

Lesson 2: Borrowing and Debt

Biblical principles help guide our decisions, but principles are not laws. What's the difference?

- Principle – It's better not to borrow if the loan must be taken with surety. "A man lacking in sense pledges and becomes guarantor in the presence of his neighbor" (Proverbs 17:18).
- Law – It's a sin to borrow and not repay. "The wicked borrows and does not pay back, but the righteous is gracious and gives" (Psalm 37:21).

Principle: Debt isn't normal

When we "Diligently obey . . . the Lord [He] will open for you His good storehouse . . . to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow" (Deuteronomy 28:1, 12). Borrowing is never God's best for His people.

Principle: The borrower is absolutely obligated to repay

Annually, millions of borrowers add more debt than they can repay, then choose bankruptcy to postpone or avoid repayment. Some voluntary bankruptcy may be acceptable – but only to protect the creditors, never to avoid payment. God doesn't allow exceptions to keeping vows. "It is better that you should not vow than that you should vow and not pay" (Ecclesiastes 5:5).

Lending

Borrowers and lenders create master/slave relationships. Solomon's words are clear: "The rich rules over the poor, and the borrower becomes the lender's slave"(Proverbs 22:7).

Interest

- Don't charge interest to other believers (see Deuteronomy 23:19).
- Lending to others: "You may charge interest to a foreigner, but to your countryman you shall not charge interest, so that the Lord your God may bless you in all that you undertake in the land which you are about to enter to possess" (Deuteronomy 23:20). Just because we can charge interest to nonbelievers doesn't mean that we must.

Collecting

- From believers – Never take another Christian before the secular court for any reason, and this certainly applies to collecting a debt. God's Word says it's better to be defrauded than to lose our witness by suing one another (see 1 Corinthians 6:1 and 7).
- From non-believers – Just because we're not to sue other Christians, doesn't mean it's okay to sue non-Christians to collect debts. Luke 6:30-31 doesn't absolutely state that we shouldn't sue to collect a debt, but it does imply a much higher standard of behavior from believers, since we represent the Lord Jesus Christ.

Lending at interest isn't unbiblical under most situations, but God sets the bar higher for Christians (see Luke 6:34).

Bible Study

“...Everything in the heavens and earth is yours...and you are the Ruler of all mankind.”

1 Chronicles 29:11-12

Could you be trying to carry God’s load? That’s a recipe for frustration! The Bible reveals a division of responsibilities in the handling of our money. Simply put, God has a role, and we have a role. He retains the heaviest responsibilities while giving us ones that are appropriate to our design.

God is the owner. Many verses confirm this truth and provide the basis for us to relinquish ownership of all our possessions to Him. “I am the LORD...I form light and create darkness, I bring prosperity and create disaster; I, the LORD, do all these things” (Isaiah 45:6-7).

God lovingly uses difficult circumstances to accomplish His intentions, develop our character, and discipline His children. You can be at peace knowing that your loving heavenly Father is in control of every situation you will ever face. He will use every one of them for a good purpose.

Discussion Questions

1. What does God have to say about borrowing?
2. What does God have to say about lending money?
3. What does God own?
4. What do you own?

Prayer Focus

Lord, thank you for carrying the weight of these huge responsibilities. Help me to consciously release them to your care.

Lesson 3: Christians and Lending Money

There is no record of a society that operated for any period of time without borrowing and lending. Our society is a very rare instance where the laws favor the borrowers over the lenders. So, lending is not a new principle. It is historically as old as man's written record.

Christians should be concerned about two areas when it comes to lending money: (1) lending to Christians and not charging any interest at all, and (2) lending to non-Christians and charging a fair rate of interest.

Since Scripture does not prohibit lending to another person, Christians can lend money both to Christians and to non-Christians. However, according to Luke 6:34-35, Christians should be willing to lend even to those who can never repay. "If you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners in order to receive back the same amount. But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men."

This doesn't mean that Christians should indiscriminately lend money, but it does imply that they must be willing and able to lose it, if necessary. Even so, the obvious meaning of this passage is to give to those who have needs—regardless of whether they ever have the ability to repay or reciprocate.

Repayment of Money Lent

God's principles of lending and collecting do not require a Christian to sit passively by if someone refuses to pay what is due. However, neither do they allow Christians to use the devices of the world, such as collection agencies and lawsuits, to collect debts.

Christians have the right to collect money owed but only under biblical guidelines. Nevertheless all means, short of a lawsuit, may be pursued in trying to resolve the situation.

There are boundaries within which Christians are to operate that are much narrower than those of the world. As an example, in Matthew 12:7, God says He desires compassion from His people more than He demands sacrifices of them. This means that when in doubt, lean more toward mercy than justice.

If Christian debtors say they can't pay, a Christian financial counselor could act as an intermediary, to prepare a budget review for them, to determine exactly how much they can pay, and to have the debt adjusted accordingly, if necessary.

However, once these options have been exhausted and the situation is still not resolved, God's Word teaches that the debts should be forgiven, written off, and forgotten, leaving the results in the hands of God.

Conclusion

There are four simple guidelines that a Christian should understand with regard to lending:

1. Lend to anyone to whom God directs, expecting never to be repaid. The person who truly is in need will, in all probability, never be able to repay.
2. Do not charge fellow believers interest on money that is lent. It is permitted to charge non-believers interest but only if led by God to do so.
3. Do not sue anyone or use secular methods to collect money owed (see Luke 6:34-38).
4. A Christian must follow biblical principles and guidelines when dealing with a fellow believer who will not pay his or her debt to the lending Christian.

Bible Study

Did you know you were a manager of God's stuff? Although He carries the heaviest responsibilities of ownership, control and provision, He has left plenty for us to do. Our responsibility is summed up this way:

“It is required in stewards that one be found faithful” (1 Corinthians 4:2).

Discussion Questions

1. Who should you be willing to lend money to?
2. Are Christians obligated to repay their debts?
3. When should you charge interest when lending money? When should you not?

Prayer Focus

Lord, teach me to manage faithfully. Teach me to be generous and merciful.

Lesson 4: Borrowing To Do The Lord's Work

“Go therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age”(Matthew 28:19-20).

Over the centuries since Jesus first spoke these words to His disciples, the Great Commission has been the catalyst that has challenged thousands of men and women to leave the comforts of their own homes and homelands in order to spread the Gospel of Christ throughout the world.

Of all of our Lord's callings, being called to be a missionary is one of the most challenging - so much so that those who have been called into the mission field must not be encumbered with unnecessary burdens if they hope to be successful.

God Supplies

We know that God was speaking truth when He spoke through the prophet Jeremiah and said, “For I know the plans that I have for you . . . plans for welfare and not for calamity to give you a future and a hope. Then you will call upon Me and come and pray to Me, and I will listen to you. You will seek Me and find Me when you search for Me with all your heart”(Jeremiah 29:11-13).

Paul, writing to the oppressed church in Rome, said, “For the gifts and the calling of God are irrevocable” (Romans 11:29). This means that God does not make mistakes. If He has called people into missions ministry, He has not changed His mind. As such, He will lead in the direction He wants them to go and He will provide as He guides.

It was Charles Finney, the 19th century American revivalist who said, “God supplies where He guides. Where He does not supply, He does not guide.” This truth that was so real to Finney has not changed. It still holds true today. He will supply where He guides—without borrowing. God will provide his servants with all the money necessary to do anything He has called them to do. Borrowing should never play a part in doing His work or accepting His call.

The Primary Hindrance

Scripture very clearly says that neither borrowing nor lending is prohibited, but firm guidelines are given. Borrowing is discouraged and, in fact, every biblical reference to it is a negative one. “The rich rules over the poor, and the borrower becomes the lender's slave” (Proverb 22:7).

The scriptural guideline for borrowing is very clear. Money borrowed is always accompanied by a promise to repay. Literally, borrowing is making a vow. God requires that we keep our vows, which means that those called to be missionaries must not leave for the mission field unless they are debt free and they have fully paid what is owed (see Psalm 37:21).

Conclusion

God calls hundreds of men and women into the mission field yearly. Many cannot accept the challenge because they are too encumbered with personal debt and they feel an obligation before God to honor the debt, but many more dishonor God and their own personal witness and go anyway, leaving the debt behind and in the hands of the creditors.

Before accepting God's missions call, all debts must be paid, regardless of circumstances or how long it takes. "The wicked borrows and does not pay back, but the righteous is gracious and gives" (Psalm 37:21). If God has called, He will supply all the funds that will be necessary to accomplish His work, and He will continue to supply those needs as long as His will and purpose are being honored and for as long as He intends for that particular missions ministry effort to continue.

Bible Study

"What good is it for a man to gain the whole world, yet forfeit his soul?" Mark 8:36

Getting to the top of a ladder only to discover it's on the wrong wall can't happen unless we lose sight of the big picture and become obsessed with the short term. But that's exactly what our fallen nature does, which is why Jesus warned against it.

"So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal" (2 Corinthians 4:18).

"Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind"; and, 'Love your neighbor as yourself'" (Luke 10:27). If we succeed at everything else and fail at this, we fail. Period. If, on the other hand, we succeed at this, we cannot fail at everything else. Our success might differ from the world's dreams and expectations, but that's because their ladder is against the wrong wall.

Discussion Questions

1. Are all Christians called to live as missionaries?
2. How does money cause use to lose sight of God's mission for us?
3. How does God provide for you?
4. How do you think God will continue to make a path for your life in the future?

Prayer Focus

Lord, help me keep my eyes on You, living to love and serve You.

Lesson 5: Ownership or Stewardship?

Although giving so that God's servants can take His message throughout the world is an outward material expression of a deeper spiritual commitment and is an indication of a willing and obedient heart, making such a commitment is almost impossible unless Christians take the first step in becoming financially free and transferring ownership of all material possessions to God. This means money, time, family, material possessions, education—even earning potential for the future. God's Word says that we must be willing to transfer ownership of every material thing in our possession to Him if we truly want to be financially free.

When we recognize that God owns everything and all blessings come from Him, our role as managers, or stewards, becomes evident. When we view ourselves as owners and not managers, we'll look at every other aspect of our lives the same way. Each of us will see himself or herself as the person in charge, but that can change quickly in the face of circumstances beyond our control. But if God is the owner and we are simply His stewards, we need only to be concerned with how best to manage His possessions. In so doing, money is no longer our possession, it is God's possession, which we hold in trust. But because we will have to give an account of how well we managed His material goods and possessions, we must to the best of our ability use the money as we feel He would use it and in a manner that is pleasing to Him.

As stewards of God's possessions that have been entrusted to them, Christians must ask whether God would be pleased with their stewardship or with the way that they have spent His money. Would God be pleased with His steward indulging in material excess, while His servants who are striving to take His Gospel to the far corners of the earth, are in need and in want? Would God be pleased with His steward using His money to satisfy personal selfish desires at the expense of the unsaved? Would He be pleased that His stewards all too often choose to fulfill their own directive rather than to fulfill His Great Commission?

Bible Study

Jesus said, “For where your treasure is, there your heart will be also” (Matthew 6:21). He also said, “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Matthew 6:24).

In the course of a lifetime we'll see many things that we want to possess: more money, a car, a house, jewelry...the list is endless. The danger is that because these things don't necessarily appear as “sins,” we can become very involved in pursuing them—to the detriment of our relationship with the Lord. Ultimately, our passion for these things can replace our passion for Christ and lead us to a lifestyle of debt and financial bondage.

Discussion Questions

1. I Chron. 29:11-16 and Luke 16:12 remind us that all our wealth ultimately belongs to God. We are managers, not owners. What does that look like in your life?
2. We are to put our trust in the Lord and not in our investments according to 1 Timothy 6:17. How do you demonstrate your trust in God through your life?

Prayer Focus

Lord, please deliver me from Satan's deceptions. Help me manage the things you have blessed me with, in order to bless others and bring you glory.