

CHAPTER 12

BORROWING AND LENDING

In the last few chapters we have made the assertion that giving and paying our taxes are the two highest priority principles for managing money. Jesus' simple command, "Give to Caesar what is Caesar's, and to God what is God's," would seem to support this assertion. Notice, we are talking here about the actual handling of money. Certainly the heart attitude comes ahead in importance accepting that God is the owner of all wealth, and we are merely His stewards.

As I was preparing the original seminar on this subject, I asked myself the question: If giving and paying taxes are first in priority for managing money, what is the third most important principle? And I finally concluded there is no specific answer. That is, it depends on the individual situation. It varies from person to person and situation to situation. But I would guess that among a typical group of Christians today, getting out of debt would most often be the next highest priority. Thus, in this chapter we take up the subject of debt, or borrowing and lending. We seek biblical answers to two questions. Is it a violation of the Bible to borrow money? Is it a violation of the Bible to lend money?

BORROWING AND LENDING – OLD TESTAMENT

As we did with the subject of giving, we want to examine some passages in the Old Testament in order to gain insight from the mind of God on borrowing and lending. This can be very useful to us in forming our personal convictions, but we will look to the commandments of Jesus and the apostles as our authority over this area of our finances.

We begin by looking at a concept which you may never have associated with borrowing and lending money, but which the Old Testament does. That concept is the master-slave relationship.

However, there should be no poor among you, for in the land the Lord your God is giving you to possess as your inheritance, He

will richly bless you, if only you fully obey the Lord your God and are careful to follow all these commands I am giving you today. For the Lord your God will bless you as He has promised, and you will lend to many nations but will borrow from none. You will rule over many nations, but none will rule over you [Deuteronomy 15:4-6].

Here we find wonderful insight into the mind of God as He instituted this cause-and-effect law with Israel. And we can be instructed and develop convictions from this insight, even though we are not under the Law of Moses. Here we learn that God favors lending over borrowing. He was saying to Israel, if you obey Me, I'll bless you, and one of the ways I'll bless you is that you will be a lender, and not be a borrower. In other words, you'll be an investor instead of a borrower. You can invest your capital, your savings, for purposes of earning a return on it.

But there was more to it than simply earning a return on it. Verse 6 goes on to say, "You will rule over many nations, but none will rule over you." In other words, lending tends to put you in a position of authority over the borrower. Borrowing tends to put you in a position of servitude to the lender. Lending was a sign of God's favor. Borrowing was a sign of God's judgment. One of the clearest statements of this truth is found in Proverbs 22:7.

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

Some translations use the word "slave." "The borrower is slave to the lender." This is a legitimate translation.

CAUTION – THIS IS OLD TESTAMENT

From the passages we've studied thus far, it seems clear that God intended for Israel to be in a position of dominion over other nations, not a position of servitude. Jesus and the apostles have not commanded us to rule over other nations. But we can be instructed by how God dealt with Israel. And we can be instructed by "the borrower is slave to the lender."

Consider this simple question. Are we Christians today lenders, in the main? I suggest the answer is no, we are *net borrowers*. And that, I believe, is part of the problem in the 21st century church. Think with me. If faithful stewards are the lenders in society, they will use their capital and their control for kingdom purposes, for godly purposes, for righteous purposes to carry out the great commission, and other ministries to which God has called us. Not only that, but their righteous use of money, and their control, will provide some stability to society, and some restraint against evil in society.

On the other hand, if ungodly people are the lenders, and thus rulers, in society, how will they use their capital and control? Obviously for ungodly purposes, for selfish purposes, for materialistic purposes. Unbelievers do not see themselves as managers of God's property.

Lenders often establish rules and regulations that the borrowers must follow. If the lenders are godly people, then debt under these circumstances can be a restraint against sin in society, and thus a blessing of God.

Therefore, God provided under the Mosaic Law that the Israelite could charge interest to the non-Israelite, and demand repayment of the debt. But he could neither charge interest nor demand repayment from his brother in need. Let's look at other verses in Deuteronomy 15.

At the end of every seven years you must cancel debts. This is how it is to be done: Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or brother, because the Lord's time for canceling debts has been proclaimed [Deuteronomy 15:1-2].

Let's pause and understand what we're dealing with here. This has to do with lending money to a brother who has an emergency need, who has become poor for one reason or another. I would suggest a title for this kind of lending. Let's call it, "the charity loan." That's what it is. It's much more charity than it is lending, and must be distinguished from debt in the usual sense, that is, commercial debt.

If there is a poor man among your brothers in any of the towns of the land that the Lord your God is giving you, do not be

hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs [Deuteronomy 15:7-8].

The following parallel passage gives additional details of the charity loan plan.

Do not charge your brother interest, whether on money or food or any thing 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].

LEARNING FROM THE CHARITY LOAN PLAN

The charity loan plan which God prescribed for Israel helps us understand His mind. We can learn and develop convictions from it. The church of which I am a member has a benevolence fund which operates essentially the same as the plan given to Israel. It has been a blessing in our church. Even though there is no New Testament command to follow the plan which God gave Israel, Jesus gave commands to give and lend. His commands are broader and less specific than Israel's charity loan plan, but not inconsistent with it. We discuss His and the apostles' commands below.

QUESTION: DOES THE OLD TESTAMENT CALL BORROWING A SIN?

While stopping short of classifying all borrowing as sin, the Old Testament does classify some borrowing as sin. An example is debt which you know in advance you are unlikely to be able to repay, or debt which you have no intention of repaying. This is called "wicked debt" in the following passage.

The wicked borrow and do not repay, but the righteous give generously [Psalm 37:21].

Additionally, I find no passages in the Old Testament which speak favorably of borrowing, with the single exception of the legitimate use of the charity loan. And this is not borrowing in the sense in which we understand it today. It was actually a form of charity or giving.

It's obvious that God favored lending over borrowing. I found no instance in which borrowed money was used to accomplish God's purposes for Israel, but there are instances in which all the money needed was raised in advance of beginning the project. An illustration is the building of the tabernacle.

Then the whole Israelite community withdrew from Moses' presence, and everyone who was willing and whose heart moved him came and brought an offering to the Lord for the work on the Tent of Meeting, for all its service, and for the sacred garments [Exodus 35:20-21].

The passage continues with further instructions concerning all the resources needed for the project.

Don't miss the impact of the phrase "everyone who was willing and whose heart moved him." Money not given with the consent of the heart is not acceptable to God. It is better kept than given.

And then we read a most interesting comment a few verses later.

So all the skilled craftsmen who were doing all the work on the sanctuary left their work, and said to Moses, "The people are bringing more than enough for doing the work the Lord commanded to be done." Then Moses gave an order and they sent this word throughout the camp: "No man or woman is to make anything else as an offering for the sanctuary." And so the people were restrained from bringing more, because what they already had was more than enough to do all the work [Exodus 36:4-7].

When is the last time your pastor told the congregation not to bring any more offerings?

Forty years ago when our church was founded we were led to the conviction that we would not use any borrowed money to build our building, or underwrite any of our ministries. That conviction was developed from study of the Scriptures. While we found no specific commandment against borrowing, we found nothing favorable about borrowing, and no instances of the use of borrowed money to do the

Lord's work. This is one of the passages which led to that conviction. We have remained faithful to that commitment until this day. During many of those years, interest rates were very high. The money which would have been spent on interest has gone into the kingdom, and we believe God has greatly blessed it.

OLD TESTAMENT WARNINGS OF THE DANGER OF DEBT

As already stated, although the Old Testament stops short of classifying all debt as sin, it has nothing favorable to say about it, and it sounds two primary warnings of the danger of incurring debt. First, it tends to put you in a position of slavery or servitude, and second, it presumes on the future.

THE ENSLAVING POWER OF DEBT

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

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 [Deuteronomy 28:43-44].

The first quote applies to the individual, the second to Israel as a nation. In Deuteronomy Chapter 28, God lists curses which will come upon the nation for disobedience, and one of them was being in debt and servitude to a foreign nation. One instance in which this occurred was the Babylonian captivity.

Obviously, a primary reason debt leads to slavery is because of the interest which must be paid. The Hebrew word for interest is *nashak*. The literal definition of this word from the Hebrew dictionary is the phrase, "to strike with a sting like a snake." Synonyms include, "to bite," and "to oppress." The very word itself sounds a warning of danger. Interest is like the bite of a poisonous snake. I wonder if the average person in our culture today appreciates the destructive power of *compound interest*. Interest allowed to compound over time becomes oppressive. I never think about this without thinking about our own nation. Do you think there is any way our national debt can

ever be repaid? Do you think we or the government even intend to ever repay it?

Sometimes a person I am seeking to give financial counsel will say something to this effect. “Well, I don’t feel like a slave to my bank or lending institution.” To which I usually reply, “just continue on the path of borrowing which you are on and one day you will know what a slave feels like.” I am ashamed to admit I have been there and I know that feeling. It was the essence of stress and depression. There is a prayer in my heart that every person who reads these words would heed the warning and avoid this experience.

DEBT ALMOST ALWAYS PRESUMES ON THE FUTURE

The second Old Testament warning of the danger of debt is that it **presumes on the future**. This subject was dealt with in depth in chapter 6, so we will not repeat that information here. You might wish to review Chapter 6. Here we simply list some of the key Old Testament passages which sound this warning.

It is a trap for a man to dedicate something rashly and only later to consider his vows [Proverbs 20:25].

A prudent man sees danger and takes refuge, but the simple keep going and suffer for it [Proverbs 22:3].

Do not be a man who strikes hands in pledge or puts up security for debts. If you lack the means to pay, your very bed will be snatched from under you [Proverbs 22:26-27].

Do not boast about tomorrow, for you do not know what a day may bring forth [Proverbs 27:1].

Consider what God has done: Who can straighten what He has made crooked? When times are good, be happy, but when times are bad, consider: God has made the one as well as the other. Therefore, a man cannot discover anything about his future [Ecclesiastes 7:13-14].

BORROWING AND LENDING – OLD TESTAMENT SUMMARY

We summarize the Old Testament teachings on borrowing and lending under 5 points.

- The Old Testament stops short of classifying all debt as sin, but *never encourages* the use of debt. It is clear that God favors lending over borrowing. Lending puts you in a position of dominion or authority over the borrower, while borrowing puts you in a position of servitude to the lender.
- The only exception to the first point was the charity loan provision under the Mosaic Law, which was actually a form of charity, not borrowing and lending in the commercial or investment sense.
- Under the charity loan plan, the Israelite was commanded to lend to his poor brother. He could not charge any interest, and the loan was canceled in the sabbatical year if the brother was unable to repay it. By contrast, the Israelite could lend to a foreigner, charge interest and demand repayment.
- The Old Testament warned of the danger of debt as it tends to lead to slavery or servitude. This applied both to the individual and the nation.
- It also warned of the danger of debt as it involves presuming on the future.

BORROWING AND LENDING – NEW TESTAMENT TEACHINGS

There are very few passages in the New Testament which deal specifically with borrowing and lending, and I was able to find only three that were in the form of commands, two spoken by Jesus and one by the apostle Paul. None of the three commands are a clear prohibition of borrowing. We will examine each of these three.

WHAT DOES ROMANS 13:8 TEACH?

I believe it will be profitable to take a very careful look at this verse, as there are some scholars who take this verse as a proof text prohibiting

all borrowing. And if there is such a proof text, this would have to be it in my opinion. We will read it in three different translations.

- King James Version: Owe no man any thing, but to love one another ...
- New American Standard Bible: Owe nothing to anyone except to love one another ...
- New International Version: Let no debt remain outstanding, except the continuing debt to love one another ...

Those scholars who believe the Bible prohibits all debt would likely lean on the first two of these translations. But the original Greek allows a different translation which produces a different meaning. Dr. Kenneth Wuest, late professor of New Testament Greek at Moody Bible Institute, on page 227 of his commentary, *Romans in the Greek New Testament*, says, “The original is saying, ‘Stop owing to anyone even one thing,’ that is, do not continue owing a person. Pay your debts.

“The language of the King James Version prohibits the Christian from contracting legal debts such as mortgages and business loans. But that is not Paul’s thought here.”

The New International Version has taken this interpretation of the original.

In view of the fact that neither Jesus nor any other apostle gave a command prohibiting borrowing, I would lean heavily toward this interpretation.

Let’s look at what Jesus said about borrowing and lending. First, this command from the Sermon on the Mount.

Settle matters quickly with your adversary who is taking you to court. Do it while you are still with him on the way, or he may hand you over to the judge, and the judge may hand you over to the officer, and you may be thrown into prison. I tell you the

truth, you will not get out until you have paid the last penny [Matthew 5:25-26].

Here Jesus is saying, pay or settle your debts, or you could wind up in debtor's prison, where you will have to work the debt off until the last cent has been paid. This is the way unpaid debt was handled at the time Jesus spoke these words. Notice that this is consistent with the NIV translation, and Dr. Wuest's interpretation of Romans 13:8, which may be Paul's commentary on Jesus' command. Don't let your debts remain unpaid.

As far as I know, Jesus gave no command prohibiting borrowing, just the command to pay or settle your debts. But He did command us to lend.

Give to the one who asks you, and do not turn away from one who wants to borrow from you [Matthew 5:42].

Jesus gives some further commentary on this in Luke's gospel.

Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back 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. But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great ... [Luke 6:30, 34-35].

There is a lot to chew on in these verses. I've heard a lot of different theories on the interpretation of this command. I doubt that I will make much of a contribution to the understanding of it. But here are my thoughts. First, these verses are in sympathy with the charity loan provision in the Old Testament, except that they are not restricted to fellow believers or fellow countrymen.

But what kind of parameters are we to use in applying the command to give or lend? Are there any limits on the amount? Are there no circumstances under which we would make an exception? Jesus gives us no qualifications or guidelines for obeying this command or does He?

THE PRINCIPLE OF ETHICAL HIERARCHY

As we obey a command of Jesus, or an apostle, we must not simultaneously disobey another command. If we are placed in a circumstance which calls for obedience to two commands, and the two are in conflict with one another, then we must choose which to obey and which to disobey. This is known as the principle of ethical hierarchy, which teaches us to obey the higher, more important law, and suspend the lower law.

One of the best examples of this is the arrest of Peter and John for preaching in the name of Jesus. Peter and John were under the command to submit to the governing authorities. At the same time they were under the command of Jesus to spread the gospel. When commanded by the authorities to stop speaking and teaching in the name of Jesus, they refused, citing their allegiance to Jesus' higher law (see Acts Chapter 4).

It just happens that Jesus gave us two commands which are higher than all other commands, sometimes called the "two great commandments." They are, love God with all you heart, soul and mind, and love your neighbor as yourself. As we seek to obey Jesus' command to give or lend to those who ask us, we must not disobey the higher law to love them.

In the two great biblical commands, the Greek word for love is *agape*. There are two main Greek words for love in the New Testament, *agape* and *philos*. From a study of these two words, we conclude that actions which proceed from *agape* are centered in the will, not the emotions. Unlike *philos*, when we exercise *agape*, it may or may not feel good. We may or may not enjoy the person loved. We may or may not please the person loved. He may even hate us. It may or may not involve sacrifice on our part. But we must act in a way which we perceive to be in the best interest of the person loved. **Acting in the best interest of the other person is the highest criteria of *agape*. It is the essence of *agape*.**

Thus, when we obey Jesus' command to give or lend, we must not disobey His command to love (*agape*). We do not give an alcoholic money to buy alcohol. When a five year old asks us for a loaded gun,

we do not honor his request. As we respond to Jesus' command, we must always and only respond in a way that we perceive to be in the best interest of the other person.

SQUARE ONE AND JESUS' COMMAND TO GIVE AND LEND

Before we leave this command, let's not overlook the application of Square One (see Chapter 1) to it. When I read this command, and frankly several others as difficult as it in the Sermon on the Mount, my first tendency is to begin thinking hypothetically. I start asking myself the "what if" questions. What if he asks for \$100,000? What if he hits my cheek really hard? And on and on. Soon I have built seemingly insurmountable obstacles in my mind. My first tendency should rather have been to go to Square One and realize, if the person is there, it's no accident. He's there by God's permission, under His control, and with my best interest at heart.

He is God's agent in my life. Yes, he may sin against me. He may borrow from me and not repay, but he will not alter my destiny. He's merely participating negatively in God's plan for my life, decided in eternity past. By understanding and believing in the truth of Square One, we can spare ourselves the torture of worrying about what could happen.

DON'T PRESUME ON THE FUTURE

Jesus' second command concerning borrowing and lending touches the subject by application. It is His command against making vows, found in Matthew 5:33-37.

As you know, I have interpreted the essence of this command as stated by the following "one-liner."

Fulfill your promises. Do not make any vows which presume on the future. Such vows are evil.

We have studied this command in detail in Chapter 6, so we will not repeat that material here.

THE SIN WHICH LIES BEHIND THE MISUSE OF DEBT

As stated previously, neither Jesus nor the apostles gave us any specific commands prohibiting borrowing. But like the Old Testament, there is nothing in the New Testament which encourages borrowing. And both testaments sound warnings of the danger of going into debt. Thus, we are free to borrow, but we must be prepared to accept the consequences which follow.

The problem is not the use of debt, but the misuse of debt. And the sin which most often leads to the misuse of debt is the sin of materialism. Jesus and the apostles also refer to it as greed, the love of money, the desire to get rich, dissatisfaction with what we have, and the envy of what others have. Chapter 5 was a biblical study of this sin, including its definition, its consequences in our lives, and the way of victory over it. You might wish to review that chapter. Here we will limit our discussion of this sin to its role in the misuse of debt.

Let's look at the two most common ways of misusing debt.

BORROWING MOTIVATED BY THE DESIRE TO GET RICH

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction [1 Timothy 6:9].

In this passage the desire to get rich is defined as a sin. And remember that Paul defined the desire to get rich as wanting more than the strict essentials of survival (1 Timothy 6:8). Having fallen into this sin, we often borrow money in an attempt to speed up the accumulation of wealth.

This is called using leverage, the idea being that by borrowing a portion of the cost of a business or investment, you can get a greater return, assuming, of course, that the investment becomes profitable enough to cover the cost of the interest you pay plus enough more to provide the greater return. Again, the sin is not the use of leverage, but rather the desire to get rich, which usually leads to going into debt, which presumes on the future (another sin), and almost always ends badly. Read 1 Timothy 6:9 again and meditate on it.

Because the Law of the Harvest applies to the eternal, one might “beat the system” using leverage time and time again. He might perceive his actions as almost never ending badly. The *desire* to get rich is what he will be accountable for in eternity, not whether it worked out well here.

BORROWING MOTIVATED BY DISCONTENT

Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you” [Hebrews 13:5].

The sin of discontentment in the heart of a believer can manifest itself in many ways. A partial list of symptoms of this sin includes overspending, compulsive buying, reducing or suspending our giving, and cheating on our income tax. But surely the most prevalent symptom of this sin today is borrowing in an attempt to increase our standard of living, borrowing in order to pay for consumer goods and services, such as cars, furniture, appliances, entertainment, and vacations. Before we do this, we should face the stark truth that it is tantamount to telling God He doesn’t know what He’s doing. By that I mean we are inferring that God has not provided sufficiently for our needs, thus we are forced to borrow to make up for His failure. Think about this very carefully. God has promised to meet our needs (not necessarily our wants) if we seek first His kingdom and righteousness (Matthew 6:33). We may actually be calling God a liar if we borrow in an attempt to increase our standard of living beyond what He has provided.

Standard-of-living borrowing by a Christian is a misguided attempt to satisfy a dissatisfied heart, a heart which can never find satisfaction in the things that borrowed money can buy. Isn’t that a perverse thought? When a Christian gets caught up in this kind of borrowing, he is literally on a spiritual treadmill. He doesn’t find satisfaction, he finds *bondage*.

Follow the logic. When you use borrowed money to pay living expenses, you are *lowering* your standard of living, not raising it. Obviously, there is a momentary illusion of an increased standard of living right after you buy something, but it soon wears off. As time passes the standard of living will decrease because of the interest paid

on the debt. **You must see this and believe it or you will never become a good manager of God's property.**

Select any period of time, say the next ten years. During those ten years you will earn a certain amount of income. You don't know how much it will be, but whatever it is, that amount of money will buy less goods and services if you use borrowed money than if you pay cash. That is a simple mathematical certainty. If we let borrowing for consumer goods and services become a way of life, we will *lower our standard of living*. Our lenders dictate to us a lower standard of living, and I submit that that's a form of slavery. The lender has gotten some of our money and therefore some of God's money, reducing our standard of living and our stewardship of God's assets. The apostle Paul commands us not to place ourselves into bondage to men.

You were bought at a price. Do not become slaves of men [1 Corinthians 7:23].

Again, the sin is not in *borrowing*. The sin is *a discontented heart*. Emergencies and catastrophes may come at any time. I may be unable to handle them without seeking help. But if I am not guilty of the sin of discontentment, if I am seeking first the kingdom of God and His righteousness, then God will meet my need in His own way and in His own time (Matthew 6:33). He may use a gift or loan from a loved one, or the church. This is very different from standard-of-living borrowing that arises from a discontented heart.

NEW TESTAMENT SUMMARY – BORROWING AND LENDING

Jesus and the apostles give us no commands prohibiting borrowing, but they do command repayment of all debts, and they never encourage borrowing. Like giving, we have complete latitude in the use or non-use of debt, but we are accountable to God for our decisions. Further, they give us specific commands against materialism lust, the desire to get rich, the love of money, and presuming on the future. All these sins often lead to borrowing. The use of debt is not a sin. The misuse is.

DEBT AND OUR LUST FOR AUTONOMY

In Chapter 2, we established that our problem with God is that we want to decide what is in our best interest rather than submit to what God says in our best interest. I believe that probably the best way God communicates to us what is in our best interest is through His commandments. It is always in our best interest to obey all His commandments. We will one day regret every time we were disobedient, but never regret obeying His commandments.

One of the commandments is, “Keep your lives free from the love of money and **be content with what you have**, because God has said, ‘Never will I leave you; never will I forsake you’ ” (Hebrews 13:5).

The following is repeated from Chapter 6.

Our culture is full of young couples with two, three or more children. By design, God has entrusted them with differing amounts of material wealth and income. Think of the couple with the heavy responsibility of raising three children, but whose income is near the bottom of the middle class income spectrum. They are under the same command as those at the top: *be content with what you have*. God is telling them it is in their best interest to be content with their income ... to live within the means He has provided.

They look around. They see the house and car their peers have. They see the entertainment they participate in. They see where they travel, the clubs they belong to, and on and on. And of course everything they see or hear in the media is designed to make them feel dissatisfied with their standard of living. They have no difficulty getting one or more credit cards, and begin buying the things they feel they should have.

They are disobeying the commandment. They are presuming on the future. They do not know the future. They do not know whether the husband will have a job in a year or two, whether he will be disabled, or even whether he will be alive.

If we believe that God is in control and has our best interest at heart, and if we take seriously Jesus’ and James’ commands, and if we take to heart all the wisdom quoted above from the Proverbs and Ecclesiastes,

why would we ever want to presume on the future? Answer, because it is in our nature to do so. The lust for autonomy is born into us. Add to that the sin nature, and the marvelous intellect God has given us, and soon enough we begin to believe we can predict the future ... well, not really, but we think we can analyze our world well enough to know much of what is likely to unfold. Or perhaps we feel we're smart enough or skillful enough to plan and take actions which will cause to happen in the future what we want to happen. Re-read the following verses quoted in Chapter 6, and notice how starkly and bluntly God's Word refutes all such notions.

It is a trap for a man to dedicate something rashly and only later to consider his vows [Proverbs 20:25].

A prudent man sees danger and takes refuge, but the simple keep going and suffer for it [Proverbs 22:3].

Do not be a man who strikes hands in pledge or puts up security for debts. If you lack the means to pay, your very bed will be snatched from under you [Proverbs 22:26-27].

Do not boast about tomorrow, for you do not know what a day may bring forth [Proverbs 27:1].

Consider what God has done: Who can straighten what He has made crooked? When times are good, be happy, but when times are bad, consider: God has made the one as well as the other. Therefore a man cannot discover anything about his future. [Ecclesiastes 7:13-14].

Come now, you who say, "Today or tomorrow, we shall go to such and such a city, and spend a year there and engage in business and make a profit." Yet you do not know what your life will be like tomorrow. You are just a vapor that appears for a little while and then vanishes away. Instead, you ought to say, "If the Lord wills, we shall live and also do this or that." But as it is, you boast in your arrogance; all such boasting is evil. Therefore, to one who knows the right thing to do, and does not do it, to him it is sin [James 4:13-17 (NASB)].

If you have already misused debt, then the next chapter is for you.