

BIBLICAL UNDERSTANDING OF DEBT

SCRIPTURAL REFERENCE

II Kings 4:1-7

ADDITIONAL STUDY

Proverbs 22:7
II Kings 6:2-5
Philippians 4:19

TO DO

Write down all you are owing on a piece of paper. Write Philippians 4:19 at the bottom of the paper. Lay your hands on the paper and ask God to make a way and help you come out of the debts.

A certain woman of the wives of the sons of the prophets cried out to Elisha, saying, "Your servant my husband is dead, and you know that your servant feared the Lord. And the creditor is coming to take my two sons to be his slaves." - II Kings 4:1

The bible does not directly forbid the borrowing of money; neither does it encourage borrowing. It counsels however, that getting into debt is not usually a good idea because a debt puts you at the mercy of the lender. Nevertheless, in some situations going into debt is a necessary evil that may be permitted. The dictionary says debt "Is the state of owing money. It is an amount of money you owe to a person, a bank or a company." A debt happens when you finally 'find a way' to afford now what your present financial situation cannot accommodate; that is, you have borrowed from tomorrow to satisfy today. Many Christians today are under pressure, many have been hurt and lost things they worked for, many have lost relationships and some have been financially incapacitated permanently as a result of indebtedness. But for the grace of God, many would have been totally wiped out.

Our text shows us the dire consequences a debt can throw someone (including his family) into. The late prophet may have had a legitimate reason to go into debt, he may have drawn up a repayment plan but unfortunately he died before he could repay the debt...who knows, maybe his consistent inability to pay made him die of a cardiac arrest. You can't always bank on tomorrow to go into debt; see the trauma it caused his family. Through Elisha, God made sure the woman was able to pay her debt and was abundantly supplied thereafter because God's heart is that we live debt free. However, if you must borrow, let it be in extreme cases, e.g. to start a viable business, save a family member's life with a bad medical situation and with proper arrangement, for education. Someone may ask, 'Can I borrow to pay rent?' And I say, 'Can you live in a cheaper place, or share an apartment?' As much as possible, only borrow from certified lenders because it puts pressure on you to pay back. Avoid borrowing from friends and relatives...this has ruined many relationships.

Learn to exercise your faith and explore all legitimate and dignified options before you resort to borrowing. Why? Borrowing can become an unbreakable habit. Many of us have borrowing as our first option. No! Make it your last option - pray, think and pray and think. God is able to meet all your needs.

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