



By Doug Batchelor

## Introduction

An Amazing Fact: The University of Southern Mississippi's most famous benefactor is not a millionaire, a renowned politician, or a celebrity. Her name was Oseola McCarty. In 1995, she established a trust whereby at her death, \$150,000 of her life savings would be donated to the university to aid students in need of financial assistance. She had never attended the university. But the most extraordinary fact? Oseola washed and ironed clothes for a living. All that money had been acquired by careful saving and simple living.

Debt. It sounds like a dirty word; doesn't it?

It seems to be baked into everything we have and everything we do—our homes, our schools, our leisure time, and our means of transportation. It even appears to be the working policy of our government. The United States has now reached \$22 trillion in national debt; a new record high is reached nearly every day.

Moreover, the debt owed by her citizens just in mortgages totals more than \$400 billion; auto loan debt has reached \$584 billion. But student loan debt takes the cake at almost \$1.5 trillion. Nearly all of these numbers have been increasing steadily over the past decade, with no end in sight.

These are not the kind of records that we want to be beating. Right? So why does so much debt exist in our personal lives? Why does debt seem to be growing like a virulent, malignant tumor? Indeed, you might even be tempted to think that debt is just a part of normal life—like drive-thru windows or the Internet.

It's not! And being under a burden of debt is not the way God designed us to live. You might be thinking that finance has nothing to do with the gospel, but did you know that more than 500 verses in the Bible address finances and property? And did you also know that 16 of the 38 parables Jesus tells discuss managing finances and property?

So how are we as Christians supposed to view debt and deal with it in our lives? Let's see how Scripture provides the answer.

## What Debt Does to a Person

Like all problems that people tend to ignore, debt will continue to grow larger and larger, becoming more and more unmanageable in the process, until it crushes a person.

Reports and articles and blogs have been screaming it for years: It is not a question of if the debt bomb will explode—or implode, as the case may be—but when. The United States cannot keep borrowing more and more money without facing the consequence sometime in the near future. But it is not only the nation collectively; it is each one of us individually. We are heading toward an inevitable crash, like a car speeding straight toward a wall.

Terrifying, right? So what do we do now? Well, in order to answer the question of what to do with the problem of debt, we must first find out how we got to this point in the first place.

Let's start with the basics: What is debt, and what does it do for and to you?

## Debt Brings Enslavement

Incurring debt gets us two things:

1. The item or service desired
2. An obligation to a person, party, or an institution that helped us get that item or service

That obligation is similar to a contract in which you, as the debtor, are willingly placing yourself under the control of the lender. That means, in some sense, that debt is a type of enslavement. (Perhaps you have seen one of the many images that depict debt as a larger-than-life ball and chain strapped to the debtor.) Indeed, Proverbs 22:7 says, "The rich rules over the poor, and the borrower is servant to the lender." The borrower effectively binds or ties himself to the lender.

Here's an interesting illustration: In 2 Kings chapter 4, an indebted widow seeks out the prophet Elisha for help. In those days, it was customary for a lender to seize people, not just property, if a debt could not be paid. This widow was one such debtor. Her husband had taken out a loan, but he died before he could pay it back. As was custom, the debt fell to his widow, who had no money with which to pay the debt. In desperation, she wailed, "The creditor is coming to take my two sons to be his slaves" (v. 1). Her family was literally about to be the "servant to the lender."

When debt is a controlling factor in your life, no other area is exempt. I knew a lady who had incurred \$500,000 in gambling debt. She was panicked, terrified, and despondent. She had even stolen from her husband to continue gambling. Not only did she have this humongous debt, but this debt had also affected her relationships, her marriage, and her priorities. It was the driving force of her entire life!

A recent graduate completed her bachelor's degree in sociology from the University of Pittsburg. Along the way, she had amassed \$100,000 in student loans. Her plan was to next apply to law school, but because of her loans, she was unable to do so. Instead, she moved in with her mother and got a job as a graphic designer. Undoubtedly, her plan had been to finish her education and then use that education to pay off her loans. But the debt itself had changed the trajectory of the future she was building! Now, this certainly does not mean you should not get an education; however, it does mean that you should not let debt control your life.

The fact is that when we are slaves to something or someone else, it is impossible for us to serve God. Matthew 6:24 says, “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.” Mammon is a word for material wealth. If your need for money and stuff overrides your desire to surrender to the will of God, the Bible signals it’s a big problem. If that need prompts you to sink further and further into debt, like the lady with the gambling habit, you can know with absolute certainty that it is not God’s will for your life.

## Debt Brings Worry

Worry is debt’s closest friend. Surveys show that 44 percent of Americans slate money as their biggest source of stress. This includes debt. You might get a temporary excitement from getting the item or service you desired, but with that comes a worry that sticks like glue and tends to last long after the excitement has worn off.

The poet Helen Steiner Rice puts it like so:

Worry? Why worry? What can worry do?  
It never keeps a trouble from overtaking you.  
It gives you indigestion and sleepless hours at night,  
And fills with gloom the passing days, however fair and bright.  
It puts a frown upon your face and a sharpness in your tone.  
You’re unfit to live with others and unfit to live alone.

Worrying about having debt, the ability to pay back a debt, and what will happen if you cannot pay off the debt affects your health. Worry brings with it stress, fear, and even depression. Debt can also affect your temperament. It makes you impatient with others. It can lead you to form unhealthy habits in an attempt to shake the worry, such as smoking or drinking. That may be a lot more than you bargained for when you initially put the item on credit or signed the loan.

Worst of all, worrying does not solve the problem of paying off your debt. All it does is bring your entire life into submission to the power of debt. Thus, while debt gets you something you desire, with it also comes anxiety and servitude. In fact, it has the potential to change the entire trajectory of your life for the worse. This does not seem in the least appealing, and certainly not something that people would willingly bestow upon themselves.

So why do we have so much debt?!

## Why We Have Debt

We live in the age of consumerism, where instant gratification not only exists—it is cultivated and expected. We can simply click a button online and an item is delivered to our front door the next day or sometimes even the same day. Advertisements to purchase things pop up just from putting a string of words in an online search form. We don’t even have to be looking for anything in particular to buy something. It is easy to get stuff and lots of it.

Yet research shows that stuff doesn’t make us happy. In fact, studies reveal that growing numbers of people prefer to spend money on experiences rather than on material things. Why? Because the assumption that spending money on stuff brings happiness is a myth. Happiness that comes from material things quickly fades. Moments are more memorable, and experiences open up your world.

In America, some people getting government assistance own smartphones and designer handbags. They don't have jobs, but they do have luxury items. That seems a bit backward; doesn't it? Somewhere along the way, the definition of what constitutes the necessities in life and what constitutes the non-essentials in life has been blurred. We exist in a society where getting what we want when we want is the norm. But Scripture knows all too well: "The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty" (Proverbs 21:5). What we lack is self-control. And it is destroying us from the inside out.

Of course, there are situations in which debt cannot be helped. Job incurred debt by circumstances beyond his control. The widow who went to Elisha for help inherited her debt. But we deliberately and knowingly choose most of our debts. It is not as though the credit card companies are torturing us into buying things. Seldom do we ask ourselves, "Do I really need this?" We deceive ourselves into thinking that we can deal with all that unpleasantness of paying the debt later, at some vague point in the future. The problem is that later inevitably turns into now. We are good at rationalizing or justifying a purchase—it was on sale; it was a limited edition—but rarely do we ask what better use we could make of this money.

It is also relatively easy to fall into cultural or societal reasoning. Debt often seems to be a natural part of life now. Perhaps it seems as though everyone around you has some form of debt; perhaps you have resigned yourself to the notion that debt is a necessary evil. It is not. And having debt for the majority or all of your life is a choice that you make.

The Bible counsels us to wait patiently for that better life that God has promised: "You also be patient. Establish your hearts, for the coming of the Lord is at hand" (James 5:8). Christ tells us, "If anyone desires to come after Me, let him deny himself, and take up his cross, and follow Me" (Matthew 16:24). And of those followers of God, it is said, "These all died in faith, not having received the promises, but having seen them afar off were assured of them, embraced them and confessed that they were strangers and pilgrims on the earth. ... [N]ow they desire a better, that is, a heavenly country. Therefore God is not ashamed to be called their God, for He has prepared a city for them" (Hebrews 11:13, 16).

We are not to spend this life collecting valuables; we are to spend it in preparing our hearts, our minds, our characters for our future life with God. To have prosperity in the future, we need to experience self-denial today.

The Bible's definition of waiting does not mean sitting idly, doing nothing. At the same time that we must be patient, God also instructs us in doing, establishing, preparing, and witnessing. Our consumer society runs on idleness, on receiving instead of giving. But Scripture tells us that it is folly to remain idle: "Go to the ant, you sluggard!" the well-known proverb says. "Consider her ways and be wise" (Proverbs 6:6); "the soul of a lazy man desires, and has nothing; but the soul of the diligent shall be made rich" (Proverbs 13:4).

We will all give an account to God for every idle word that we speak. (See Matthew 12:36.) Might we also give an account for the money we idly spend? Ecclesiastes 12:14 says, "God will bring every work into judgment, including every secret thing, whether good or evil."

<https://www.entrepreneur.com/article/294163>

## **Debt 101: How to Avoid It**

Let's look at some basic, practical principles that will help you to avoid getting into debt in the first place. It is a short list of steps that anyone can do at any time. Don't wait for debt to start piling up before

putting these into practice. Start right now. Prepare for your future with God by creating good spending habits now. (These tips were compiled from several different financial experts.)

- Open a savings account. Even if you think you have no money to save, reconsider. Nowadays, a savings account can be opened with a mere \$10. Open it at a different bank from where you manage your regular payments and day-to-day expenditures. That way, you will not be tempted to treat it like a checking account. Be intentional about putting money into it on a regular basis, even if it is only a few dollars at a time—and watch your mentality begin to change. Now you are building by saving instead of diminishing by spending.

If you particularly like to buy things, you may realize that there is a longer-lasting happiness in saving for the future. “On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come” (1 Corinthians 16:2).

- Create a budget. A lot of us are in the red simply because we have no idea how much we are spending. Sure, we could come up with a rough estimate; however, we also have a tendency to underestimate expenses. We forget about the \$15 used to buy lunch every day or the little niceties we pick up at the mall every so often. Those items add up faster than you think. Save your receipts and study your bank statements to figure out where your money is going.

Then, most important, be honest with yourself. Create an honest budget, one that is possible and practical, and create a strategy to live within that budget. Sometimes, it is difficult to admit things about ourselves, especially when those things are staring us right in the face. But this little bit of effort now will go a long way in helping you to gain financial security in the future. “For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it” (Luke 14:28).

- Rethink your grocery basket. Food is a necessity of life, so shopping for it is one of those errands that we all must perform on a regular basis. It is easy to keep track of a food budget, but it can also get out of hand fast. Some of us like to aimlessly meander in the market up and down the aisles, impulsively picking up expensive items that tickle our taste buds. Some parents allow their children to grab anything off the shelves, no matter if that item is pricey or just plain unhealthy.

It’s much better to create a list beforehand of what you really need and stick to that list when you go to the grocery store. You might also try buying certain foods in bulk to save on costs—especially for those dry goods that you commonly eat. “For ... the glutton will come to poverty” (Proverbs 23:21).

- Be faithful in tithes and offerings. Some might see tithe as just another expense, one of those superficial ones that you calculate after the necessities have been bought. They may think, “Maybe God will understand if I don’t pay tithe until I get a raise,” because all of those other expenses are necessary for the quality of life they want to have. In actuality, all of what we own, what we have, is God’s. “Both riches and honor come from You [God], and You reign over all” (1 Chronicles 29:12). But the Lord, our gracious Father, asks for only a tenth of it in return as a sign of obedience.

First and foremost, be faithful with at least that 10 percent and you will begin to see God work in so many other ways—but not in the sense where you earn your rewards. God desires your obedience for His glory as well as for your own good. “A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished” (Proverbs 28:20).

- Purge the house. Living in a consumer society means having a higher probability of acquiring lots of things—and more often than not, things that we do not actually need. Some stuff may have been sitting in our attics or garages for years, some even unopened.

Perform a thorough sweep of your home and eliminate the things you can live without. The upside of living in an age when it is easy to buy is that it is also easy to sell. Simply snap a photo of the item and put it up on eBay or Facebook or some other eCommerce platform. Whether it be memberships you are not using or magazines you are not reading or just stuff that has been collecting dust, they can fetch a nice addition toward your new savings account. “Set your mind on things above, not on things on the earth” (Colossians 3:2).

- Learn new ways to earn. The fourth commandment says to rest on the Sabbath day. That is only one day of the week. What does it instruct us to do the other six days? “Six days you shall labor and do all your work” (Exodus 20:9). The two-day weekend is a fairly modern concept, one put into effect in the early 1900s. We can be doing on Sunday.

Use your time wisely and diligently and see what can be accomplished when you put forth the effort. However, beware of get-rich-quick schemes, like multilevel marketing scams that promise big money but only dig you deeper into debt. “Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase” (Proverbs 13:11). In this digital age, even many who may be unable to labor physically can earn an income, working in front of a computer or even at home. “In all labor there is profit, but idle chatter leads only to poverty” (Proverbs 14:23).

## Is Debt a Sin?

A popular question among Christians is whether accumulating debt is an act of sin. While the Bible never says that owing money is a sin, I’m not sure that’s the right question. Instead, I like to ask, “Can the motives and actions that led up to the decision to incur debt be sinful?”

How many times have you incurred debt because you bought something you saw someone else had—and you just had to have it? The Bible calls it covetousness, and the tenth commandment instructs us against it. “Take heed and beware of covetousness,” Jesus said, “for one’s life does not consist in the abundance of the things he possesses” (Luke 12:15).

We have already discussed the motivations behind most debt today; at the heart of these reasons is the serving of self. Do you care more about satisfying your desires than about working toward what God seeks? When you adore material things—mammon—when you are devoted to acquiring things no matter the cost, it could be classified as worship. Do you worship mammon? Has it become your god above the God of heaven and earth? God says, “You shall have no other gods before Me” (Exodus 20:3).

Let’s be clear: Reckless financial irresponsibility is a sin. As Christians, we have a responsibility to be faithful stewards of God’s time, money, and the blessings that He has given to us. How we put each of these to use matters and determines our future. Sometimes God gives you a blessing so that you will pay it forward. Jesus said,

He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man’s, who will give you what is your own? (Luke 16:10–12).

If you have been reckless with material wealth, how would you manage spiritual wealth? How we handle our money in this life is an indication of our management of weightier affairs. And it’s not only our future eternity in heaven at stake; our spending habits can also make a difference for others on this earth.

Instead of thinking about all the things we would be giving up by not spending money on ourselves, maybe we should be thinking of all the things we could be giving to others. We already know that deciding to have debt means that you worry about the ability to pay it back. This creates a poor witness for Christ because you are no longer seeking to reach out to others but are focused on yourself and your needs.

We are called to be a blessing to others. Philippians 2:4 says, "Let each of you look out not only for his own interests, but also for the interests of others." Romans 13:8 says, "Owe no one anything except to love one another, for he who loves another has fulfilled the law." And Ephesians 4:28 says, "Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need."

If we as Christians work and save as much as we can, we will also be able to give as much as we can. And when we give, a beautiful thing happens: The very act of altruistic giving, of selflessness, becomes a blessing to us. "Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you" (Luke 6:38).

This does not mean that you should give because something will be given back to you. Give expecting nothing in return. Jesus says several verses before, "Love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High. For He is kind to the unthankful and evil" (v. 35). This is not some monetary, earthly prize. It is the privilege of being counted as one in the family of God—not because you have the same blood but because your character resembles His! That is the gift given back to you: A new heart. "The generous soul will be made rich, and he who waters will also be watered himself" (Proverbs 11:25)—watered by the Holy Spirit, sowing Christ's character in you.

Give to those less fortunate than you, both material and spiritual wealth. Give to those who do not know Christ because you were once just as lost as they are. If we had the heart of Christ, how many more lost souls could be reached by the gospel? How many more missionaries, Bible workers, and evangelists could be sent to dark parts of this earth? How much of our money has been spent on a lifeless abundance of things instead of on the opportunity for someone to have an abundant life with Jesus Christ? Do we even realize that the cost of debt may be influencing much more than just our own lives? Do we consider that it is choking out the very gospel?

## **Keep Your Promises**

What if you already have significant debt? Is it over for you? Are you lost forever? No. It is what you do with the debt you already have that matters now.

A Christian's conduct matters. If a Christian makes a promise, he or she should make good on that promise. If you buy something, you should pay for it. The Bible states, "The wicked borrows and does not repay, but the righteous shows mercy and gives" (Psalm 37:21). And it is "better not to vow than to vow and not pay" (Ecclesiastes 5:5).

Even if a Christian has conducted business foolishly and has incurred an overwhelming amount of debt, that person ought to do their best to pay back that debt and not renege from an I.O.U. He should not change what he has promised to do, even if it is to his continued disadvantage. If you do not pay your debt, that means someone else has to; someone else has to take the hit. Isn't that a type of stealing?

What about a debt that a person cannot possibly repay, such as the gambler who did not have the means to pay a debt of \$500,000? Even if she worked every day for the rest of her life, she could not pay it. Some may throw up their hands and say, “So what is the point of paying any of it?” People become crushed under the weight of overwhelming debt; they want to give up. But God desires us to come to Him when we fall. We need to repent of our sin—our addiction, our covetousness. Turn away from gambling and shun accruing more debt. Then give God permission to change our lives, to even work miracles to rescue us from bondage. “If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9). We need to realize that we need help, that we need saving. And God promises that He will not only save us, but that He will transform our lives too.

The “X factor” in this equation is God. Scripture tells us that He “has not given us a spirit of fear, but of power and of love and of a sound mind” (2 Timothy 1:7). Debt brings fear. But here is the beautiful thing: Love is the victor over fear, for “perfect love casts out fear” (1 John 4:18). The Bible also says that “God is love” (1 John 4:8). That means that God is the victor. He is the answer to defeating your fear and your worry over debt—over anything, for that matter. If you have a spending habit or a gambling addiction, God is the One who can help you overcome it. The passage says that God is the One who gives us “a sound mind”—that is, a mind that is disciplined, a mind that has self-control. If lack of self-control is what gets us into debt, then God is the answer not only to keeping us out of debt, but also getting us out of debt. Repent, and see how God will bless you.

Remember that “with God all things are possible” (Matthew 19:26). The widow was unable to pay her husband’s debt, but she did not throw up her hands in defeat. Instead, she went to a prophet for God’s guidance. When Elisha discovered that the widow had a single jar of oil, he instructed her to ask all of her neighbors for their empty jars and containers, as many as she could get, and then to pour her single jar of oil into each empty container until each container was full. The widow did as she was told, and God miraculously multiplied her one jar of oil to fill all of those other jars. She then took that oil to the market to pay off her husband’s debt.

The widow made an effort to do what she could with what she had. Though that single jar of oil was not very much, though it could not possibly have paid off her husband’s debt by itself, she did not balk at the prophet’s instructions. She remained faithful; she remained obedient, and she was blessed for her faithfulness. “You shall remember the LORD your God, for it is He who gives you power to get wealth” (Deuteronomy 8:18). God did not perform a miracle while the widow just sat there and did nothing. Our efforts count; our conduct matters—but not in a way where we earn our salvation. Instead, the widow’s actions were an extension of her belief in God. He desires us to work with Him. He was glorified at the same time that the widow’s faith was strengthened. As a result, her character was more finely tuned for life with Him.

## **Debt 102: How to Get Out of It**

If you already have debt, don’t despair! Have faith, patience, and prayer in your life. Let’s now look at another list of helpful tips that will help you start living a life of stewardship with God. These work hand-in-hand with the points from “Debt 101: How to Avoid It.”

1. Stop accruing more debt. The first step is to repent. Turn away from the things that got you into debt in the first place. Realize how the desire for mammon affects your relationship with God. The lady with the gambling debt knew the severity of her situation. She desperately didn’t want to be in debt, but she also didn’t realize that part of the answer to her problem was to stop getting more into debt. In fact, she wanted to buy lottery tickets in the hopes that she would win the lottery and be able to pay off her debt in one fell swoop.



It is tempting to think that the problems we have created can be fixed in the blink of an eye, but more often than not, that is not the reality and only leads us into more despair and desperation. Does God perform miracles that help us out of seemingly impossible situations? Yes. But He also never goes against His character and moral laws; neither should we expect or demand that He do so. For our part, we need simply to stop digging ourselves deeper into the red. “Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he take away your bed from under you?” (Proverbs 22:26, 27).

2. Pay off your debt in increments on a regular basis. Even if it is only a few dollars every month, always put something toward your debt. Even if the gambler could not pay the entire \$500,000 at once, she could at least make some effort to pay a little bit at a time—even \$10 a month. Do not waste your time figuring out how you can get out of that debt or pay less of it. Follow what Scripture says about being a faithful steward and see your mentality change. Just as little expenditures add up quicker than we expect, so do little savings. Use the tip earlier on creating a budget to plan how much you can regularly give toward paying off your debt. Make it a priority, but do not make it your only priority. Be realistic too. For example, do not pay off your debt at the expense of feeding yourself or your children. “Render therefore to all their due” (Romans 13:7).

3. Cut back on any unnecessary expenses. Ask yourself whether purchasing an item is truly necessary or just convenient. Realizing the difference between these two categories can save quite a bit of money over time. This goes along with the tip of rethinking your grocery basket. What else could you do without so that you can pay down more of your debt?

a. What about cooking your meals instead of eating out? It not only saves dollars, but it is also healthier for you. Simpler, home-cooked meals also mean less work in the kitchen; fresh vegetables, fruits, and grains in bulk are also more affordable than frozen dinners.

b. Clothing is another necessity, but necessity is not an excuse to overspend. Most offices have a dress code, but appropriate work attire can easily be purchased at discount stores instead of department stores. Wearing brand names is a luxury.

c. Are you paying for a gym membership? It is important to exercise, but perhaps try keeping up with your health by exercising outside for free. You can take a walk or jog through your neighborhood; check if your local community center is offering any free classes. Not only will you save, but you will also spend some time in the fresh air.

d. Many of us need a car to get to work. A car might be considered a necessity if your office is too far to walk or bike. But instead of purchasing a new car from a dealership and paying an auto loan for the next five years, you might consider going with a used model several years old instead—one that you can pay for upfront, especially since the value of a new car drops about 20 percent the moment you leave the lot. Just because something is a necessity does not mean getting into debt for it is necessary as well.

And remember this: “For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content” (1 Timothy 6:7, 8).

## **Necessary Debt**

There may be times when you choose to go into temporary debt, such as when purchasing a home, starting a business, or finishing college. But such decisions should be made with careful planning (such as

taking out as little as possible) and with the goal of eliminating such debt as quickly as possible. The greatest problem with debt is purchasing things you do not need (going on a vacation, buying designer clothes, getting new furniture, buying gifts for others) with no plan to eliminate such debt.

## The Most Important Debt

But here is the crux of the whole matter of debt. Each of us does have a debt, but it is not one of money or material goods. It is much larger, much more ominous, and much more important than any financial debt. It is the debt of sin. In the Lord's Prayer, it reads, "And forgive us our sins, for we also forgive everyone who is indebted to us" (Luke 11:4). The payment for that debt is death: "For the wages of sin is death" (Romans 6:23).

But thanks be to God that the verse does not end there. Jesus Christ, our Savior, paid the debt of sin for us, for every one of us. He died for our sins, and we can never pay Him back—neither physically, mentally, nor spiritually. Psalm 116:12 says, "What shall I render to the LORD for all His benefits toward me?" But do you know what the good news is? Through Jesus' death, our debt—our sin—is forgiven. Colossians 2:13 states, "You, being dead in your trespasses, ... He has made alive together with Him, having forgiven you all trespasses." And the latter half of Romans 6:23 finishes with, "The gift of God is eternal life in Christ Jesus our Lord." Life—life forever with God—is granted to us. We must simply choose to accept it, to "take up the cup of salvation, and call upon the name of the LORD" (Psalm 116:13).

Say that you really want to buy a Porsche. It is all you can think about, and it is the only thing you want. So you go for it. You take out a loan and put zero percent down on a brand-new model. The papers are signed; the deal is made. You sigh with satisfaction. Finally, you have your very own Porsche. Then, just as you pull out of the parking lot, a minivan changes lanes and rams right into your left tail light. Both you and the other driver are okay, but your brand-new automobile, the apple of your eye, is wrecked. What just happened to the value of your Porsche? It dropped way down in a matter of seconds. How do you feel about that debt now?

Consider the value that God has placed upon you, upon your life. Your value was worth dying for, and your value never decreases. Jesus always has and always will consider it worthwhile to have given His own life for yours. What is a Porsche or anything else in comparison to an eternity with the God who loves you that much? Jesus Christ "bore our sins in His own body on the tree, that we, having died to sins, might live for righteousness—by whose stripes you were healed" (1 Peter 2:24).

## Debt Forgiveness

Every seven years, the Israelites were to forgive all debts that had not yet been paid: "Every creditor who has lent anything to his neighbor shall release it; he shall not require it of his neighbor or his brother, because it is called the LORD'S release" (Deuteronomy 15:2). Did you catch that? God designed for His people to be the lenders, not the debtors: "The LORD will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow" (Deuteronomy 28:12). What implications does this have for us today as God's followers? We similarly are to be in the position of lending, not owing, that we may in turn use His blessings upon us to bless others.

The Lord has been instilling the concept of forgiveness in His people for ages. In Jesus' sacrifice, the type (symbol) had finally met its antitype (reality); the practice had finally become actuality. What a lesson in

illustrating God's forgiveness of our debt of sin! And what a beautiful example showing God's rightful character to the world.

In Matthew 18, Jesus tells a parable of a king, who represents God, and one of his servants, who represents sinners. This servant owes a debt to the king, an enormous amount, 10,000 talents—by far the largest monetary sum found in the Bible (v. 24). The gravity of our sins is woefully apparent. The servant is unable to pay the debt, so the king, "moved with compassion" (v. 27), forgives the entire amount.

This story is a metaphor for the plan of salvation. God forgave us our sins, just as the king forgave the servant's debt of 10,000 talents. Significantly, Jesus adds the reason that the king forgave his servant's debt: Because he felt "compassion" for him, because he loved him. This phrase, "moved with compassion," is found again and again as the reason Jesus heals, preaches, and teaches people during His life here on earth. God is telling us repeatedly through Scripture how much He loves us.

But the parable does not end there. It describes the servant's conduct after the king forgave him. The servant, whose debt was forgiven, went to another servant who owed him a measly debt of 100 denarii, a pittance in comparison to the 10,000 talents, and harangued the other servant to pay him back. When the other servant could not pay, the first servant had the man thrown in jail. He did not treat the other servant as the king had treated him, with compassion, but selfishly, mercilessly. When the king learned of the first servant's actions, he took back the lenient sentence and instead "delivered him to the torturers until he should pay all that was due to him" (v. 34).

The lesson of this parable Jesus makes clear: "So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses" (v. 35). God desires for us to show His mercy and grace in our interactions with others. This is not just an outward show of pity; God desires heart service, for us to truly mean what we say and do. "The sacrifices of God are a broken spirit, a broken and a contrite heart" (Psalm 51:17). The first servant did not truly feel remorse or compassion, and his actions against his fellow man were made all the more heinous since he himself had experienced and understood his need of a savior. What God desires from us is to go to Him as we are, broken and sorry for what we have done and for who we are, so that He may give us a new heart, one like His.

Take the account of Mary anointing Jesus with oil. During a meal hosted by Simon, a Pharisee whom Jesus had previously cured of leprosy, Mary, who bought precious and expensive oil, proceeded to pour it on Jesus' head and feet. The reactions of the others were self-righteous disgust and contempt. For Judas, the act of love enraged his greed, and because of it, he publicly rebuked Mary: "'Why was this fragrant oil not sold for three hundred denarii and given to the poor?' This he said, not that he cared for the poor, but because he was a thief, and had the money box; and he used to take what was put in it" (John 12:5, 6). Mary's service also gave Simon cause to indulge his doubt and prejudice: "This Man," he thought to himself haughtily, "if He were a prophet, would know who and what manner of woman this is who is touching Him, for she is a sinner" (Luke 7:39). Neither of these men realized the reason behind Mary's act. But Jesus did.

Jesus then proceeded to tell a parable designed both to acknowledge Mary's act and to reach the hard hearts of these men: "There was a certain creditor who had two debtors. One owed five hundred denarii, and the other fifty. And when they had nothing with which to repay, he freely forgave them both. Tell Me, therefore, which of them will love him more?" (vv. 41, 42).

Simon answered correctly, "I suppose the one whom he forgave more" (v. 43). Jesus then detailed Simon's conduct in contrast to Mary's. Simon gave Jesus neither water to wash His feet nor a kiss in greeting, while Mary washed Jesus' feet with her own tears and had been kissing His feet since He had

entered the house. She had treated him not only courteously but lovingly. Jesus' point was that Mary's "sins, which are many, are forgiven, for she loved much. But to whom little is forgiven, the same loves little" (v. 47).

Simon had been healed by Jesus, but he failed to understand that his physical healing was a representation of God's forgiveness of his sins. Simon was a sinner just like Mary, no better. But he thought himself much worthier than she. Before he was healed from leprosy, people had looked upon him with disgust, yet he was now behaving just as they had. Neither he nor Judas realized how broken they were, how much they needed the Savior. They did not go to Jesus in repentance; to them their debt was little, perhaps none at all. Thus, they loved Jesus very little. It showed in their unloving actions toward Jesus and others. How much you love the Lord and others will be in direct proportion to how much you realize He has paid for your sins.

Once you appreciate just how much Jesus paid for your sin debt, will you want to go on sinning? Will you want to continue accruing debt? No. We sinners would want to respond like Mary. Perhaps at first glance, her actions toward Jesus at Simon's house would be seen as excessive. But once we realize the context, once we truly understand what Jesus did for her, for each of us, we see that we can do no other than to love Him like Mary did—not out of obligation or indebtedness, even though we are indebted beyond measure, but out of overwhelming gratitude for who He is.

The only debt we ought to have is the one to Jesus. The fact that our debt is forgiven should stir in our hearts a powerful desire to love Jesus in return and to become like Him in character: loving, forgiving; we will see others as sinners just like us and will want to love them as He loves them. It is impossible that we can do it without Christ in us. He can create hearts of flesh out of our hearts of stone. (See Ezekiel 36:26.)

Above all, think of Jesus and the debt He paid for you. It is God's gift to you, the gift of eternal life with Him. He offers it to you. There is no amount of money that could pay Him back, no credit card big enough, even if you were the richest man in the history of the world. And God does not want your money. He does not want any payment from you at all. He simply asks you to make a decision. Will you accept His gift—His gift of forgiveness, of eternal life, of a new heart—or not?

The choice is yours.