**Relationship Topic** – God’s View of Debt hearwelldone.org

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| Debt (Webster 1828) **that which is due** from one person to anotherDebt H5378 Nasha (naw-shaw) (identical to H5377) by imposition, **to lend at interest**, give on usury, exact, Debt H5377 Nasha (naw-shaw) **to lead astray**, to **delude** or seduce, **beguile**, **deceive**, greatly, utterlyDebt G1156 Daneion (Dan-i-on) a loan, debtDebt G3783 Opheilema (Of – i – lay – mah) – **something owed**, a due, a fault, - debtDebt G3784 Opheilo (of – I – lay – oh) – the idea of accruing, to be **under obligation**, fail in duty, **bound**, guilty, indebted, **must**, should, **owe.** Owe (Webst 1828) To be indebted, to be obliged or bound to pay. Borrow H5670 Abat (Aw-bat) to pawn, to lend, figuratively **to entangle**Borrow H3867 **to twine**, that is **to unite with**, to remain, to be obligated to, to cleave, **join self to**. That’s why God told His people – Deuteronomy 15:6 - you will not borrow. God wanted them to be joined to Him alone.Debt is commonplace in our culture. That’s why people will say things like: “The Bible never says debt is sin” or “You can’t live without debt.” “You can’t go to college without debt.” “’You can’t own a house without debt.” Some even praise God in church for giving them a good interest rate. But how does God view debt? Proverbs 14:12 - There is a way that **seemeth right** unto a man, but the end thereof are the ways of death. Proverbs 22:7 - Just as the rich rule the poor, **so the borrower is** **servant** to the lender. I Corinthians 7:23 - You were bought with a price, **do not become slaves** of men.Romans 13:8 - Let **no debt** remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. Proverbs 22: 26-27 - **Do not be a man who** strikes hands in pledge, or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you. [surety – means I will surely pay]Proverbs 6:6-8 - Go to the ant, you sluggard! Observe its ways and become wise. It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. [Ants don’t borrow]Psalms 37:21 - **The wicked borrow** and [the wicked] do not repay, but the righteous give generously.Proverbs 3:27-28 - **Do not withhold good** [money] from those who deserve it, **when it is in your power** to act. Do not say to your neighbor “Come back later, I’ll give it tomorrow,” when you now have it with you.   |

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| Deuteronomy 15:4-6**-** However, there should be no poor among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you, **if only you fully obey** the LORD your God and are careful to follow all these commands I am giving you today. For the LORD your God will bless you as he has promised, and **you will lend** **to many** nations **but will borrow from none**. You will rule over many nations but none will rule over you.**Deuteronomy 28:1-2** -  **If you fully obey** the LORD your God and carefully follow all his commands I give you today, the LORD your God will set you high above all the nations on earth. 2 All these blessings will come upon you and accompany you if you obey the LORD your God: …  12 The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. **You will lend to many** nations **but will borrow from none**. **Deuteronomy 28:15,43-45 -** However, **if you do not obey** the LORD your God and do not carefully follow all his commands and decrees I am giving you today, all these **curses** will come upon you and overtake you: …  43 The alien who lives among you will rise above you higher and higher, but you will sink lower and lower. **He will lend to you, but you will not lend to him**. He will be the head, but **you will be the tail**. All these curses will come upon you. They will pursue you and overtake you until you are destroyed, because you did not obey the LORD your God and observe the commands and decrees he gave you. “All these curses…” and at the end of the long list… Debt is the unavoidable final condition. Clearly God views debt as a curse – the natural end-state of those who did not fully obey the Lord their God and follow all his commands.For money as in every area of life. There is God’s Way, and man’s way. **Man’s way is to borrow**. But **God’s way** is to ask Him, give, work, save, and be content. Nowhere in all of scripture did God **ever** use borrowing to supply the needs of his people. He said if you will obey my precepts, you will lend and not borrow, if you don’t obey my precepts you will be under the curse of debt. People borrow because they want something right now, that God hasn’t provided yet. So they borrow. They entangle themselves, they lead themselves astray, beguiled, deceived, they unite themselves – with the lender. The lender becomes their master, they become the slave. God says He owns everything, and He has promised to meet our every need. God says - save for the future, give as He directs, ask for what you need, work as unto the Lord, do not spend on your own pleasures, and be content with what you have. 2 Kings 4:1-7 - The wife of a man **from the company of the prophets** cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now **his creditor is coming** to take my two boys as his slaves." Elisha replied to her, "How can I help you? Tell me, what do you have in your house?"  "Your servant has nothing there at all," she said, "except a little oil."  Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few.  |

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| Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."  She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one."  But he replied, "There is not a jar left." Then the oil stopped flowing. She went and told the man of God, and he said, "Go, sell the oil and **pay your debts**. You and your sons can **live on what is left**."Proverbs 17:18**-** A **man lacking in judgment** **strikes hands in pledge** and puts up security for his neighbor.Proverbs 11:15 - Whoever puts up security for a stranger will **surely suffer**, but whoever **refuses to shake hands in pledge** is safe. Surety means “I will surely pay.” Whoever uses the money borrowed is irrelevant – you are the servant of whomever you have borrowed from. God says you are to be a servant of Him alone.Proverbs 6:1-5 - My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, if you have been **trapped by what you said**, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! **Allow no sleep to your eyes**, no slumber to your eyelids.  Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.The first five verses of Proverbs 6 describe man’s way – the way of debt. The next 6 verses in Proverbs 6 describe God’s way – the exact opposite. Work hard, be diligent, save for the future, and you won’t choose debt. Proverbs 6:6-11 – Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest and poverty will come on you like a bandit and scarcity like an armed man. Philippians 4:19 **-** And my **God will meet all your needs** according to his glorious riches in Christ Jesus.James 4:2-3 - You desire and do not have. You kill and covet and are not able to obtain. You fight and quarrel. You do not have, **because you do not ask**. And when you ask, you do not receive, because you ask with **wrong motives**, that you may **spend what you get** on your pleasures. Philippians 4:11-12 - I am not saying this because I am in need, for **I have learned to be content** whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty**. I have learned the secret of being content in any and every situation**, whether well fed or hungry, whether living in plenty or in want. I can do all things through Christ who gives me strength.Hebrews 13:5 - Keep your life free from love of money, and **be content with what you have**, for he has said, “I will never leave you nor forsake you.” |

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| **Your View Of Debt.** Since God's View of Debt is clear: It is a curse. Here is the critical question you must ask yourself? **What will I go into debt for?**  What does God think about that?  College?  A house?  A car?  A wedding?  A vacation?  Which of these did God say are an exception to the curse of debt?  “But you have to start out in debt...”  Who said that?“But I've never heard of anyone who went to college with no debt.”  You don't get out much, do you? “But I'm not an athlete, or a valedictorian, and my parents aren't rich.” Doesn't matter - God does it all the time. “But I've never heard of it!”What does your experience have to do with God’s promise? "And my God shall supply all your needs according to his riches in glory in Christ Jesus." – Philippians 4:19What are your needs?  What is the limit of his supply? **When you decide you will not go into debt, no matter what!**Then you will see what God will do.  Are you willing to wait, work two jobs, be content with what you have, do whatever God tells you?  Then He will make a way for you with no debt.   That's His way, not man's way. He will honor your faith and your obedience. **He will show you how AWESOME He is!** |

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