

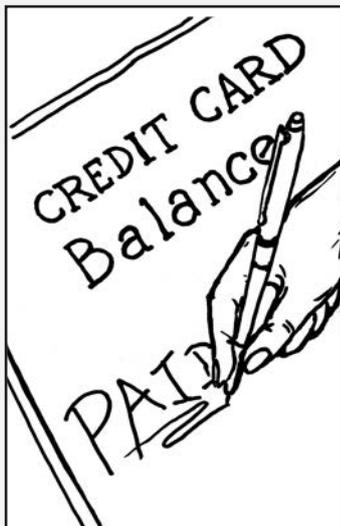
# Owing Money



## SABBATH—MARCH 10

**READ FOR THIS WEEK'S LESSON:** Psalm 37:21; Matthew 4:3–10; Matthew 6:33; Deuteronomy 28:12.

**MEMORY VERSE:** “Give to everyone what you owe them. Do you owe taxes? Then pay them. Do you owe anything else to the government? Then pay it. Do you owe respect? Then give it. Do you owe honor? Then show it. Pay everything you owe. But you can never pay back all the love you owe one another. Whoever loves other people has done everything the law requires [commands]” (Romans 13:7, 8, NIV).



We must borrow money with the desire to pay it back as soon as we can.

**YOU MAY KNOW SOMEONE** kind enough to loan you money when you need it. But most people do not give you money because they want to help you. Instead, they give you money because they want to make more money from you while you pay back the money you owe them.

We should do our best to avoid owing money. Of course, sometimes we need to borrow money. We might need to borrow money when we buy a house or a car, build a church, or go to school. But we must borrow money very carefully. We must borrow money with the desire to pay it back as soon as we can.

So, we must be careful. We must not spend money that we do not have. That is a trap for God's people.

We must make ourselves better and improve our skills. Then we can stay in control of ourselves and do our best to avoid owing anyone money. This week we will look at what the Bible says about owing money.

**BORROWING AND SPENDING (Psalm 37:21)**

2 Kings 6 tells the story of Elisha and a group of men. They went to the Jordan River to cut down trees to build a house. One of the men was cutting down a tree. The iron blade of his ax fell into the water. “‘Oh no, master [Elisha]!’ [the man] cried out. ‘This ax was borrowed!’” (2 Kings 6:5, NIV). The verb “to borrow” means that a person is allowed to use something that belongs to someone else. We must be careful not to break or lose something we borrow. We must take good care of it. Borrowing money is no different than the borrowed ax blade that fell into the water. But borrowed money can cause worse problems when it is not used in the right way.

The only reason we borrow money is to buy things. But we take a risk when we borrow money. We might not be able to pay back the loan. Also, something else might happen in the future that could stop us from paying back the money. We do not know the future (Ecclesiastes 8:7). So, borrowing money means we accept risk.

**What do Psalm 37:21; Ecclesiastes 5:5; and Deuteronomy 28:44, 45 say about the reasons why we should try not to owe money to anyone?**

We may borrow money and hope to use it wisely. But it is too easy to spend in wrong ways the money we borrowed. That can lead to problems. Borrowing money allows us to live richer lives than we can afford. Most people borrow and spend more than they should because they feel that owning a lot of stuff is the most important thing in life. So, what should we do when we want to borrow money to buy things we do not need and cannot afford? We should ask God for help. God promises that He will give us a “way to escape” from sin (1 Corinthians 10:13, ERV).

Borrowing money can cause us to suffer if we are not careful (Deuteronomy 28:43–45). So, do not start the bad habit of borrowing money. What if you already have borrowed money? Then you need to make a plan to pay it back as soon as you can. We must learn to spend money wisely. We must not let money control us. There will be times when we need to borrow money. But we must borrow carefully. We must pay that money back as soon as we can.

**How can we hurt our spirits when we borrow too much?**



**Do not start the bad habit of borrowing money.**

### THE DANGERS OF GETTING WHAT YOU WANT ANYTIME YOU WANT IT (2 Samuel 11:2–4)

“Then Jacob gave Esau bread and vegetable soup. Esau ate and drank and then left. So Esau showed how little he cared about his rights [the special gifts and power he was allowed to have] as the firstborn [oldest child] son” (Genesis 25:34, ICB). Esau was a strong and tough man. He loved being outdoors. He did what he wanted. And he wanted his brother’s stew as soon as he smelled it. Esau was hungry. But he was not dying from hunger. Instead, he was controlled by his strong feelings. He let his hunger control his good sense. So, Esau traded away the special gifts and power that were his as the oldest son. He traded them to get what he wanted right away. Later, Esau wanted those special gifts and power back. He also wanted Isaac, his father, to bless him. This blessing from Isaac came with the special gifts and power of being the oldest son. Remember, Esau already had given these special gifts and power to Jacob for some soup. “But [Esau] did not get [his father’s blessing] even when he asked for it with tears. It was too late to make right [to correct] the wrong he had done” (Hebrews 12:17, NLV).

What a big difference there was between Esau and Jesus! Jesus ate nothing for 40 days. After 40 days, He was starving for food. Then Satan came to Jesus. Three times Satan tried to get Jesus to do wrong (Matthew 4:3–10). But Jesus saw clearly that Satan was trying to trick Him. Jesus was weak with hunger. But He did not sin. Jesus lived His whole life saying “No” to sin. Jesus also said “No” to getting what He wanted anytime He wanted it. He showed we could have power over sin. Jesus was different from Esau. Jesus did not trade away the riches God promised to Him as God’s only Son. And now, Jesus invites all people to share those special gifts with Him (Romans 8:17; Titus 3:7). Satan will try to steal those gifts from us. So, we must do the same thing Jesus did when Satan tried to lead Jesus into sin (1 Corinthians 10:13). We must trust God to help us escape the trap.



Jesus spent his whole life saying “No” to sin.

**Read 2 Samuel 11:2–4; Genesis 3:6; Philippians 3:19; 1 John 2:16; and Romans 8:8. What do these verses teach about the dangers of getting what you want anytime you want it? How is this danger real, even for those people who are loyal to God?**

**BUYING ONLY WHAT YOU CAN AFFORD (Matthew 6:33)**

“Wise people store [save] up the best food and olive oil. But foolish people eat up everything they have” (Proverbs 21:20, NIV). This verse shows that wise managers are different from bad managers who waste things. Foolish people do not spend their money wisely. They are greedy. They spend all the money they have. They also spend money they do not have. They do not want to be careful with money. Why? They feel they are on a “diet” when they must be careful with money. They feel “hungry all the time” and want more. In the same way, they feel that taking care of money is too hard to do. We might need to borrow money sometime. Or we might need a loan to buy a house. But we must be careful not to spend more than we can pay back.

The Bible gives us wise advice about not spending more money than we have and buying only what we can afford. Paul tells us we should lead very plain lives. We should not own more than we need: “If we have food and clothing, let us be happy” (1 Timothy 6:8, NIV). Paul does not feel the things he owns are very important. He understands that true living means having Jesus. And that is enough (Philippians 1:21).

**Read Matthew 6:33. What important rule is taught in this verse? What does it say we must do before we do anything else? How can we be sure we are doing it?**

We should not think of our paychecks as something we earn. Instead, we should manage our paychecks as gifts from God. A budget will help us manage our money. Planning a budget is a special skill. But we need to make the time to learn how to budget our money. We must be strict in practicing good spending habits. Then we will succeed at managing our money wisely (Proverbs 4:15). And we will avoid making terrible mistakes with our money.

Are you having problems managing your money? Then make a budget. It does not have to be a hard plan to follow. Make a plan that is easy to follow. Then you will succeed at following it. First, add the total for everything you spend for a month. Then subtract this amount from what you earn each month. This budget will help you live on what you make. It will help you avoid borrowing and owing money.

**Read the story in Luke 14:27–30. How does this story teach us to be good managers?**



**Foolish people do not spend their money wisely. They do not want to be careful with money. Why? They feel they are on a “diet” when they must be careful with money.**

## NOT OWING MONEY (Deuteronomy 28:12)

**Read Deuteronomy 28:12. What does this verse teach us about the dangers of owing too much money?**

It makes good sense to avoid owing money. The Bible also warns us not to promise to pay other people's bills (Proverbs 17:18; Proverbs 22:26). Owing money makes us slaves. We cannot be free until we pay back the money we owe. But too often, Christians have trouble saying "No" to borrowing money. Then they have trouble managing money once they owe it. Owing money is not a sin. But it certainly does not make our spiritual lives any stronger.

"We must follow strict habits of spending money. Or we will owe a lot of bills. So, we must be careful not to spend money we do not have. We must avoid owing money in the same way we would avoid getting a terrible disease." —Ellen G. White, *Counsels [Advice] on Stewardship [Taking care of everything God gives us]*, page 272, adapted.

We said that owing money can make us slaves. It is true: "borrowers are slaves to lenders" (Proverbs 22:7, NIV). Owing money is a big part of our lives. So, we start to think of owing money as normal. After all, many countries borrow and owe lots of money. So, why not let people do the same thing? But this thinking is wrong.

"Make an agreement with God that with His help you will pay back all you owe until you owe nothing. Agree to do it even if it means you must live on porridge and bread until you pay everything back. It is easy when you prepare your meals to spend a little more here and there for extras. Instead, save your pennies. Then the dollars will be saved when that happens. It is the pennies here and the pennies there that we spend for this, that, and the other thing that soon add up to dollars. Say 'No' to having anything you want at least while you owe money. . . . Do not wait too long to do the right thing. Do not lose hope or turn back from paying off the money you owe. Do whatever it takes to save your money and pay back the money you borrowed. Pay the money you owe as soon as you can. Owe no one anything. Then you will have won a great victory." —Ellen G. White, *Counsels [Advice] on Stewardship [Taking care of everything God gives us]*, page 257, adapted.



Owing money makes us slaves. We cannot be free until we pay back the money we owe.

**What choices can you make right now to help you not spend money on things you do not need?**

**SAVING AND INVESTING MONEY (Proverbs 13:11)**

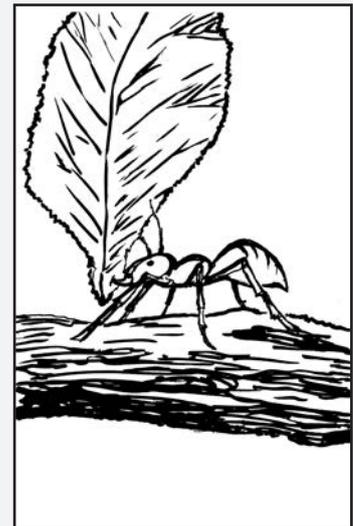
Ants work hard to save food for winter (Proverbs 6:6–8). We should think about their wise ways. It would help us to save money for our needs in the future. Then we will have money ready when we need it. We need wisdom to know how to manage our money, plan a budget, and spend wisely. We must save for more than our needs. We must use our money to help finish God’s work on the earth. Using our money only for ourselves is the same as stealing from God.

“We should not spend money on things we do not need. We lose two things when we buy things we do not need. First, the money is gone. Second, the power of that money to make you more money is also gone. But what if we saved money instead of spending it? Then our money could have grown larger on earth by putting it in savings. Our money also could have grown larger in its value in heaven by our giving it to God. . . . Saving money is a special skill. Saving money gives us control over money instead of letting money control us.”—Randy C. Alcorn, *Money, Possessions [Belongings], and Eternity [Everlasting Life]* (Carol Stream: IL, Tyndale House Publishers, 2003), page 328, adapted.

**Read Proverbs 13:11; Proverbs 21:5; and Proverbs 13:18. What useful advice is given to us in these verses that can help us manage our money better?**

Wise managers save for family needs. They also invest in heaven when taking care of God’s property. How you manage the money you have is more important than how much money you have. Managing your money wisely means having a good plan that follows Bible teachings. Saving money for your family’s needs should be done wisely. The Bible says to “invest what you have in several different businesses” (Ecclesiastes 11:2, ICB). Why? Because you risk losing all your money at the same time if you invest it all in the same place (Ecclesiastes 11:2). Also, ask money experts for advice (Proverbs 15:22). Meet your needs. Then your riches will grow. But be sure to “remember the Lord your God! It is he who gives you the power to become rich” (Deuteronomy 8:18, ICB).

**Read 2 Corinthians 4:18. What truth do we find in this verse? Why is it important to remember this truth while we try to be good managers of everything God gives us?**



**Ants teach us to save for our needs in the future.**

**ADDITIONAL THOUGHT:** Every skill, talent, or gift we have comes from God. The important question is: What will we do with the gifts God gives us? God wants His servants to learn how to use the skills He gives them (Ecclesiastes 10:10). So, education, training, and experience are very important. These things help our skills grow and improve.

Yes, we live on an earth filled with people who seem to value riches more than spiritual things. But we must become better managers. Then we can show people a better way of life. We always should improve our skills by reading, going to special classes and lectures, going to school, and practicing what we learn. When we improve our skills, then we can give our best to God and be good managers for Him.

The picture story of the talents shows that each servant received the amount of talents that he “would be able to care for” (Matthew 25:15, ICB). Two servants earned double their amounts. But the third servant hid his talent in the ground. This picture story teaches us an important lesson: we always should work hard to improve everything God gives us. We do not show any growth in our ability or skills when we “hide our talents in the ground.” So, we should learn how to manage money and pay back what we owe. We should practice self-control. We must carefully follow a budget. These things are skills God can bless. Remember, we become a success at doing something only when we do it again and again.

“We must follow the lessons of the Bible each day. Then these lessons will do their work. They will change us. Timothy practiced these lessons. He had no special talents. But his work was valuable. Why? Because Timothy used the skills God gave him to serve God.”—Ellen G. White, *The Acts of the Apostles [Leaders and Teachers]*, page 205, adapted



We do not show any growth in our ability or skills when we “hide our talents in the ground.”

### DISCUSSION QUESTIONS:

- ① Self-control is very important. Having no self-control can lead us to ruin. What can we do as a church to help those who are in this danger?
- ② Read Romans 13:7, 8. What truth do these verses show us? How can we practice this truth in our lives each day?
- ③ Some say, “Do not worry about owing a lot of money. You will not have to pay it back when Jesus comes.” What would you say to someone who thinks this way?