

Let No Debt Remain Outstanding

A. General Principles

- a) Mt 22:15-22 – Jesus says that we need to give to the government and we need to give to God.
- i) 15Then the Pharisees went out and laid plans to trap him in his words. 16They sent their disciples to him along with the Herodians. "Teacher," they said, "we know you are a man of integrity and that you teach the way of God in accordance with the truth. You aren't swayed by men, because you pay no attention to who they are. 17Tell us then, what is your opinion? Is it right to pay taxes to Caesar or not?" 18But Jesus, knowing their evil intent, said, "You hypocrites, why are you trying to trap me? 19Show me the coin used for paying the tax." They brought him a denarius, 20and he asked them, "Whose portrait is this? And whose inscription?" 21"Caesar's," they replied. Then he said to them, "Give to Caesar what is Caesar's, and to God what is God's." 22When they heard this, they were amazed. So they left him and went away.
- b) Rom 13:1-8 – We are told to submit to the Government, pay taxes, and pay off our Debts.
- i) 1Everyone must submit himself to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God. 2Consequently, he who rebels against the authority is rebelling against what God has instituted, and those who do so will bring judgment on themselves. 3For rulers hold no terror for those who do right, but for those who do wrong. Do you want to be free from fear of the one in authority? Then do what is right and he will commend you. 4For he is God's servant to do you good. But if you do wrong, be afraid, for he does not bear the sword for nothing. He is God's servant, an agent of wrath to bring punishment on the wrongdoer. 5Therefore, it is necessary to submit to the authorities, not only because of possible punishment but also because of conscience. 6This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. 7Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. 8Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.
- c) Prov 22:7 – Debt enslaves you.
- i) The rich rule over the poor, and the borrower is servant to the lender.
- (1) Slaves don't have a lot of freedom, they have to do what they're told (and keep jobs they hate).
- (2) Debt is a good investment for the rich.
- (a) They can charge high rates and earn a lot of interest.
- (b) They can repossess assets (e.g., cars & sofas) from people who don't pay and sell them again and again to others (some car dealers do this 6 or 7 times with the same car).
- (c) They can sell the loan.
- (i) When you buy a house, your mortgage loan is typically sold right away.
- (3) What happens to relationships in the church when lending occurs?
- (a) Is Jesus foremost on your mind when you encounter the person who owes you money in the fellowship?
- (4) Debt is NOT a sin, but all of the above makes debt biblically stupid!!
- d) Watch out for the Health & Wealth Gospel
- i) Often used to promote this doctrine (and many other passages):
- (1) Dt 28 lists financial Blessings for Obedience & financial Curses for Disobedience
- (2) Pv 10:22: The blessing of the LORD brings wealth, and he adds no trouble to it.
- (3) Jer 29:11
- (a) For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future.
- (4) Mal 3:8-12
- (a) 8 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. 9 You are under a curse—the whole nation of you—because you are robbing me. 10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. 11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. 12 "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.
- ii) But, contrast the life of Job & the following (Wealth is NOT promised to God's followers):
- (1) Mt 13:44-46 God's Kingdom is worth giving up ALL our wealth to own
- (a) 44 "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. 45 "Again, the kingdom of heaven is like a merchant looking for fine pearls. 46 When he found one of great value, he went away and sold everything he had and bought it.

- (2) Mk 10:17-30 (see also Luke 18:18-30) Jesus asked this guy to give up his wealth
- (a) 17As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?" 18"Why do you call me good?" Jesus answered. "No one is good—except God alone. 19You know the commandments: 'Do not murder, do not commit adultery, do not steal, do not give false testimony, do not defraud, honor your father and mother.'" 20"Teacher," he declared, "all these I have kept since I was a boy." 21Jesus looked at him and loved him. "One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me." 22At this the man's face fell. He went away sad, because he had great wealth. 23Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!" 24The disciples were amazed at his words. But Jesus said again, "Children, how hard it is to enter the kingdom of God! 25It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." 26The disciples were even more amazed, and said to each other, "Who then can be saved?" 27Jesus looked at them and said, "With man this is impossible, but not with God; all things are possible with God." 28Peter said to him, "We have left everything to follow you!" 29"I tell you the truth," Jesus replied, "no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel 30will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields—and with them, persecutions) and in the age to come, eternal life.
- (3) Heb 10:32-34 1st Century Christians had their wealth taken away
- (a) 32Remember those earlier days after you had received the light, when you stood your ground in a great contest in the face of suffering. 33Sometimes you were publicly exposed to insult and persecution; at other times you stood side by side with those who were so treated. 34You sympathized with those in prison and joyfully accepted the confiscation of your property, because you knew that you yourselves had better and lasting possessions.
- (4) Heb 11:35-38 Even in the Old Testament, God's followers didn't always live wealthy
- (a) Others were tortured and refused to be released, so that they might gain a better resurrection. 36Some faced jeers and flogging, while still others were chained and put in prison. 37They were stoned; they were sawed in two; they were put to death by the sword. They went about in sheepskins and goatskins, destitute, persecuted and mistreated— 38the world was not worthy of them. They wandered in deserts and mountains, and in caves and holes in the ground.

B. Lending

- a) Lk 6:30-35 – Giving is better than lending. You can always give to someone, Jesus says to do so.
- i) 30Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. 31Do to others as you would have them do to you. 32"If you love those who love you, what credit is that to you? Even 'sinners' love those who love them. 33And if you do good to those who are good to you, what credit is that to you? Even 'sinners' do that. 34And if you lend to those from whom you expect repayment, what credit is that to you? Even 'sinners' lend to 'sinners,' expecting to be repaid in full. 35But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked.
- b) Mt 5:42: Give to the one who asks you, and do not turn away from the one who wants to borrow from you.
- (1) If you do lend, understand that it may not be paid back (and therefore it becomes a gift).
- (2) If you do lend, put the agreement in writing so that people understand that it is a loan. Memories get fuzzy over time and people tend to assume that things are a gift even if they are not (because that is what they want to believe or because this is what they expect).
- (3) If you do lend, be prepared for it to ruin the relationship (borrower is always slave to the lender).
- c) If you borrow, pay it back. This is keeping your word. Don't borrow if you can't pay it back.
- i) Ps 37:21: The wicked borrow and do not repay, but the righteous give generously;
- ii) Ecc 5:5: It is better not to vow than to make a vow and not fulfill it.
- iii) Mt 5:37: Simply let your 'Yes' be 'Yes,' and your 'No,' 'No'; anything beyond this comes from the evil one.
- iv) James 5:12
- (1) Above all, my brothers, do not swear—not by heaven or by earth or by anything else. Let your "Yes" be yes, and your "No," no, or you will be condemned.
- d) Pv 19:17 – It is always okay to Lend to God, since He gave us everything in the first place
- (1) He who is kind to the poor lends to the LORD, and he will reward him for what he has done.
- e) Pv 22:26-27 – Don't put up security for someone else
- 26 Do not be a man who strikes hands in pledge or puts up security for debts; 27 if you lack the means to pay, your very bed will be snatched from under you.

C. Greed

- a) Ps 37:4 Delight in Lord – Our Focus should be on God, NOT on what we want!
 - i) Delight yourself in the LORD and he will give you the desires of your heart.
- b) Mt 4:8-10 Satan tempts us with “things”. This happens when we walk into Best Buy or Target.
 - i) 8Again, the devil took him to a very high mountain and showed him all the kingdoms of the world and their splendor. 9“All this I will give you,” he said, “if you will bow down and worship me.” 10Jesus said to him, “Away from me, Satan! For it is written: ‘Worship the Lord your God, and serve him only.’”
- c) Pv 28:19-20 Learn to delay Pleasure. If you can’t afford it, don’t buy it!! Credit = chasing fantasies.
 - i) 19 He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. 20 A faithful man will be richly blessed, but one eager to get rich will not go unpunished.
- d) Pv 21:17 Love Pleasure = poor
 - i) He who loves pleasure will become poor; whoever loves wine and oil will never be rich.
- e) Pv 28:25 Greed divides people
 - i) A greedy man stirs up dissension, but he who trusts in the LORD will prosper.
- f) Lk 12:13-21 Greed destroys families. Remember Joshua’s pledge about his family!! (Joshua 24:15)
 - i) 13Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” 14Jesus replied, “Man, who appointed me a judge or an arbiter between you?” 15Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” 16And he told them this parable: “The ground of a certain rich man produced a good crop. 17He thought to himself, ‘What shall I do? I have no place to store my crops.’ 18”Then he said, “This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.” ’ 20”But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ 21”This is how it will be with anyone who stores up things for himself but is not rich toward God.”
- g) Jn 12:4-6 Greed destroys spirituality. Judas was one of Jesus’ close friends.
 - i) 4But one of his disciples, Judas Iscariot, who was later to betray him, objected, 5”Why wasn’t this perfume sold and the money given to the poor? It was worth a year’s wages.” 6He did not say this because he cared about the poor but because he was a thief; as keeper of the money bag, he used to help himself to what was put into it.
- h) Eph 5:3-5 Greed is a type of idolatry, just as bad as immorality or impurity. Does not lead to Heaven!!
 - i) 3But among you there must not be even a hint of sexual immorality, or of any kind of impurity, or of greed, because these are improper for God’s holy people. 4Nor should there be obscenity, foolish talk or coarse joking, which are out of place, but rather thanksgiving. 5For of this you can be sure: No immoral, impure or greedy person—such a man is an idolater—has any inheritance in the kingdom of Christ and of God.

D. Covetousness (Envy) & Approval & Respect

- a) Ex 20:17 – 10th Commandment – Do Not Covet your neighbor’s ...
 - i) 17 “You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor.”
 - (1) We want what others have, this can drive us to make foolish purchases we cannot afford
- b) Pv 14:30
 - i) A heart at peace gives life to the body, but envy rots the bones.
- c) John 12:42-44 We worry about what others think (we desire their approval & respect)
 - i) 42Yet at the same time many even among the leaders believed in him. But because of the Pharisees they would not confess their faith for fear they would be put out of the synagogue; 43for they loved praise from men more than praise from God.
 - (1) You can get addicted to approval & respect and not want to make changes or get out of debt.
 - (2) The desire to maintain appearances (of wealth) can lead straight to foreclosure & bankruptcy
- d) John 2:23-25 – shows that Jesus did NOT need the approval & respect of men
 - i) 23Now while he was in Jerusalem at the Passover Feast, many people saw the miraculous signs he was doing and believed in his name. 24But Jesus would not entrust himself to them, for he knew all men. 25He did not need man’s testimony about man, for he knew what was in a man.
- e) Luke 14:26.– God asks us to follow Him and not worry about what friends & family think
 - i) 26”If anyone comes to me and does not hate his father and mother, his wife and children, his brothers and sisters—yes, even his own life—he cannot be my disciple
- f) Mt 25:24-30 Talents (see also Luke 19:12-27) Parable of Talents – man was rebuked for being too concerned about what the master thought & not concerned enough about what the master wanted done, wise investing

- i) When it comes to managing our finances responsibly, God likewise expects us to not worry about what friends & family think
- ii) God does NOT care about our \$\$, He cares about us.
- iii) When you have a lot of things, with no \$\$ and lots of debt, you are a big financial fake.

E. God Must Be First in our Thinking, Giving, Living

- a) Gen 4:3-5
 - i) 3 In the course of time Cain brought some of the fruits of the soil as an offering to the LORD. 4 But Abel brought fat portions from some of the firstborn of his flock. The LORD looked with favor on Abel and his offering, 5 but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast.
- b) Ex 23:19a
 - i) Bring the best of the firstfruits of your soil to the house of the LORD your God.
- c) Dt 8:10-20
 - i) 10 When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. 11 Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. 12 Otherwise, when you eat and are satisfied, when you build fine houses and settle down, 13 and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, 14 then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery. 15 He led you through the vast and dreadful desert, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. 16 He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. 17 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 18 But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. 19 If you ever forget the LORD your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed. 20 Like the nations the LORD destroyed before you, so you will be destroyed for not obeying the LORD your God.
- d) Jos 24:15
 - i) ¹⁵ But if serving the LORD seems undesirable to you, then choose for yourselves this day whom you will serve, whether the gods your forefathers served beyond the River, or the gods of the Amorites, in whose land you are living. But as for me and my household, we will serve the LORD."
- e) Hag 1:3-11
 - i) 3 Then the word of the LORD came through the prophet Haggai: 4 "Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?" 5 Now this is what the LORD Almighty says: "Give careful thought to your ways. 6 You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it." 7 This is what the LORD Almighty says: "Give careful thought to your ways. 8 Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored," says the LORD. 9 "You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?" declares the LORD Almighty. "Because of my house, which remains a ruin, while each of you is busy with his own house. 10 Therefore, because of you the heavens have withheld their dew and the earth its crops. 11 I called for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands."