

MONEY BAG: Practicing Kingdom Economics

Money and Debt

Ice Breaker- Tell about a risk you have taken and what the results were.

Biblical Principles regarding Debt

- Debt carries the connotation of “biting interest”
- Never charge interest to a fellow Israelite - *Do not charge your brother interest, whether on money or food or anything else that may earn interest. You may charge a foreigner interest, but not a brother Israelite, so that the LORD your God may bless you in everything you put your hand to in the land you are entering to possess. (Deuteronomy 23:19-20)*
- Debt equals misfortune - *“If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest.” (Exodus 22:25)*
- It’s foolish to co-sign on a loan - *“He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.” (Proverbs 11:15)*
- It’s considered evil to not repay a debt – *The wicked borrow and do not repay, but the righteous give generously (Psalm 37:21)*
- Debt is not a sin

☞ Is debt really necessary?

Which of the 6 Biblical Principles regarding debt is most challenging to you? Why?

Debt is really an issue of freedom – *It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.(Galatians 5:1)*

The rich will rule over the poor, and the borrower is servant to the lender. (Proverbs 22:7)

What would you do if you were debt free?

What’s in your “heart”

- Want or contentment? - *But godliness with contentment is great gain (1 Timothy 6:6)*

Do you feel that live mostly in the realm of want or contentment?

- A selfie or God’s true image? – *So God created mankind in his own image... (Genesis 1:27)*

Do find it easy or difficult to see yourself in the image or God?

- Anxiety or trust? – *Those who hope in the Lord will inherit the land...and enjoy great peace (Psalm 37:9, 11)*

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What might help you trust God more with your finances?

- **Hurry or patience?** - *Wait for the LORD and keep His way. He will exalt you to inherit the land; When the wicked are cut off, you will see it. (Psalm 37:34)*

Tell of a time when you bought something on impulse that you later regretted.

- **Your will or God's will?** - *The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. The Lord will make you the head, not the tail. If you pay attention to the commands of the Lord you God. (Deuteronomy 28:12,13)*

Spend sometime praying that God will transform your heart so that you will desire His will over your own.