

Money Views: Usury (Debt)

Also see Ordered Home article: "Money Views: Surety"

Romans 13:8 "Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law."

Like many a young married couple starting out, my wife and I did not see anything wrong with getting into debt. Before long, we had a broken-down house and car, and were a few thousand dollars in debt trying to figure out how we were ever getting out of this mess. After much prayer and study of God's Word, I soon came to see debt as a negative thing. (Actually the word shows up most often in the Old Testament as "usury.") After I apologized to God and my wife, we started closely following God's Word concerning money and debt. After a couple of years, my wife and I were ahead financially and not behind! And praise the Lord, despite many health struggles that I presently deal with, much time out of work, other emergencies and bills, etc..., we still carry no debt, and have never suffered financially like we did in our early years of debt.

Our text, Romans 13:8, says clearly to "Owe no man any thing." Some believers, though, believe that "any thing" does not include finances. **If you take out a Strong's Exhaustive Concordance and look up that word "owe", you will notice that the word specifically deals with accruing pecuniarily.** Pecuniary deals with finances. Accrue refers to accumulation like an interest. So, "owe" in Romans 13:8 deals with financial debt. In other words, God really means what it says when He declares "Owe no man any thing." **Don't owe a single person a single thing except to love them.** God is against His children getting into any kind of debt ("any thing") whether it be credit card debt or mortgage debt.

Here is another way to look at debt the way God does. Compare two Bible passages:

Matthew 6:24 "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."

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

One common reason people give for not being able to serve God: they are too busy trying to pay off their bills and debts first. By becoming a "borrower", they have become "**servant**" to their lenders. And since "no man can serve two masters", they can't serve both "God and mammon" (material possessions and finances). Friends, there is only one you are to serve: God. God makes the choice clear. Debt (usury) cannot be in the picture.