

Made Visible

Debt Management
October 25, 2026



“Since God chose you to be the holy people he loves, you must clothe yourselves with tenderhearted mercy, kindness, humility, gentleness, and patience. Make allowance for each other's faults, and forgive anyone who offends you. Remember, the Lord forgave you, so you must forgive others. Above all, clothe yourselves with love, which binds us all together in perfect harmony.”

Colossians 3:12-14 (NLT)

“When you were spiritually dead because of your sins and because you were not free from the power of your sinful self, God made you alive with Christ, and he forgave all our sins. He canceled the debt, which listed all the rules we failed to follow. He took away that record with its rules and nailed it to the cross.”

Colossians 2:13-14 (NCV)

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1. Forgiveness is _____.

Matthew 18:22-27 (NLT) – ““No, not seven times,” Jesus replied, “but seventy times seven! “Therefore, the Kingdom of Heaven can be compared to a king who decided to bring his accounts up to date with servants who had borrowed money from him. In the process, one of his debtors was brought in who owed him millions of dollars. He couldn't pay, so his master ordered that he be sold—along with his wife, his children, and everything he owned—to pay the debt. “But the man fell down before his master and begged him, ‘Please, be patient with me, and I will pay it all.’ Then his master was filled with pity for him, and he released him and forgave his debt.”

Matthew 18:28-30 (NLT) – ““But when the man left the king, he went to a fellow servant who owed him a few thousand dollars. He grabbed him by the throat and demanded instant payment. “His fellow servant fell down before him and begged for a little more time. ‘Be patient with me, and I will pay it,’ he pleaded. But his creditor wouldn't wait. He had the man arrested and put in prison until the debt could be paid in full.”

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2. Debts keep _____.

Hebrews 12:15 (AMP) – “See to it that no one falls short of God's grace; that no root of resentment springs up and causes trouble, and by it many be defiled;”

Ephesians 4:26-27 (MSG) – “Go ahead and be angry. You do well to be angry—but don't use your anger as fuel for revenge. And don't stay angry. Don't go to bed angry. Don't give the Devil that kind of foothold in your life.”

Colossians 3:15 (NLT) – “Let the peace that comes from Christ rule in your hearts. For as members of one body you are called to live in peace. And always be thankful.”

3. I can stop _____.

Romans 12:17-19 (NLT) – “Never pay back evil with more evil. Do things in such a way that everyone can see you are honorable. Do all that you can to live in peace with everyone. Dear friends, never take revenge. Leave that to the righteous anger of God. ²¹ Don't let evil conquer you, but conquer evil by doing good.”



“Now may the God of peace – who brought up from the dead our Lord Jesus, the great Shepherd of the sheep, and ratified an eternal covenant with his blood – may he equip you with all you need for doing his will. May he produce in you, through the power of Jesus Christ, every good thing that is pleasing to him. All glory to him forever and ever! Amen.”

Hebrews 13:20-21 (NLT)

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