

Question: "What does the Bible say about a Christian going into debt?"

Answer: Paul's charge to us to owe nothing but love in [Romans 13:8](#) is a powerful reminder of God's distaste for all forms of debt that are not being paid in a timely manner (see also [Psalms 37:21](#)). Usually we think of debt in terms of a monetary obligation. But in light of the context of this entire passage ([Romans 13:1-10](#)), Paul seems to have a broader view of debt in mind ([Romans 13:7](#)). Not only does he speak of taxes, tolls, and tariffs that are imposed on us by our government, but also the respect, honor and praise we owe to those in high authority. All of us are debtors to God's grace. As He has shown us love, we need to extend love to those around us with whom we live and work - even those who tax and govern us.

Some people question the charging of any interest on loans, but several times in the Bible we see that a fair interest rate is expected to be received on borrowed money ([Proverbs 28:8](#), [Matthew 25:27](#)). In ancient Israel the Law did prohibit charging interest on one category of loans - those made to the poor ([Leviticus 25:35-38](#)). This law had many social, financial, and spiritual implications, but two are especially worth mentioning. First, the law genuinely helped the poor by not making their situation worse. It was bad enough to have fallen into poverty, and it could be humiliating to have to seek assistance. But if in addition to repaying the loan a poor person had to make crushing interest payments, the obligation would be more hurtful than helpful.

Secondly, the law taught an important spiritual lesson. For a lender to forego interest on a loan to a poor person would be an act of mercy. He would be losing the use of that money while it was loaned out. Yet that would be a tangible way of expressing gratitude to God for His mercy in not charging His people "interest" for the grace He has extended to them. Just as God had mercifully brought the Israelites out of Egypt when they were nothing but penniless slaves, and had given them a land of their own ([Leviticus 25:38](#)), so He expected them to do a similar kindness to their own poor citizens.

Christians are in a parallel situation. The life, death, and resurrection of Jesus has paid our sin debt to God. Now, as we have opportunity, we can help others in need, particularly fellow believers, with loans that do not escalate their troubles. Jesus even gave a parable along these lines about two creditors and their attitude toward forgiveness ([Matthew 18:23-35](#)). He also instructs His followers: "Freely you have received, freely give" ([Matthew 10:8](#)).

The Bible neither expressly forbids or allows the borrowing of money. The wisdom of the Bible teaches us that it is usually not a good idea to go into debt. Debts essentially makes us a slave to the one we owe. At the same time, in some situations going into debt is a "necessary evil." As long as money is being handled in a wise way, and the debt payments are manageable – a Christian can take on the burden of financial debt if it is necessary.