



Answers for a Changing Culture

o8 Should Christians Borrow Money?

Scripture does not forbid borrowing, but debt creates real obligations and risks that Christians should enter cautiously, repay faithfully, and never use to finance discontent.

EMBARK

Debt is so normal that we often stop thinking about it. Mortgages, car payments, student loans, credit cards, financing plans, and “buy now, pay later” can make it possible to have today what we cannot pay for today. That does not automatically make borrowing sinful.

*Scripture speaks about people borrowing and lending without treating every loan as wrongdoing. But it also consistently warns that debt carries **obligation, risk, and loss of freedom**. So, the best question may not be simply, “**Can a Christian borrow money?**” We should also ask, “**What am I obligating myself to, why am I doing it, and can I faithfully repay it?**”*



1. Why do you think debt feels more normal to us than it probably did to previous generations?
2. What is the difference between asking, “Can I afford the payment?” and “Is this a wise obligation to take on?”

EXAMINE

READ Romans 13:7–8

3. What does Paul tell believers to do with obligations they owe?
4. In context, what does “owe no one anything” seem to require?
5. What obligation does Paul say never ends?

READ Proverbs 22:7, 26–27

6. What does debt do to the relationship between borrower and lender?
7. What freedom does a borrower give up by taking on debt?
8. Why does Proverbs warn against guaranteeing debts we may be unable to pay?
9. Do strong warnings about debt mean every debt is sinful?

READ 1 Timothy 6:6–10 and Hebrews 13:5

10. What does contentment have to do with borrowing?
11. How can debt let us consume now what we have not yet earned?
12. When might borrowing reveal impatience, covetousness, or dissatisfaction rather than genuine need?
13. Is wanting something enough reason to borrow for it?

READ Proverbs 27:23–24 and James 4:13–16

14. Why should Christians understand their financial condition before making long-term commitments?
15. How does uncertainty about the future affect the wisdom of committing future income?

READ Psalm 37:21

16. What makes the borrower in this verse wicked—not borrowing, or failing to repay?

EXPPOSE

We turn biblical warnings into an absolute prohibition

Scripture warns strongly about debt, but it does not simply say, “**Never borrow.**” The Bible regulates lending, assumes that borrowing will sometimes occur, and even commends generous lending. The issue is not that every financial obligation is sinful. The issue is whether we enter obligations **wisely and fulfill them faithfully**.

We underestimate what debt costs us

The cost of debt is more than interest. **Debt spends some of tomorrow's freedom today.** The borrower commits future income before that income arrives. That can limit generosity, restrict future choices, increase financial pressure, and make unexpected hardship harder to absorb. Proverbs calls the borrower the lender's servant because borrowing creates a real obligation, not because every loan is immoral.

We confuse access to credit with ability to afford

A lender's willingness to give us money does not mean God has provided the thing we want. Being approved for a loan tells us what someone is willing to lend. It does not tell us whether the purchase is wise. That is especially important in a culture where credit can make consumption look like prosperity. Scripture never promises Christians a particular standard of material comfort, and prosperity should not be confused with God's favor.



We use debt to solve a contentment problem

Sometimes borrowing meets a legitimate need or allows a prudent long-term purchase. Sometimes it simply allows us to say **"yes"** now when our present resources are saying, **"not yet."** That makes motive important. Am I borrowing because this is a wise way to obtain something necessary or useful, or because I am unwilling to wait, save, adjust my expectations, or live within my present means?

We treat all debt as though it were the same

Scripture does not sort debt into modern categories like mortgages, credit cards, student loans, or business financing. Wisdom does distinguish levels of risk. Borrowing against an asset of lasting value differs from unsecured debt for things already consumed; manageable payments differ from debt that depends on everything going right. A credit card paid in full may function simply as a payment tool, while carrying high-interest debt to support ongoing overspending is another matter.

ENGAGE

Step 1: Ask why.

Is this a genuine need, a wise opportunity, or simply something I do not want to wait for?

Step 2: Count the obligation.

What will this actually cost, including interest, and what future income am I committing?

Step 3: Measure the risk.

Could I still make the payments if income falls or expenses rise? What happens if my assumptions are wrong?

Step 4: Consider what the debt will restrict.

Will this obligation interfere with providing for my family, giving generously, responding to emergencies, or following future opportunities?

Step 5: Examine contentment.

Am I using borrowed money to maintain a lifestyle my current income cannot support?

Step 6: Make repayment non-negotiable.

Am I realistically able and fully committed to repay what I borrow according to the agreement?

Step 7: Prefer freedom when possible.

Could waiting, saving, buying less, or doing without accomplish the same purpose without assuming the obligation?

MEMORIZE

Proverbs 22:7, CSB "The rich rule over the poor, and the borrower is a slave to the lender."

Remember... *The Bible does not forbid every form of borrowing, but it never treats debt casually. Debt creates an obligation, limits freedom, and assumes responsibility for future repayment. Christians should borrow cautiously, repay faithfully, resist financing discontent, and prefer financial freedom when wisdom allows.*