



not “turn away” from one who wants to borrow from us. If debt is a sin this would be participating in sin.

**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 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

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



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## Welcome Visitors

We are so glad that you joined us today.  
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● **Let us know if you have any questions.**

ISSUE

11.43

BULLETIN OF  
THE OLSEN  
PARK CHURCH  
OF CHRIST

# Faithful Sayings

October 25  
2009



## Services

Sunday: 9:30 AM  
10:20 AM  
6:00 PM

Wednesday: 7:00 PM

## Elders:

Ken Ford  
Charles Kelley  
Pat Ledbetter

## Deacons:

Dean Bowers  
Eddie Cook  
Bill Davis  
Pat Goguen  
Neil Ledbetter  
Jeff Nunn  
Fred Perez  
Rusty Scott

## Evangelists:

Kyle Pope  
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## Is It a Sin for a Christian to Go in Debt?

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 answered 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" (Matthew 25:27; Luke 19:23). This parable illustrates the importance of the Christian wisely using what God has given him. The question must be asked, would Jesus illustrate Christian faithfulness with something which 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 Corinthians 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 they might choose. Yet, while freedom from servitude (or debt) was always preferable, it was not the only choice open to a

Christian. Paul commanded masters, not to free their servants, but to treat them properly (Ephesians 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" 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 (Matthew 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 *daneizo*. 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



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