

Paying What You Owe



SABBATH—JANUARY 28

READ FOR THIS WEEK'S LESSON: Deuteronomy 28:1, 2, 12; 1 Timothy 6:6–9; Matthew 6:24; 1 John 2:15; Proverbs 22:7; Proverbs 6:1–5; Proverbs 17:18; Deuteronomy 15:1–5.

MEMORY VERSE: “The rich rule [have control] over the poor. The one who borrows is a slave to the one who lends” (Proverbs 22:7, ERV).

WHAT IS DEBT? Debt is all the money you owe. Someone said that debt also is “spending money you don’t have now but that you expect to earn in the future.” Today, most people owe a lot of money. Owing money is just a normal part of life. But as Christians, we should not owe money to anyone. The Bible talks about owing money at least 26 times. All those verses talk against our owing money. The Bible doesn’t say that our borrowing money is a sin. But the Bible does talk about the bad things that often happen when we do borrow. Paul gives us this advice about money: “Pay everyone, then, what you owe him. If you owe any kind [type] of tax, pay it. Show respect and honor to them all. Do not owe people anything. But you will always owe love to each other. The person who loves others [other people] has obeyed all the law” (Romans 13:7, 8, ICB).

Owing money is never a good thing. So, why do so many people and governments owe so much money? Every country always has a group of citizens who owe money. But today, more and more people owe money.

This week, we will look at why people owe money and how to solve the problem. You may not owe any money. But you can share this information with people who may need help paying back their debt.



**Debt is all the money
you owe.**

THE PROBLEMS WITH OWING MONEY (Deuteronomy 28:1, 2, 12)

Read the important rules about money in Deuteronomy 28:1, 2, 12. What is God's plan for His children who owe money? How can His children follow this plan? How can the important rules in Deuteronomy 28 help us solve our money problems, too?

Studies show that people have three reasons for money problems. The reasons are: (1) people don't know how to manage money, (2) they are selfish, or (3) they lost money because of a disaster that happened in their lives. Let's look at each of these reasons.

1. No education. Maybe you went to school. You may have a good education. But that doesn't mean you learned anything about how to manage your money. You also may not know what the Bible teaches about managing money. But there is hope for each one of us! Our lesson this week will give us some simple Bible rules to help us manage our money better.

2. A selfish heart. Some people spend more than they should. Why? They want too much. Or they see ads on TV for things that they don't need. They can't afford to buy these things. But they aren't willing to live in cheaper homes, drive cheaper cars, or wear the things they can afford. Many people don't give God any offerings. They feel they are too poor. So, they don't have the blessings that God promises (read Malachi 3:10, 11; Matthew 6:33). There is hope for this group, too. But first, they must ask God to change their hearts. They must learn to be happy with what they have.

3. Misfortune. Sometimes people get sick, but they don't have any health insurance to pay for their bills. Other people are married to someone who spends all their money and does not pay the bills. Other people may lose their homes in natural disasters. Or they are born poor. There is hope for these people, too. Christian friends can help give them good advice about money. They can go to school to get a good job. Then they can work hard. God will bless their efforts.

Maybe we owe money because of bad decisions we made. Whatever the reason for our money problems, we have hope. We can pay back the money we owe. But first, we will need to make some changes in how we spend money.

Read 1 Timothy 6:6–9. What is Paul saying in these verses? Why do we all need to follow this advice?



You may have a good education. But that does not mean you learned anything about how to manage your money.

SOME GOOD ADVICE ABOUT MONEY (Matthew 6:24)

There's nothing wrong with our working hard to earn the money we need to live. There's nothing wrong with having riches. But we must not worship money. God promises to help us obey Him and to do what He wants us to do. We need to remember this precious promise. If we don't, we may be in danger of loving money and riches more than we love God.

Read Matthew 6:24 and 1 John 2:15. What important idea do both verses teach us?

Sad to say, people love things so much that they buy more than they can afford. Then they owe a lot of money. Satan tries to get us to spend more than we can afford. God wants to help us pay the money we owe. So, God gives us helpful advice in the Bible and in the writings of Ellen G. White. This advice will help us not to owe money.

Read Psalm 50:14, 15. What does it mean to “give God Most High [the One who is above all gods] what you have promised” (Psalm 50:14, ICB)? What should we feel in our hearts when we do this?



People love things so much that they buy more than they can afford.

As church members, we praise and thank God. We praise Him for making us and saving us. When we get baptized, we are asked 13 questions. Question number 9 says, “Do you believe in the Seventh-day Adventist Church? Do you wish to worship God and support His church with your gifts of money?” As Seventh-day Adventists, we all said yes to these questions. So, Psalm 50:14, 15 tells us what God wants us to do. When we give God our thanks and our offerings, He promises to honor us and to help us when we are in trouble.

Do you say no to sin? What do your choices tell you about how strong you are? How is working hard to earn money different from worshiping money or riches? Explain your answer.

HOW TO PAY BACK ALL THE MONEY YOU OWE (Proverbs 22:7)

Read Proverbs 22:7. How are we the same as “slaves” to the ones we owe money to?

Owing money is the same as slavery. How do we escape? Below we will learn about a plan that will make us free. If you owe money, the plan will help you to start paying off what you owe. The plan is simple and has three rules.

Before we learn about the three rules, we must give our lives fully to God. We must give God all the gifts of money we owe Him. Then He will make us wise and bless us. God wants to bless His obedient children so much!

Rule number 1. Stop borrowing money. Don't spend money that you don't have. Pay off credit cards as soon as you get the bill. If you stop borrowing money, you will not owe any more money than you already do now.

Rule number 2. Make a promise to God that you will pay off what you owe as soon as possible. When God blesses you with extra money, use that money to reduce the amount of money you owe. Don't buy more stuff. This rule is the most important part of the plan. When most people get extra money, they spend it. Don't! Use that extra money to help you pay what you owe.

Rule number 3. Make a list of all the money you owe, from the biggest amount to the smallest amount. For most families, their home loan is at the top of the list. A credit card bill is often at the bottom of the list. Start by paying just the amount that you owe on all your bills each month. Next, when you can afford to, double the amount you pay on the smallest bill you owe at the bottom of your list. You will be happy and surprised to see how fast you can get rid of the smallest bill you owe. When you pay it off, add that extra money to the basic amount you must pay on the next bill at the bottom of your list. Continue to follow this plan until you work your way up to the top of the list and pay everything off. As you pay off your smaller loans or bills that you owe, you will free up more money. Then you can use this money to pay off the other loans or credit cards.

God doesn't want us to owe money. Many families who follow these three simple rules become free from owing money. God blesses them in ways that they didn't expect. You can do it, too! Put God first in your life. He'll give you His wisdom to manage what He has given to you.



Make a promise to God that you will pay off what you owe as soon as possible.

MONEY DANGERS (Proverbs 6:1–5)

God doesn't want His children to become responsible for paying other people's loans. We can read God's warning about this important rule in the book of Proverbs.

Read Proverbs 6:1–5; Proverbs 17:18; and Proverbs 22:26. What important rule do these verses teach us?

Some people need to borrow money. But their bank won't help them. The loan manager will tell the borrower to get a friend to sign the loan first. Then the bank will give the borrower the loan. If the borrower can't pay the loan back, the bank will hold the borrower's friend responsible for the loan. Then the friend will need to pay the loan back.

Sometimes a church member may ask you to help him or her get a loan. How should you answer? Tell the church member, "The Bible says I should never do that." Please understand that the Bible encourages us to be helpful to people in need. But we shouldn't become responsible for their loans.

Sometimes teenagers ask their parents to sign a loan for their first car. Or older children will ask parents to sign a business loan so they can start a business or get a house. How should we answer their needs? In the same way we answered the church member. Yes, we should help people who have a real need. But don't agree to become responsible for other people's loans. Studies show that 75% of people who agree to be responsible for other people's loans end up having to pay the money back!

Read Proverbs 28:20 and 1 Timothy 6:9, 10. What do these verses warn us about?

Another "money trap" from Satan is get-rich-fast plans. These plans are tricks that will cheat you out of your money. When a plan to get rich looks as if it is too good to be true, that's because it is. The problem is made worse because many people must borrow money to get involved in the plan in the first place. Many lives and families are destroyed by get-rich-fast plans. The criminals who invent these plans are the only ones who get rich. When a friend or loved one tries to pull you into one of these plans, run. Do not walk away. Run! Run away as fast as you can.



We should help people who have a real need. But do not agree to become responsible for other people's loans.

**IMPORTANT RULES ABOUT BORROWING MONEY
(Deuteronomy 15:1–5)**

What does the Lord ask His people to do? Read Deuteronomy 15:1–6 for the answer.

God gave His people rules about slavery (Exodus 21:2; Leviticus 25:3, 4) and about lenders. Lenders didn't want to forgive anyone who couldn't pay back a loan. So, the Lord put a limit on how long anyone had to owe money. The longest anyone was forced to pay back a loan was seven years. These verses in Deuteronomy 15:1–5 show that God cares about His people and how much they owe. The Lord understands that sometimes His people owe a lot of money because they got a loan from the bank. So, God wanted to help His people to avoid owing money as much as possible.

Today, many people get loans for 20 or 30 years for their homes. One reason that houses cost so much is because people can get loans to buy the houses.

At the same time, many parents and students wonder if they should borrow money to pay for school. People who go to college have the chance to earn more money. You may need to borrow money to pay for school. But please remember that you must pay that money back. Then you will need to pay extra money to the bank for their loan, too. So, try to get all the free money for school that you can. Work and save all you can for school, too. Take only those classes that will help you get a job. Ask your parents to help. In Bible times, parents gave their children farmland so they could make a living. Today, parents give their children an education. An education helps us get jobs so that we can take care of our families.

In a perfect life, no one would borrow money or owe any money. But life isn't perfect. At times, you may need to borrow money. When you do, just make sure you get the best deal possible. Borrow only what you need. Pay off that loan as fast as possible to save on the cost that the bank will charge you to borrow the loan. Try to avoid borrowing money at all if you can. That's the best rule to follow. When we follow good Bible rules in our everyday lives, we can avoid owing money. Owing money can put stress on us and on our families.

Have you loaned anyone money? How fair are you to them? How will you answer to God for your behavior (read Ecclesiastes 12:14)?



An education helps us get jobs so that we can take care of our families.

ADDITIONAL THOUGHT: You can read more about the three-part plan (read Tuesday’s study) to help you pay off the money you owe. More information on this plan is found in *Counsels on Stewardship* by Ellen G. White. She writes:

“Promise to stop spending money you don’t have. Say no to buying a thousand things before you buy what you can’t afford. Spending money you don’t have has been the curse of your life. Avoid this habit the way you would stay away from an awful disease.

“Promise God that you will pay back everything you owe. Ask God for His blessing. Then owe no one anything, even if it means you must live only on cereal and bread. . . . Do not fail to do this. Don’t give up hope. Say no to self and all the things you wish for. Save your pennies and pay your loans.

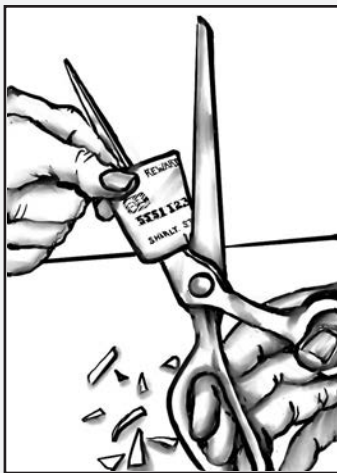
“Pay your loans off as fast as you can. When you are free from owing money, then you will be a free person. You will have success when you owe no one anything.”—*Counsels on Stewardship*, page 257, adapted.

If you need more help to pay off your loans, try these helpful ideas:

Make a budget. Keep a record of everything you spend for three months. Study this record carefully to see how you spend your money. Many people are surprised to learn how much money they spend on things they don’t need.

Destroy credit cards. Credit cards are easy to use. But they are hard to pay off. Are you having trouble paying off what you owe on your credit cards each month? Are you using your credit cards to buy things that you don’t really need? If yes, then you should destroy your credit cards now before they destroy you or your marriage. Or both.

Save as much as you can. Sometimes we don’t know how much we can save each month. But if we are more careful, we can save a lot. Money saved adds up fast.



Destroy credit cards. Credit cards are easy to use. But they are hard to pay off.

DISCUSSION QUESTIONS:

- ① People and governments owe so much money. What has been your experience with spending too much? What problems did this spending cause in your life?
- ② What can your church do to help people manage their money better?
- ③ What Bible rules and promises can help protect you from a selfish heart and wanting things you can’t afford?

FROM SCHOOL BULLY TO CHURCH LEADER

Edmond grew up in Mzuzu, Malawi. Edmond was a bad child. He refused to obey his parents, teachers, or any other adult. At school, Edmond hit other boys and his teachers. Both children and adults were afraid of Edmond.

Edmond had mean ideas. He thought it would be fun to bully the kids in the local Pathfinder club. Edmond and his friends went to Chasefu Seventh-day Adventist Church. There, the boys made fun of the Pathfinders when they marched and sang. Edmond enjoyed seeing the Pathfinders get upset. Edmond and his friends came back week after week to bully them.

As the weeks passed, Edmond started to become interested in the things the Pathfinders did. Edmond wanted to know more about what the Pathfinder children were doing and what they believed. When the church held some Bible meetings at Mzuzu Stadium, Edmond went. But he didn't tell his friends because he was afraid they would laugh at him. Edmond also didn't tell his parents. Edmond's parents belonged to a different Christian church. Edmond was afraid his parents would punish him if they knew he went to the Adventist meetings.

At the meetings, Edmond fell in love with God. Edmond learned that God made the skies and the earth. God also made the seventh-day Sabbath. Edmond was afraid that none of the Adventists would like him. He had been very mean and nasty to the Pathfinder children and adults. So, Edmond expected everyone to reject him. In the end, Edmond did a very brave thing. He couldn't change the past. But he gave his heart to Jesus anyway and got baptized.

Edmond's parents found out about his baptism four months later. Right away, they ordered him to get out of their home. They told Edmond he was no longer their son. Edmond stayed in the homes of church members. These church members taught him more about the Bible. Edmond learned a lot about Bible truth. Edmond also worked so that he could afford to stay in school. Three years passed. Edmond's parents saw that their son had changed. Edmond served God with faith. So, Edmond's parents asked him to come back home.

Today, Edmond Tchiri is married to a Seventh-day Adventist wife. Edmond and his wife have two sons. Edmond also serves as a church leader at Chasefu Seventh-day Adventist Church, the same place where he used to bully the Pathfinders! Edmond says that God changed him from a school bully to a church leader. Edmond adds, "Don't look down on children or give up on them, even the ones who behave badly."

This quarter's 13th Sabbath offering will support six more schools or learning centers in Africa.

INSIDE
Story
by SHERON NDHLOVU



Edmond's parents told him he was no longer their son.

