

# Romans 13:8 – 10

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Romans 13:8-10, *“Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law. The commandments, “Do not commit adultery,” “Do not murder,” “Do not steal,” “Do not covet,” and whatever other commandment there may be are summed up in this one rule: “Love your neighbor as yourself.” Love does no harm to its neighbor. Therefore love is the fulfillment of the law.”*

Romans 13:8a, *“Let no debt remain outstanding ...”*

King James – *“Owe no man anything.”*

Living Bible – *“Pay all your debts.”*

Phillips Modern English – *“Keep out of debt altogether.”*

Jerusalem Bible – *“Avoid getting into debt.”*

Today’s English Version – *“Be in debt to no one.”*

New American Standard – *“Owe nothing to anyone.”*

Does this verse teach that Christians should never borrow money for college, or buy something like a house, car or an appliance on an installment plan? Larry Burkett, who for many years taught Biblical Principles of Finance, did a survey of several seminar groups he was leading to determine if the people in his seminars thought borrowing is forbidden in the Scriptures. Over 70 percent of the people taking his seminars said that they believed the Bible prohibited borrowing.

Hudson Taylor, the godly missionary to China, would never borrow money or charge something. He based his conviction on this verse. Charles Spurgeon, the great Baptist preacher, had the same conviction. I believe Bill Gothard also taught that this verse means that Christians should not borrow money.

The problem with this view that the Bible assumes that borrowing and lending will take place.

Exodus 22:14, *“If a man borrows an animal from his neighbor and it is injured or dies while the owner is not present, he must make restitution.”*

Exodus 22:25, *“If you lend money to one of my people among you who is needy, do not be like a money lender; charge him no interest.”*

And in the NT Jesus said in Matthew 6:42, *“... do not turn away from the one who wants to borrow from you.”*

It’s important to note that although the Bible assumes borrowing and lending will take place, it never encourages borrowing and always speaks about borrowing in a negative manner rather than a positive one.

**FIRST OF ALL, GOD PROMISED THE CHILDREN OF ISRAEL THAT IF THEY WOULD OBEY HIS COMMANDMENTS THEY WOULD NOT HAVE TO BORROW.**

*Deuteronomy 28:1-12, "If you fully obey the Lord your God and carefully follow all His commands ... 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."*

On the other hand, God told the children of Israel, if they disobeyed they would have to borrow.

*Deuteronomy 28:15-44, "If you do not obey the Lord your God and do not carefully follow all His commands ... The alien who lives among you will rise above you higher and higher, but you will sink lower and lower. He will lend to you, but you will not lend to him. He will be the head, but you will be the tail."*

**SECONDLY, SOLOMON CALLS THE BORROWER A SLAVE OF THE LENDER.**

*Proverbs 22:7, "The rich rule over the poor, and the borrower is servant to the lender."*

When we borrow money, we place ourselves in a position of servitude to the lender. And the more money we borrow the more of a servant we become. When we have loan payments we do not have the freedom to spend our income the way we want to, because we have already legally obligated ourselves to meet our loan payments. You've all seen the bumper sticker, "I owe, I owe, so off to work I go."

Many people raise their life style through the use of credit, only to discover that the pressure to pay back the loans creates stress, harms relationships and controls their life style. A Gallop Poll revealed that 56 percent of all divorces are a result of financial tensions.

**THIRDLY, WE ARE CAUTIONED ABOUT PRESUMING UPON THE FUTURE.**

*James 4:13-15, "Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, Carry on business and make money." Why, you do not even know what will happen tomorrow. What is your Life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, "If it is the Lord's will, we will live and do this or that."*

When we borrow money, we assume that we will earn enough income and have sufficient resources available in the future to pay the loan back. We plan for our job to continue or our business and investments to be profitable. If everything goes as we expect, we'll be able to pay the loans back. But if things go wrong as they sometimes do, we lose our job, and our business and investments are not profitable. We may not be able to pay back the loans and could lose the assets we pledged against the loan.

Proverbs 22:26-27, *“Do not be a man who strikes hands in pledge or put up security for debts; if you lack the means to pay, your very bed will be snatched from under you.”*

If Romans 13:8 which says, *“Let no debt remain outstanding...”* does not prohibit all borrowing, what is it saying? It is saying, *“Pay your bills on time.”*

If you owe someone something, pay promptly. Debt occurs when you have borrowed money agreeing with the lender to pay at a certain time and you do not make your payment. In other words, money borrowed and repaid according to an agreement is not a debt, but an obligation. Both the lender and the borrower understand the terms of the agreement and it is not considered a debt unless you miss a payment.

Proverbs 3:27-28, *“Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbor, ‘Come back later; I’ll give it tomorrow,’ when you have it with you.”*

Godly people should pay their bills on time. If something unforeseen happens and they cannot pay their bills on time, they should contact their creditors and work out a mutual agreement.

**APPLICATION** – I don’t believe the Bible prohibits the use of credit, but it teaches that we are to be very careful and very wise when we use it. Credit is not the problem. The problem is the misuse of credit. No one should borrow money unnecessarily or borrow more than they can pay back. The Bible has a very simple view on borrowing, *“If you borrow, you must repay.”*

We should all be very careful when borrowing for a depreciating asset (something that goes down in value and who knows what the future will bring). We may need to sell the asset to cover the loan only to find out the loan is for more than the asset is worth. We should be very careful when borrowing for vacations, weddings, and consumable items like Christmas gifts.

We should all exercise self-discipline by waiting to buy something. While we are waiting to buy what we want, we can pray and ask God to provide us and save our cash. If God doesn’t provide and we don’t save up enough cash to buy it, we shouldn’t run out and put it on a credit card.

Credit cards are an enticement to live beyond our means and to be less responsible in our purchasing habits. Statistics show that people spend approximately one third more when they use credit cards rather than cash. If we cannot pay the entire balance on our credit cards at the end of each month, we may have a problem with credit.

**APPLICATION** – Do we pay our bills on time? Has our borrowing made us a slave to the lender? Can we control our credit cards or do our credit cards control us?

According to this passage in Romans 13, we can have all of our financial debts paid up and reach the place where we don't owe anyone money. However there is one debt that we will never have fully paid: the debt to love one another.

Romans 13:8b, *"Let no debt remain outstanding except the continuing debt to love one another ..."*

I haven't borrowed money from people too often, but when I have the first thing that comes to my mind when I see them is to pay the debt I owe them. This is what Paul is saying that we are to do with our continuing debt to love one another.

When we see people we are to remember that our first obligation is to love them. We are to remember that we are to love them. Or show them courtesy, kindness, patience, understanding and generosity, or whatever the situation calls for. The debt to love people is a debt we will owe as long as we are alive on this earth.

Paul wrote the Christians in Ephesus, Corinth and Thessalonica and said:

Ephesians 5:2, *"... Live a life of love, just as Christ loved us and gave himself up for us."*

1 Corinthians 16:14, *"Do everything in love."*

1 Thessalonians 3:12, *"May the Lord make your love increase and overflow for each other and for everyone else ..."*

The Apostle John wrote in 1 John 4:21, *"... God has given us this command: Whoever loves God must also love his brother."*

**APPLICATION** – Do we realize that we have a continual obligation to love people? When we come in contact with anyone we should say to ourselves, "I need to show some love to this person. No matter what else happens, I have an obligation to pay him the debt I have to love him."

#### **THE REASON WE ARE TO LOVE ONE ANOTHER IS THAT IT FULFILLS THE LAW.**

Romans 13:8c-9, *"... for he who loves his fellowman has fulfilled the law. The commandments, "Do not commit adultery," "Do not murder," "Do not steal," "Do not covet," and whatever other commandment there may be are summed up in this one rule: "Love your neighbor as yourself."*

When we practice love toward one another, there is no need for any other laws, because if we love others we will not sin against them.

When an expert in the law asked Jesus, "Of all the commandments, which is the most important?" Jesus answered in Mark 12:29-31, *"The most important one, is this ... Love the Lord*

*your God with all your heart and with all your soul and with all your mind and with all your strength. The second one is this: Love your neighbor as yourself. There is no commandment greater than these."*

We might ask like the Pharisee, "Who is our neighbor?" And Jesus and the Apostle Paul would answer, "Everyone you come in contact with regardless of their appearance, age, socioeconomic status, race, intellect and physical condition. Our neighbor is everyone who lives in our family, our neighborhood and attends our church. Our neighbor is everyone we meet on our job, at the store, and on the road. Every human being is our neighbor and we are obligated to love them as we love ourselves until the day we die.

It is assumed that people love themselves in spite of the fact that they have many faults. Therefore we are to love everyone we come in contact with in spite of their many faults. As we love them, we will automatically keep all the commandments.

If we truly love someone we wouldn't want to involve them in sex outside of marriage, nor would we want to destroy someone's marriage by committing adultery with their spouse. If we truly love someone we wouldn't want to kill them, we would want to be kind to them, protect them, and keep them alive and well. If we truly love our enemies, we will seek to make them our friend rather than take their life.

If we truly love someone we wouldn't want to steal from them, because love is always more concerned with giving than with getting. If we love someone, we will be interested in their financial welfare; therefore we will protect their possessions and share with them rather than steal from them, deceive them, or swindle them.

If we truly love someone, we will not covet what belongs to them, because love does not envy and is not proud. Rather than covet their possessions, we will rejoice in the fact that their possessions belong to them. That is why love alone fulfills the law.

Chief Justice Warren Burger (chief justice of the Supreme Court 1969-1986) said, "Laws are not enough to preserve order in our land." He is right. We need a widespread desire to love our neighbor as ourselves.

We have a lot of laws on the books against kidnapping, rape, murder, robbery, sexual and physical abuse. Yet people continue to kidnap, rape, murder, rob from, and sexually and physically abuse other people. Many people think that the way to stop crime is to pass another law, but Paul points out here it is impossible to stop crime and sin by just having a law. If we are going to stop crimes against people, we need to help people love their neighbors as themselves. The problem in our society is that people have no desire to love their neighbors as themselves.

**APPLICATION** – Does our love for people extend to those different from us? Do we love people regardless of their appearance, age, socio economic status, intellect, race and physical

condition? If a person's heart is filled with love for God and love for his neighbors, he needs no other law.

Romans 13:10, *"Love does no harm to its neighbor. Therefore love is the fulfillment of the law."*

"Love does no harm to its neighbor" is an understatement for "Love greatly benefits its neighbor". The Law says, "Don't injure your neighbor." But love says, "Do good to your neighbor, love them, reach out to them, minister to them, help them, listen to them, and care for them. A lot of Christians can say, "I have never harmed or hurt anyone intentionally." But, even if they can say that, they haven't fulfilled the command to love them because love intentionally does good to people.

1 John 3:16-18, *"This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need but has no pity on him how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth."*

Jesus said in Matthew 7:12, *"... in everything, do to others what you would have them do to you, for this sums up the Law and the prophets."*

**APPLICATION** – Does our love for others cause us to do good to them? Our love for our neighbor is revealed in what we do rather than in what we say.

**SPECIFIC APPLICATION** – If we are behind on our bills, we shouldn't give up. We need to pray and ask God to provide. Give to the Lord first. Budget the rest of our income, exercise self-discipline and get caught up as fast as we can. We need to ask God to give us a love for people.

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