



That is not to suggest that it does not bring with it great dangers and trials. Christians who allow themselves to get buried in a mountain of debt are often forced to sacrifice time they could devote to the Lord's work, service to their family, or to others.

texts the issue is not the borrowing but the attitude of the one who lends. The Christian is to lend not "hoping" for a return—and must not "turn away" from one who wants to borrow from us. If debt is a sin this would be participating in sin.

All of this makes it clear that going in debt is not inherently sinful.

In addition to this, the anxiety and depression that can come from debt can rob the child of God of the joy, peace, and happiness God would have him or her to enjoy. We would whole-heartedly applaud the efforts of those who seek to discourage Christians (and young Christians especially) from enslaving themselves to crippling debt. Yet, to go beyond that and further burden those who have incurred debt with a false sense of guilt by telling them that debt is sin, is cruel, unloving, and unscriptural.



Faithful Sayings Issue 20.5 February 28, 2017

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ISSUE

20.5

BULLETIN OF
THE OLSEN
PARK CHURCH
OF CHRIST

Faithful Sayings

February 4,
2017



Services

Sunday: 9:00 AM
10:00 AM
11:00 AM
Wednesday: 7:00 PM

Elders:

Pat Ledbetter
Jeff Nunn

Deacons:

Steve Dixon
Ryan Ferguson
Arend Gressley
Ben Hight
Blake McAlister
Brady McAlister
Walker McAnear
Sam Nunn
Lance Purcell
Rusty Scott
Justin Smiley
Trevor Yontz

Evangelist:

Kyle Pope

Is Debt Inherently Sinful?

By Kyle Pope

Some time back someone asked me this question: *Is it a sin for a Christian to go in debt?* Some within the religious world have begun to answer this, *yes!* What does the Bible say?

There is no question that it is best for a person to avoid debt as much as possible. Scores of people have allowed their lives to become overwhelmed with the burden of growing debt to such a degree that their family, faith, and future have become enslaved to that debt. With that said, the question is this: *is going in debt to any degree sinful?*



To answer this we should consider several issues:

1. Mosaic law restricted, but did not prohibit lending at interest. The Israelite could lend to his fellow Israelite but could not charge him interest. However, the Israelite could charge a Gentile interest (Exod. 22:25; Lev. 25:36; 23:19; 23:20). In either case the borrower became indebted to the lender, but it is not described as sinful.



2. The Law of Christ does not restate this law, even though collecting interest is referred to in parables of Jesus. In the Parable of the Talents (Matthew) or Minas (Luke) the wicked servant is rebuked for not depositing his master's money with the bankers so that he could have his money back "with interest" (Matt. 25:27; Luke 19:23). This parable illustrates the importance of wisely using what God has given us. The question must be asked, would Jesus illustrate Christian faithfulness with something that was sinful?

3. Scripture does not absolutely condemn servitude. Proverbs 22:7 teaches, "The borrower is servant to the lender" (NKJV). Paul urged the Corinthians, "do not become slaves of men" (1 Cor. 7:23). Servitude throughout most of human history came about because of financial necessity. Being a slave obviously restricted a person's freedom to live as he or she might choose, yet, while freedom from servitude (or debt) was always preferable, it was not the only choice open to a Christian. Paul did not command masters to free their servants, but to treat them properly (Eph. 6:5-9).

Some have seen in Paul's command in Romans 13:8 a prohibition against debt. He wrote, "Owe no one anything except to love one another." This command must be understood within its context. Romans 13:7 teaches

that we must "render to all their due" whether it be taxes, customs, or honor. If it is sin to "owe" anything to anyone then citizenship in a nation of taxation would be sin. Paul shows that his words are not absolute, in the fact that he offered to pay Philemon (a brother in Christ) whatever Onesimus (his servant, but also a brother in Christ) might owe him (Philemon 17-19). If Onesimus' debt and Philemon's need for repayment was sinful, would Paul be offering to share in something that was sinful? The idea is that we must never allow ourselves to become indebted to anyone or anything to such a degree that it interferes with service to God. It is in this sense that Jesus taught we cannot serve two masters (Matt. 6:24).

A final text which is sometimes cited is Luke 6:35. Jesus taught, "lend, hoping for nothing again." Much of the issue here rests on Jesus' use of the word "lend" from the Greek *daneizō*. Stong's defines this word, "to loan on interest; reflexively to borrow: - borrow, lend." We should



note that Jesus does not say "give" but "lend." Is Jesus teaching that we can assist someone else in sin? Obviously, He is not! In Matthew 5:42 He does use the word "give," but we notice that He goes on to say, "Give to him who asks you, and from him who wants to borrow from you do not turn away." If going in debt is a sin, how can the Christian participate in allowing someone to "borrow" from us (thus becoming indebted to us)? In both