



Step six on the Stewardship Well Done Journey is about debt. The Bible is full of wisdom regarding finances and, in particular, debt. Begin your discussion with these important questions.

- Why do you think God is so concerned with our relationship to money and wealth?
- Why do you think God encourages us to resist indebtedness?

## Principles are More Important than Particulars

When it comes to applying biblical wisdom to the ways we manage our finances, looking into the heart of the word is more important than the “letter” or surface understanding of one passage. For instance, Proverbs 22:7 says, “The rich rule over the poor, and the borrower is slave to the lender.” These inspired words speak to the problems of the heart and how they translate into hunger for power and control.

The following passage of Scripture from Paul’s first letter to Timothy is full of principles for a godly approach to finances. After each verse, list as many principles as you can and discuss the reason why God’s best for us is to embrace these principles.

1 Timothy 6:6-10

*(6) But godliness with contentment is great gain.*

Principles of godly stewardship:

Why this is God’s best for us:

*(7) For we brought nothing into the world, and we can take nothing out of it.*

Principles of godly stewardship:

Why this is God’s best for us:



# DEBT DISCUSSIONS

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*(8) But if we have food and clothing, we will be content with that.*

Principles of godly stewardship:

Why this is God's best for us:

*(9) Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.*

Principles of godly stewardship:

Why this is God's best for us:

*(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.*

Principles of godly stewardship:

Why this is God's best for us:

## Godly Wisdom for Borrowing and Lending

When it comes to being in debt, the Bible has wisdom for both borrowers and lenders. Consider these words of Jesus from Luke's gospel:

Luke 6:34-35 And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. (35) But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked.

Thinking about lending to others, what potentially happens to a relationship when the lender expects repayment, and the borrower fails to pay?

Does Jesus imply that it is acceptable to not repay our obligations?

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Do you believe this verse is intended more for the lender or the borrower? Why? What are the benefits of living by these words?

What underlying principles do you see at work in this passage?

Next, consider these words from Paul's letter to the Romans:

Romans 13:3-8 For rulers hold no terror for those who do right, but for those who do wrong. Do you want to be free from fear of the one in authority? Then do what is right and you will be commended. (4) For the one in authority is God's servant for your good. But if you do wrong, be afraid, for rulers do not bear the sword for no reason. They are God's servants, agents of wrath to bring punishment on the wrongdoer. (5) Therefore, it is necessary to submit to the authorities, not only because of possible punishment but also as a matter of conscience. (6) This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. (7) Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. (8) Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

According to these verses, what are benefits of doing right and acting upon matters of conscience?

How is God at work in everyday matters that we think may not concern Him?

What are the benefits of letting no debt remain outstanding?

What other underlying principles do you see at work in this passage?

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### A Matter of Freedom

In today's world it is not always possible to avoid debt. However, it is always appropriate to be mindful and wise before taking on new debt. As part of the Stewardship Well Done Journey, paying down credit card and other consumer debt is a matter of freedom. To have the ability to be generous, respond to the needs of others, provide for ministries and charitable efforts close to your heart, save for your family's future, and more, clinging to the principles in Scripture are in our best interest.

Out of everything discussed in this material, was there any one thing that seemed to apply to you and your situation the most? What is it?

How are the Scriptures encouraging you toward positive change regarding debt?

Conclude this discussion with a time of prayer. What words of thanks can you offer to God for His wisdom regarding finances?