

A DEBT THAT REMAINS

TEXT: (Proverbs 22:26-27, NIV)

²⁶ Do not be a man who strikes hands in pledge or puts up security for debts; ²⁷ if you lack the means to pay, your very bed will be snatched from under you.

INTRODUCTION

1. “He said to the senior servant in his household, the one in charge of all that he had, ‘Put your hand under my thigh. I want you to swear by the LORD, the God of heaven and the God of earth, that you will not get a wife for my son from the daughters of the Canaanites, among whom I am living, but will go to my country and my own relatives and get a wife for my son Isaac’” (Genesis 24:2-4, NIV).
2. “(Now in earlier times in Israel, for the redemption and transfer of property to become final, one party took off his sandal and gave it to the other. This was the method of legalizing transactions in Israel.)
So the guardian-redeemer said to Boaz, ‘Buy it yourself.’ And he removed his sandal” (Ruth 4:7-8, NIV).

I. BORROWING BEYOND YOUR MEANS

A. Excessive indebtedness

1. “Do not be a man who strikes hands in pledge or puts up security for debts” (Proverbs 22:26, NIV).
2. “But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that” (I Timothy 6:6-8, NIV).
3. “If you lack the means to pay, your very bed will be snatched from under you” (Proverbs 22:27, NIV).
4. “Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (I Timothy 6:6-10, NIV).

B. The Risk of Co-signing

1. “Don’t agree to guarantee another person’s debt or put up security for someone else” (Proverbs 22:26, NLT).
2. “Unless you have the extra cash on hand, don’t countersign a note. Why risk everything you own? They’ll even take your bed” (Proverbs 22:26-27, TLB)!

C. The Impact on Your Testimony

1. “Choose a good reputation over great riches; being held in high esteem is better than silver or gold” (Proverbs 22:1, NLT).
2. “Dear friends, I warn you as ‘temporary residents and foreigners’ to keep away from worldly desires that wage war against your very souls. Be careful to live properly among your unbelieving neighbors. Then even if they accuse you of doing wrong, they will see your honorable behavior, and they will give honor to God” (I Peter 2:11-12, NLT).
3. “Let no debt remain outstanding, except the continuing debt to love one another” (Romans 13:8, NIV).

II. A DEBT OUTSTANDING

1. "If anyone says, 'I love God,' yet hates his brother, he is a liar. For anyone who does not love his brother, whom he has seen, cannot love God, whom he has not seen" (I John 4:20, NIV).
2. "Let no debt remain outstanding, except the continuing debt to love one another" (Romans 13:8, NIV).

A. Our Love for God and His Word

1. "If you love me, you will obey what I command" (John 14:15, NIV).
2. "Oh, how I love your law! I meditate on it all day long" (Psalms 119:97, NIV).

B. Love to Family Members and Fellow Christians

1. "Dear children, let us not love with words or tongue but with actions and in truth" (I John 3:18, NIV).
2. "Share with God's people who are in need. Practice hospitality" (Romans 12:13, NIV).

C. Love Toward Sinners

1. "If your enemy is hungry, give him food to eat; if he is thirsty, give him water to drink. In doing this, you will heap burning coals on his head, and the LORD will reward you" (Proverbs 25:21-22, NIV).
2. "Let no debt remain outstanding, except the continuing debt to love one another" (Romans 13:8, NIV).

III. OUR ATTEMPT TO PAY

A. As Christ Loved

1. "Be imitators of God, therefore, as dearly loved children and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God" (Ephesians 5:1-2, NIV).
2. "But I tell you: Love your enemies and pray for those who persecute you, that you may be sons of your Father in heaven" (Matthew 5:44, NIV).

B. We Should "So" Love

1. "This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers" (I John 3:16, NIV).
2. "We love because he first loved us" (I John 4:19, NIV).
3. "Dear friends, since God so loved us, we also ought to love one another" (I John 4:11, NIV).

C. We Should Love without Fear

1. "[Love] is not irritable or touchy. It does not hold grudges and will hardly even notice when others do it wrong" (I Corinthians 13:5, TLB).
2. "There is no fear in love. But perfect love drives out fear...The one who fears is not made perfect in love" (I John 4:18, NIV).
3. "Let no debt remain outstanding, except the continuing debt to love one another" (Romans 13:8, NIV).

QUESTIONS

1. Why is it important to not buy things that you don't really have the money for?
2. What are three things you can do when you get into financial trouble for overspending?
3. Why is it not good to expect God to save you from the trouble you put yourself in?
4. What does this verse mean? "Let no debt remain outstanding, except the continuing debt to love one another" (Romans 13:8, NIV).
5. Debt means something you owe or should pay back. What are ways you show your debt of love even when your loved ones or friends are not living for God or make mistakes? How do you continue to show this daily love to others in your family?
5. What does this mean? "The purest love we can give to God is the love we extend to our worst enemy."