

actually pay more in interest than you do in principle for an item you purchase on credit, especially when it comes to a home. Debt free living is possible and it frees the believer up so he or she is able to do more for the Lord. I believe this is God's perfect will for our lives.

Noah did not borrow money to build the ark. Moses did not borrow money to build the Tabernacle. Money was not borrowed to build the Temple. Neither do we need to borrow to do a work for God.

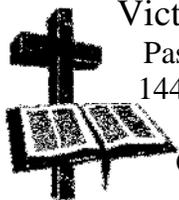
**“People buy things they don't need,  
with money they don't have,  
to impress people  
they don't like.”**

#### Ways to Get Out of Debt

28:12)

1. Quit Borrowing - (*Deuteronomy*
2. Plastic Surgery - (Cut up credit cards, or, preheat your oven to 400 degrees, place on greased pan and bake until well done.)
3. Learn to live with less - (*I Timothy 6:6-11*)
4. Tithe - (*Malachi 3:8-12, Luke 6:38*)
5. Pray and seek God's help - (*James 1:5-8, Matthew 6:33, Proverbs 3:5-6*)

**“Every day we go beyond our means,  
we must go two days to get out of debt.”**



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**“And they said, Believe on the Lord Jesus Christ,  
and thou shalt be saved, and thy house.”**  
*Acts 16:31*

# The Riches

## OF GRACE

"hath appeared to all men." Titus 2:11

Robert W. Reed

# Debt

**“... and the borrower is servant to the lender.”**  
*Proverbs 22:7*

**“...thou shalt not borrow.”**  
*Deuteronomy 28:12*

**“...owe no man anything...”**  
*Romans 13:8*

**DEBT IS SPENDING TOMORROW'S PAYCHECK  
FOR TODAY'S LUXURIES**

“God's work done in God's way will not lack God's support. He is just as able to supply funds ahead of time as afterward and He much prefers doing so.”

J. Hudson Taylor

**AMERICA HAS BECOME ONE NATION UNDER DEBT  
INSTEAD OF ONE NATION UNDER GOD**

## Introduction

In the way of an introduction let me say, that the subject of money is an exciting topic. If you do not believe it, try to take a ten dollar bill from your friend and see if he doesn't get excited.

The Bible has a lot to say about money and the subject of debt. About sixteen of the thirty-eight parables deal with how to handle our possessions. The Bible is our financial manual. Debt has become so popular and acceptable that almost everyone has some measure of debt. Eight out of ten people could take all they own, sell it, and could not pay themselves out of debt.

**“When your out-go exceeds your income  
then your up-keep becomes your downfall.”**

## The Blessings of Financial

In *Deuteronomy chapter 28*, as the Lord spoke to Israel, we see the blessings of obedience and the consequences of disobedience. In *verse 12*, the Lord said, “...*thou shalt not borrow.*” As long as Israel was obedient to God’s Word they were promised to be blessed in many ways and especially in the area of finances (*vs. 1-14*). But, on the other hand, debt is an indication of disobedience to God’s principles, (*vs. 43-44*), “*The stranger that is within thee shall get up above thee very high and thou shalt come down very low. He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail.*”

*Verses 15-68* deal with the consequences of disobedience. Debt brings servitude, compromises the future, and sacrifices liberty. The sign of God’s blessings and mark of a nation’s obedience was in the fact that they were a lender and not a borrower (*Deuteronomy 15:6*).

**“Credit is what keeps you from knowing  
how far past broke you really are.”**

## The Bondage of Debt

According to *Proverbs 22:7*, “...*the borrower is servant to the lender.*” That is, the indebted one becomes a slave to the lender.

Anyone that has ever borrowed money knows this to be true. Debt is one cause of servanthood or a form of slavery. When we borrow we become a slave to the creditors.

We sell our liberty and freedom to gratify the flesh as Esau did for a mess of pottage. Because of his lust, covetousness, and lack of self control, he sold his birthright. Esau is called a profane man because of his instant gratification of personal lust (*Hebrews 12:15-17*). His decision brought life-long consequences to himself and his descendents. Let us not be guilty of the same sin.

Debt can lead to bankruptcy, divorce, depression, murder, theft, ulcers, suicides, etc. It has destroyed nations, churches, businesses, and even families. In America over fifty percent of all divorces are related to financial problems. Ben Franklin said, “Getting into debt was getting into a tangled net.” When we borrow without the means of repaying, we are in debt, which brings bondage.

The Bible warns us against suretiship in *Proverbs 6:1-5, 11:15, 17:18, 20:16, 22:26-27, 27:13*. Suretiship is becoming responsible for someone else’s debt without the means to pay. This principle would be the same for my own debt as well as someone else’s debt. God’s desire for our lives is that we be free.

**“ A generation ago, credit cards were unknown  
and car loans were a rarity.”**

## The Believers Attitude Toward

The Lord says in *Romans 13:8*, “*Owe no man anything...*” The entire chapter sums up our duty in relation to government and neighbor. The point being, do not have any unpaid debt. According to *Psalms 37:21*, it is the wicked that borroweth and payeth not again. There are many today who file bankruptcy in order to get out of paying what they owe. This should never be true of a Christian. Bankruptcy is the breaking of a vow (*Ecclesiastes 5:4-5*). We are to be a testimony to others in the area of finances as well as other areas (*Proverbs 22:1*). Debt reveals a lack of faith, patience and stewardship. If we can trust the Lord with our eternal destiny, surely we can trust Him with our finances, realizing that He can supply our needs before a purchase as well as afterward. Besides, you can