

While debt is not labeled a sin in Scripture, it is never treated casually. Debt is often described as a burden or a form of servitude. God warns His people about the consequences of debt, encouraging wisdom, integrity, and restraint.

"The borrower is slave to the lender." (Proverbs 22:7)



Reflection: What lies have you personally believer about debt that have influenced your financial decisions?

Debt Is Not a Sin, But It Is a Serious Matter

God does not call debt a sin, but He does warn against its effects. It can distract us from fully serving Him, strain relationships, and limit our freedom. Scripture emphasizes caution, contentment, and stewardship.

1 Corinthians 7:23 – "You were bought at a price; do not become slaves of men."

We Are Required to Pay What We Owe

God calls His people to walk in integrity. If we borrow, we must repay. This reflects His character in us, faithful and just. Psalm 37:21 – "The wicked borrow and do not repay, but the righteous give generously."

Being the Lender Is a Position of Blessing

God positions the faithful to be lenders, not for power or profit, but as a means of stewardship, influence, and generosity. Lending reflects God's provision and enables us to help others without creating bondage.

Deuteronomy 15:6 – "You will lend to many nations but borrow from none."





Throughout the Old Testament, obedience to God's commands brought blessings that included provision, fruitfulness, and freedom from dependency.

This covenant promise wasn't just about economics, it was about being free to live fully in God's purpose without being entangled by earthly obligations. Financial freedom meant more than wealth. It meant the ability to act, give, serve, and build without restriction.

Being the lender symbolized:

- Stability
- Generosity
- Influence
- Freedom to serve

What does this mean for you in modern life?



Step into Financial Obedience

Acknowledge that everything you have is God's.

Choose contentment over comparison. Avoid debt where possible and make a plan to pay what you owe.

Be a Faithful Steward

Budget wisely. Save for the future. Give regularly and generously.

Move from Borrower to Lender

Eliminate unnecessary debt. Build margin so you can give freely. Use your resources to bless others and fund kingdom work.

Reflect & Respond

Debt (noun)

Something that is owed or due to another; an obligation, especially a sum of money owed to someone else.

Take a moment to pause and process what you've read. These questions are designed to help you uncover how society's view of debt may have shaped your mindset, and how God is inviting you into a new perspective.

1. After reading the definitions of debt, how does your current view of debt align with or differ from God's Word?
2. How does it feel to know that God desires for His people to be lenders and not borrowers? What emotions or thoughts does that stir in you?
3. Which of the scriptures in this section stands out most to you and why? How does it challenge or encourage your current mindset?
4. What specific steps can you take to begin aligning your finances with biblical wisdom, no matter your current financial state?

5. Are there habits or attitudes you need to surrender in order to walk in obedience and stewardship with your finances?