

## What Does the Bible Say About Debt?

- **Nowhere in the Bible is debt listed as a sin.** However, the Bible advises against reckless borrowing. Proverbs 22:7 “The rich rule over the poor, and the borrower is servant to the lender” Psalm 37:21 “The wicked borrow and do not repay, but the righteous give generously”
- **Sin can enter the equation if debt comes from envy of neighbor’s possessions or pure greed.** 1 Timothy 6:10 “For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” Hebrews 13:5 “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you’ ”
- **Debt can also cause a conflict between your pocketbook and your God.** Matthew 6:24 “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.”
- **So, in summary, debt is not a sin but should be used with caution.** We should make sure that we are able to repay our debt and keep money from competing with God.
- **We want to serve God, not our lenders, so it is imperative to keep debt to a minimum.** One of the biggest dangers with borrowing is that too much debt can keep us from fulfilling what God created us to do.