring, a silk robe, and plenty to eat.
- V. **Luke 16:13** – *No servant is able to serve two masters; for either he will hate the one and love the other, or he will stand by and be devoted to the one and despise the other. You cannot serve God and mammon (riches, or anything in which you trust and on which you rely).*
- A. *Mammon* is the Syrian god of interest.
- B. You cannot serve both God and mammon (one hand getting into debt and the other hand trying to get God’s blessing).
- C. Debt is a disease from the devil.
- D. Until you get debt out of you, God cannot trust you.
- VI. **Luke 14:28** – *For which of you, wishing to build a farm building, does not first sit down and calculate the cost [to see] whether he has sufficient means to finish it?*
- A. Jesus is speaking here and his instruction is to have a plan!
- B. Calculate the entire cost before you embark on a large project.
- C. Some people start building while they are still hoping for the money to come in.
- D. “*Has sufficient means to finish*” means the money is available to pay for it.
- E. That does not mean just enough for the first payment.
- F. **Verse 29:** <sup>29</sup> *Otherwise, when he has laid the foundation and is unable to complete [the building], all who see it will begin to mock and jeer at him,*  
<sup>30</sup> *Saying, This man began to build and was not able (worth enough) to finish.*
1. People will mock you because it appears you are serving a God who doesn’t provide.
  2. Debt carries a stigmatism of a curse!
  3. Christians should never go into foreclosure nor have cars repossessed.
  4. Outsiders do not want to follow a Jesus who keeps them broke.
  5. Never let debt put a strangle-hold on you again.
  6. The interest you pay could have been seed to bring a harvest.
  7. Therefore, you are losing your harvest because of interest payments.
  8. No seed – no harvest. No harvest – no blessing.
  9. Reverse wealth transfer – wealth of the righteous laid up for the wicked.

G. **Verse 31:** *Or what king, going out to engage in conflict with another king, will not first sit down and consider and take counsel whether he is able with ten thousand [men] to meet him who comes against him with twenty thousand?*

1. A wise king counts the cost before going into battle.
2. You must count the cost before you go to the mall!
3. Budget your Christmas fund – don't just go crazy overspending.
4. Lots of *stuff* will not replace *time* spent with loved ones.
5. If you overspend, you will have to work overtime or a second job, robbing your family of time together.
6. Pray for favor to get deals. Never pay retail.
7. Anita Siddiki is anointed to shop!
8. God has no problem with you having nice stuff; He just doesn't want it to have you.

VII. Dr. Siddiki shares testimony of how he was a successful businessman in Toronto.

- A. That business started with one person and grew to 929 employees with 26 offices.
- B. \$300 million was generated in the first five years based on Biblical principles.
- C. He was wealthy with a plaza, a 40 acre estate, 3 cars, everything he wanted.
- D. **3 John 2** – *Beloved, I pray that you may prosper in every way and [that your body] may keep well, even as [I know] your soul keeps well and prospers.*
  1. If success comes prior to your soul prospering, you can lose it as fast as you got it.
  2. Wisdom is required to maintain prosperity.
- E. Dr. Siddiki became financially successful faster than his soul prospered.
- F. When things took a downturn, he lost everything because nothing was paid off.
  1. The economy goes through cycles.
  2. It is foolish to assume you will always have the same income.
  3. You must know what to do in a down cycle.
  4. Because of Joseph's foresight, Egypt stored grain during the abundant years.
- G. Dr. Siddiki invested in a bad deal because he rushed into it without prayer.
- H. The voice of the Holy Ghost always supersedes natural wisdom.

- I. God told the Siddiki's to move to Tulsa to attend RBTC.
- J. Dr. Siddiki began to teach on finances Monday nights at the Citiplex Towers.
- K. A businessman paid for use of the facility so he could teach business principles.
- L. Dr. Siddiki couldn't take any of the offerings because he had no green card.
- M. A successful businessman said to Dr. Siddiki, "All you can do is all you can do!"
- N. Most Christians never do all they can do.
- O. God instructed Dr. Siddiki to take 20% of every dollar that came into the ministry and place it in an "offering account."
- P. Another 20% of every dollar was to go into a regular savings account.
- Q. That meant living on 60% of whatever money came in.
- R. The funds in the savings account went towards the Wisdom Center.
- S. Anita Siddiki had to sacrifice getting the house she so deeply desired.
- T. Eventually, Anita got that beautiful house, and without a mortgage!
- U. Never buy a car brand new. Try auctions.
- V. Testimony of how Dr. Siddiki got the pearl-white Lexus.
- W. He later acquired a black Mercedes S-series <40K miles at an auction for \$25K under market value.
- X. Testimony of how the Siddiki's got the house they now live in for half-price.
- Y. Strategy for getting out of debt:
  - 1. You must cut back on going to restaurants all the time.
  - 2. The first debt to eliminate is the one with the highest interest.
  - 3. Cut up the credit cards because they are a temptation.
  - 4. Only spend on a credit card what you have money in the bank to cover.
  - 5. No payments!
  - 6. Once you pay off the first card, use the money toward the next card.
  - 7. Then go after paying off your car. Do not buy another car.
  - 8. The most economical car you can drive is the one you have now.
  - 9. After the car is paid off, go after your mortgage payment.
  - 10. Try to set up weekly mortgage payments instead of one monthly.
  - 11. At the same time you are doing the natural, sow seed for God's super.

VIII. **Genesis 26:1** - <sup>1</sup> *And there was a famine in the land, other than the former famine that was in the days of Abraham. And Isaac went to Gerar, to Abimelech king of the Philistines.*

<sup>2</sup> *And the Lord appeared to him and said, Do not go down to Egypt; live in the land of which I will tell you.*

<sup>3</sup> *Dwell temporarily in this land, and I will be with you and will favor you with blessings; for to you and to your descendants I will give all these lands, and I will perform the oath which I swore to Abraham your father.*

<sup>6</sup> *So Isaac stayed in Gerar.*

<sup>7</sup> *And the men of the place asked him about his wife, and he said, She is my sister; for he was afraid to say, She is my wife—[thinking], Lest the men of the place should kill me for Rebekah, because she is attractive and is beautiful to look upon.*

<sup>8</sup> *When he had been there a long time, Abimelech king of the Philistines looked out of a window and saw Isaac caressing Rebekah his wife.*

A. Isaac obeyed God by not going to Egypt, but he still wasn't blessed.

B. He had been in Gerar a long time, but was still broke.

C. Something was missing – blessing only follows a seed.

D. **Verse 9:** <sup>9</sup> *And Abimelech called Isaac and said, See here, she is certainly your wife! How did you [dare] say to me, She is my sister? And Isaac said to him, Because I thought, Lest I die on account of her.*

<sup>10</sup> *And Abimelech said, What is this you have done to us? One of the men might easily have lain with your wife, and you would have brought guilt and sin upon us.*

<sup>11</sup> *Then Abimelech charged all his people, He who touches this man or his wife shall surely be put to death.*

<sup>12</sup> *Then Isaac sowed seed in that land and received in the same year a hundred times as much as he had planted, and the Lord favored him with blessings.*

<sup>13</sup> *And the man became great and gained more and more until he became very wealthy and distinguished;*

<sup>14</sup> *He owned flocks, herds, and a great supply of servants, and the Philistines envied him.*

1. Isaac sowed in a famine, and received 100-fold that same year.

2. In addition, the blessing continued to flow as Isaac continued to sow.





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