**First, Pay To All What Is Owed (7)**

1. ***Context*** = Xpian’s ***Responsibility*** To State—Gov’t = ***But*** Obligations = ***Expressed*** ***=*** Broad ***Principles***
   1. **(7)** *Pay to all what is owed* = **(8)** *Owe no one* ***anything*** = ***These*** Broad ***Comprehensive*** Statements
2. Xpians = ***Fulfill*** Obligations = Of ***Every*** Kind = **Relational & Financial** = ***Give*** What = ***Right*** To Give
3. Examples ***In Relation*** To State = ***Financial =*** Taxes & Revenue 🡪 ***But*** More ***Than*** Money
   1. ***Examples*** of 2 Relational ***Obligations*** = Those ***In*** ***Positions*** of Authority = ***Owed*** Honor & Respect
   2. But ***Principles*** Here = ***Comprehensive*** = **(7)** *Pay to all* ***what*** *is owed* = **(8)** *Owe no one* ***anything***
4. You & I = ***Called*** To Faithfulness & Integrity ***In Every*** Sphere ***of Life*** = Owe ***Nothing*** = Pay ***E.Thing***
   1. ***Obligations*** To Our Employer = ***Proper*** Respect—Time—Attention—Diligence = ***Pay*** What = ***Owed***
   2. Made ***Promises*** To Wife = ***Owe*** Her ***My Faithful*** Fulfillment = ***Obligated*** To Fulfill = ***Pay*** What ***I Owe***
5. ***So*** God ***Puts*** His Finger = ***On Our*** Finances & Relationships = ***Today*** = Let’s ***Talk*** About ***Money***
6. Specifically = ***Role*** of Debt ***In Life*** of Xpian = Bec/ ***Says*** Pay ***To All*** What ***Owed***—Not ***Owe*** Anyone
   1. But ***Americans*** Love ***Debt*** = In Fact ***Whole*** Country ***Runs*** On Debt
   2. ***Our*** Nat’l ***Debt*** = Over **$**30 Trillion = ***Just*** Keep ***Spending*** ***Money*** Not ***Have***
   3. In US ***Gov’t Budget*** = 3rd Highest ***Spending*** Category = ***Interest*** ! = Almost ***$400 Billion*** / YR
   4. ***What*** @ American ***People?***  = Avg ***American*** = $6,000+ ***Credit*** Card ***Debt*** = US ***Total =*** $841 Billion
   5. 1.5 Million = ***File*** Bankruptcy ***Every Year*** = 41% Gen Xers 🡪 29% Boomers = ***Reason*** For Divorce = **$$**

**Second, Debt Is Not Sinful (7)**

1. Based ***On These*** Verses & Few Other ***Verses*** = Some ***Argue*** Debt = ***Sinful*** = ***Xpians*** Not ***Borrow*** $$ = ***But***
   1. Ex. 22:25—"*If you* ***lend*** *money to any of my people with you who is poor, you shall not be like a moneylender to him, and you shall not exact interest from him* = Those ***Who*** Need To = ***Can*** Borrow
   2. Deu 15:8—"*You shall open your hand to him and* ***lend*** *him sufficient for his need, whatever it may be*
   3. Ps. 37:25-26—"*I have not seen the righteous forsaken or his children begging for bread. He is ever* ***lending*** *generously, and his children become a blessing*” = Rteous = ***Generous*** = Lend & Give
   4. Matt. 5:42—"***Give*** *to the one who begs from you, & do not refuse the one who would* ***borrow*** *from you*
2. So ***Point*** Of Our *Text* = ***Not* = *Never*** Borrow = Point = Never ***Leave*** Debts ***Unpaid*** = Pay ***What*** You ***Owe***
3. W/ That ***Said*** = Debt ***Can Be*** Wise & Useful ***Tool*** = ***Often*** Talk ***About*** Good ***Debt*** = Houses—Cars—Education
   1. Some ***Passages*** Indicate = ***Poor*** May ***Have*** No ***Choice*** = Early ***In Marriage*** = Put Son’s Asthma Medicine
   2. Positive ***Debt*** = House ***Appreciates*** = Make ***Profit***—Or ***Pay*** Off ***Live*** Free = ***Car*** Takes ***You*** To Work
   3. Education ***Debt*** = Done ***Wisely*** = Pays For ***Itself*** = Step ***Getting*** Ahead 🡪 ***Done*** Poorly = ***Ball & Chain***
   4. Some ***Use*** Debt ***To Reap*** Rewards = ***Use*** CC ***To Pay*** Expenses = **Get** Cash Back ***Rewards*** = Pay ***Monthly***
4. ***Problem*** = Credit ***Can*** Enable ***Greed*** = Some ***Borrow $$*** Not ***Have*** = Pay ***For Things*** = Not ***Need*** = Not ***Afford***
   1. Debt ***Can Become*** Way = ***To Take*** What ***God*** = Not ***Given*** = Go ***Beyond*** His Provision = ***Indulge*** In Excess
   2. John Murray—“*This cannot be taken to mean that we may never incur financial obligations…But it does condemn the looseness with we contract debts and particularly the indifference so often displayed in the discharging of them*” = Financial ***Obligations*** = Soberly & Carefully = ***Be Sure*** = Able ***To Pay*** Back

**Third, Owe No One Anything (8)**

1. NAS “*Render to all what is due*” = NIV = *Let No Debt Remain Outstanding* 🡪 Put ***Simply*** = Pay ***Your Debts***
2. If You Borrow ***Money*** = Must ***Pay*** Back = ***Form*** of Stealing 🡪 **(9)** ***Lists*** Some ***Commands*** = Not ***Steal***
3. Not ***Sinful*** To Borrow 🡪 ***But*** = Sinful ***To*** Not ***Pay*** ***It*** Back 🡪 ***Honoring*** Our Debts = ***About*** Integrity
   1. Seen ***Xpians*** = Use ***CC*** To Live ***Life-Style*** Not ***Afford*** = ***Keep Up*** W/ Jones—Johnsons—Smiths
   2. See ***Other*** People ***Enjoying*** Luxuries—Vacations = ***Social*** Media ***Stokes*** Fires = ***Covetousness***
   3. ***Use*** Debt ***As*** Way ***To Take*** What ***God*** = Not ***Given*** = Go ***Beyond*** His Provision = ***Exercise*** In Greed
4. ***Not*** Uncommon = ***Rack Up*** CC Debt 🡪 ***Multiple*** Cards = Declare Bankruptcy Bec/ No Way To Afford It
5. Not ***Use*** Debt = ***As*** Way ***To Steal*** = RC Sproul—"*When Christians incur debt, they, above all others, must move heaven and earth to honor their obligations as a matter of principle and conscience. If you owe somebody something, pay what you owe. Pay your bills and pay them on time. If you enter into a contract, fulfill the terms of the contract. That is basic integrity*.” = Pay***What***Is Owed = ***Owe***Nothing
   1. Ps 37:21—"*The* ***wicked*** *borrows but does not pay back, but the* ***righteous*** *is generous and* ***gives***”
6. ***Psalmist*** Reminds Us = ***Borrowing*** Not ***Wrong*** = Ideal ***For Rteous*** = Pursue ***Life*** = of Integrity & Generosity
   1. Eph 4:28—"*Let the thief no longer steal, but rather let him labor, doing honest work with his own hands**, so that he may* ***have something to share*** *with anyone in need*=Not ***Enough*** Not ***Steal*** =Generous

**Finally, Debt Is Not Desirable = Form of Slavery**

1. ***Borrowing*** Not ***Sinful*** 🡪 Just As ***Being*** ***Slave*** Not ***Sinful*** = But ***Neither*** = Desirable = ***Pursue*** Freedom
2. ***Debt*** = Form ***of Slavery*** = Shackles & Weakens ***Xpian*** Life = ***Want*** To Live ***Free*** = ***To Be*** Faithful & Generous
   1. Prov 22:7—"*The rich rules over the poor, and the* ***borrower is the slave of the lender***.” = Binds Us
   2. One of Our Goals = Should Be = Debt Free = Owe ***No One*** Anything = ***Be Free*** From ***Bondage*** of Debt
   3. Difficult = Maybe Impossible = But If Not Make It Your Goal = Always Be In Debt = ***Offered*** = Crown
   4. Adjust Lifestyle To Pursue Financial Freedom = Be In Position = Not ***Owe*** To Fully ***Tithe*** = Margin **Give**
   5. Not Upgrade Car = Use $$ To Pay Off Other Debt = Save Car Payment = Not Upgrade Phones = House
   6. Go To 15 Yr Mortgage = Pay Off Early = Save $10s of Thousands In Interest = Ultimately Own Home
3. Debt =@Stewardship = Faithfully Managing God’s $$ ***To Best*** of Our Ability = ***For Our*** Needs = ***His Glory***
   1. ***Xpian*** Life = ***One*** of Love & Service ***To*** Jesus & Purposes = ***Advance*** His Gospel & His Kingdom
   2. To Be Part of That—To Be Obedient = ***Need*** To Be ***In Control*** of Finances = ***Handling*** W/ Purpose
   3. Debt = If Not ***Avoided*** Entirely = ***Used*** Sparingly & Wisely = ***For Necessities*** = To Remain ***Free*** To Serve
   4. To Stay Out of Debt = Means Spend Less Than You Make = Spend Less What God Given You
   5. Spend ***Less*** = Creates ***Margin*** = Eph 4 =***So That*** *=* Have***Enough***To Share *=* Not***Only***Tithe = ***But*** Giver
   6. Matt. 23:25—"*For you clean the outside of the cup and the plate, but inside they are full of greed and self-indulgenc*e” = ***Money*** Not ***Root*** of All ***Evil*** = But ***Love*** of Money = ***Need*** To be ***Free*** = Fully ***Serve*** Xp
4. ***Debt*** = Painfully ***High*** Cost = ***Interest*** Robs Us of Margin = ***Paying*** Money ***To Spend*** Money = Not ***Have***
   1. Home Mortg Rate = ***5.25*** = 30 Yr ***Fixed Loan*** = $320,000 = ***Over*** 30 Yr = ***Pay******Over*** $650K = ***Double*** Cost
   2. Typical 5 Year Car Loan = ***Pay*** $2000 ***Interest*** = That’s ‘***Good Debt’*** = Worst ***Kind*** of Debt ***Consumer*** CC
   3. If ***Avg*** = $6,000 ***CC Debt*** = APR 20.28% = ***At*** Min ***Payment*** = 10-30 Yrs = ***Pay*** of $15K - $30K
   4. Seen People Make Min Payment = Not ***Even*** Cover ***Interest*** = Even ***Though*** Not ***Spending*** = Debt ***Grew***
   5. Consumer ***Lenders =*** Predatory = ***Check*** Into ***Cash***—Payday & Car ***Loans***—CC—***Cash*** Advance
   6. RC Sproul—“*The interest rates routinely charged by credit card companies would clearly be seen as usurious and would come under the judgment of God*…*God allowed borrowing and lending so long as the lending and borrowing were not exploitative and oppressive*” = Debt Dangerous & Unwise
5. Reality = Debt Hinders Generosity = More We Owe = Less We Have = AND More We Waste In Interest
   1. Borrower = Slave of Lender = While Not Sinful Be Slave = One Life Goal Should Be = To Live Free
   2. Crown.Org = ***Online*** Course = ***Articles***—Podcasts—Blogs = ***Many*** In Church = Able & Willing ***To Counsel***
6. Obvious & Profound = Spiritual ***Analogy*** = You & I ***Owed*** ***Debt*** = Never ***Pay*** = Our Sin Debt =***Death*** Sentence
   1. Col. 2:13-14—“*You, who were dead in your trespasses…God made alive together with him, having forgiven us all our trespasses, by* ***canceling*** *the record of debt* ***that stood against us*** *with its legal demands. This he set aside, nailing it to the cross*.” = Jesus Died So We Can Live Debt Free
   2. My Friends = Have Spiritual Debt = Never Pay = This Debt Leads To Literal ***Hell*** = Unless ***Paid***
   3. ***Gospel*=**Jesus ***Went*** To Cross =***Paid*** Highest ***Price***=To Set Us ***Free*** From Debt = If You Will Put Trust In Xp
7. Gal. 5:1—“*For freedom Christ has set us free*”
8. So May Live As Free Children of God = While Debt Necessary = Pursue Freedom = ***So*** = Faithful & Generous