



BALANCED

**GOING DEEPER
DISCUSSION GUIDE**

January 12, 2014

Discussion Guide

Priceless?

Leviticus 25.35-38; Nehemiah 5.1-12; Proverbs 22.7; 6.1-5

Connecting:

45 minutes

(The following questions are intended to provide your group with a way of connecting with one another so that you might partner in the work God is doing in your lives.)

- In what ways did God move in your life this week? In what ways did you respond to him?
- What was your biggest challenge this week? In what ways, if any, did you invite God into this challenge?
- How honest have you been with us? (Graciously thank group members for their honesty if they answer that they have held back.)

Getting Started:

10 minutes

- Did your family talk about debt when you were growing up, or was this a taboo subject? Could you elaborate?

Diving Into the Text:

60 minutes

(The following questions are intended to provide your group with a simple road map through the text. Feel free to use these questions in ways that best fit your group and the dynamics of your own meeting.)

- Read Leviticus 25.35-38 and Nehemiah 5.1-12 aloud, slowly.
- What were God's guidelines for debt in principle and practice?

- In what ways, if any, are these guidelines similar or dissimilar to how we approach debt today?
- What seem to be the assumptions about debt underlying God's guidelines? What seem to be the assumptions about debt in our modern approach?
- Read Proverbs 22.7 aloud, slowly.
- God gave a strong warning about debt. How might you rephrase this warning in your own words?
- Can you think of instances in which you have seen the realities of this warning? Could you elaborate? In what ways, if any, have you personally experienced these realities?
- Debt can be dangerous. If it is dangerous, what might be our reasoning for willingly choosing to enter debt?
- Read Proverbs 6.1-5 aloud, slowly.
- According to the sage of Proverbs, what is the solution to debt? What, if anything, stands out to you concerning this solution?
- What, if anything, makes this solution to debt difficult?
- React to the following statement: When we spend more than we get, the issue is with our spending, not with what we get.
- What might it take to extricate yourself from debt? What, if anything, might keep you from taking steps to make this possible?
- Spend time in silence with God, holding the issue of personal debt before him. Allow him to speak to this issue and share with your group what you feel God might be saying.

Context and Background

Debt

The reality of debt and the practice of making loans was a widespread phenomenon in the ancient world. The first legal source detailing and governing the issues surrounding debt appeared in the Laws of Eshnunna, probably drawn up around 1800 B.C. in Babylonia. These ancient laws limited interest rates to 20 percent for money and 33.3 percent for grain. This practice of charging interest usually involved the assigning of interest on the front end of the loan rather than on the back end. For instance, if someone was to seek to borrow 1,000 units of money, he would receive 800 units and owe 1,000 units. Thus, interest was built in from the beginning as a one-time fee. It is easy to see how such exorbitant interest rates could easily overwhelm the average person. If a person became financially overwhelmed and was unable to pay his debt, his collateral could be seized by his creditor and his children might be sold into slavery by his creditor (Nehemiah 5.1-3; 2 Kings 4.1). It was within this ancient context of exorbitant interest rates and severe consequences which God spoke to limit the experience of debt. In the Law of Moses, God limited debt/loans to cases of extreme necessity, and even in these cases he encouraged Israelites to help their fellow persons with free gifts rather than loans (Leviticus 25.35). Should a loan become necessary because of extreme need, God's instruction was to give the loan without interest (Leviticus 25.35-38; Exodus 22.25; Deuteronomy 23.19-20). Further, loans were not to be held indefinitely but were to be forgiven periodically through a practice called Jubilee (Leviticus 25.39-55). During Jubilee, debts were to be canceled and all property sold as means of ensuring one's survival was to be returned to its original owner. God's concern with limiting debt seems to be rooted in his character of freely giving to those in

need and in an understanding of the enslaving power of debt which perhaps could be labeled as form of idolatry (Leviticus 25.35-38; Proverbs 22.7). The instruction for those who found themselves bound by debt was intensely to pursue freedom from financial pledges (Proverbs 6.1-5).

The Text

Leviticus 25.35-38; Nehemiah 5.1-12:

To borrow or not to borrow

In the ancient world, as today, debt was a large problem. (See Debt.) Interest rates were high and the penalties for defaulting were enormous. Within this context, God spoke through Moses instructing the Israelites in how they were to approach the issue of debt. According to God, debt was to be approached as something to be entered only under the most extreme circumstances. If an Israelite found that he lacked the resources to care for his basic needs, he could consider the option of debt, but only after his fellow Israelites had exhausted their efforts to help him. Should he, out of necessity, take on debt, he was not to be charged interest. The instruction to help one's fellow person coupled with the condemnation of interest lessened the load and necessity of debt which made it more likely a person could move forward in his time of great need.

Proverbs 22.7; Matthew 6.25-26:

The cost of debt

God limited the prevalence of debt and its impact by restricting the charging of interest and reducing the accumulation of debt to times of extreme need. It seems that he did this because of debt's true cost, a cost which extends beyond the financial amount owed. Through the sage of Proverbs, we learn that one of the practical costs associated with debt is the loss of freedom (Proverbs 22.7). The reality is that people with wealth often find themselves in places of power.

To take on debt is to willingly submit control to those who are in power, those who have wealth. Those who owe find that their lenders have leverage over them and thus a measure of control over their lives, reducing their ability to move and be as they wish. This practical reality is far from the greatest cost associated with debt. When shouldered apart from extreme need, debt is a means of possessing today what one cannot afford but promises to pay for in the future. In this situation, the object or service obtained through the undertaking of debt is not truly a need but a desire. This practice exposes the belief that one should have more than he currently has or can afford which inadvertently exposes a lack of trust in God who has promised to provide all that one needs (Matthew 6.25-26). In short, the taking on of debt for items or services beyond what one needs reveals an attitude of dissatisfaction with and distrust in God's promised provision. One might label this attitude of dissatisfaction and distrust as a lack of faith.

Proverbs 6.1-5: *What to do about debt*

The sage of Proverbs notes that should one find himself in a position in which he owes another (debt), he is to seek to free himself from this position as quickly as possible. No amount of energy is to be spared as one seeks to be free from debt which the sage compares to a hunter; that is, debt is to be avoided as if debt put your life in peril.

Application:

There was a time in the not too distant past when people avoided debt, choosing rather to do without, to save, or to make installment payments through lay-away programs, paying in full before possessing an item or service. However, today, debt has become a normal aspect of life, the presumed proper means of living. We use debt to obtain today that which we cannot afford but hope to pay for at some point in the future. This seems very normal but Scripture advises that such practices are dangerous, for we are using money in a way that shapes us negatively. When we enter into debt apart from dire circumstances we willingly give up a measure of our freedom, handing over control to those who have lent us money. Further, we express that we do not fully trust God to provide what we truly need, taking provision into our own hands. Both outcomes of debt have a tremendous shaping influence upon our lives at the deepest levels. The simple answer seems to be to first extricate ourselves from debt and then to avoid it going forward, trusting in God to provide what we truly need.

Want to know how this looks in real life? Check out Blake's blog at blakeshipp.blogspot.com.



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