

#82 IDENTITY IN FINANCES: **Loaning to Destroy Others**

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Do you want to destroy a healthy relationship? Then try loaning money to a family member or friend. It would be far better to give the money with no strings attached. I have seen too many “healthy relationships” fall on the rocks over a personal loan.

Personal, corporate, or national economics built upon debt mentality are a precursor to being disciplined by God. If allowed to continue, they will without question end in bankruptcy and loss of freedom.

Freedom comes from the word picture of being freed from the bondage of debt (slavery). In order for a person, corporation, or nation to be truly free – they must be debt free. When someone takes out a loan, it places that person in the position of a slave. If this occurs within a family or friendship, trouble is soon to follow. At first, loaning money to a loved one communicates love and trust. But after a while, it musters up a much different message. If the loan is immediately paid in full, no problem. But if it is not, the relationship is about to be tested with the greatest test of all - slavery.

Generally speaking, if a loved one ever asks us to cosign on a loan, say, “No!” If he asks to borrow a few bucks, say, “No.” But if we have it, give it to him anyway. If he tells us that he WILL pay it back, give it anyway - in our mind. If he pays us back – praise the Lord. If he doesn’t – praise the Lord. We will have lost nothing. Many friendships and family relationships have been destroyed over a “few bucks.” Even though loaning with expectation is dangerous, it is nowhere close to being as dangerous as cosigning.

TURNING A FRIEND INTO A SLAVE

Scripture clearly states that the one who borrows is the one who becomes the slave. The last I heard, no one enjoys being in bondage unless they volunteer for the job. Let’s face the facts here; it is really difficult to have a dynamic relationship with someone who is enslaved to us. I certainly can work on the master’s side, but the slave side becomes quite the challenge.

“The rich rules over the poor, and the borrower becomes the lender’s slave” (Prov. 22:7).

On top of making our loved one a slave, we actually set them up to put us where God should be - that is NOT good. Loans indicate one of two things: the desire to have something that is not in one’s budget or a desperate need due to financial pressure. It is a nonissue if the item does not fit into one’s budget. If the person is experiencing financial pressure, this is typically a sign that God is about to teach this person an awesome lesson.

“Call upon Me in the day of trouble; I shall rescue you, and you will honor Me” (Psalm 50:15).

Most do not wait until God reveals the miracle in our day of trouble. We usually find some quick fix to getting out of the fix that God has fixed on us, to rid ourselves of fixing fixes. Wow, what a mouthful! Lending becomes one of the human rescues, which oftentimes replaces the hand of God.

So what about those biblical passages that encourage us NOT to turn away those who want to borrow from us? The rules of engagement which God gave to His people for lending were based on helping our neighbor through a crisis. In those days, when a neighbor was in financial crisis, it affected the whole of the community. The loan was actually viewed as a gift and absolutely no interest was ever to be charged.

"You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest" (Deut. 23:19).

God does not allow the charging of interest to a brother (friend) or family member, nor does He allow us to keep a person in financial bondage. This is exactly why He conducted (and still does) the release of all debt on the seventh year and the year of jubilee. This is rarely practiced anymore.

"At the end of every seven years you shall grant a remission of debts. This is the manner of remission: every creditor shall release what he has loaned to his neighbor; he shall not exact it of his neighbor and his brother, because the LORD'S remission has been proclaimed" (Deut. 15:1-2).

Even with that said, God still prefers the righteous to show mercy - to give, over lending.

"The wicked borrows and does not pay back, But the righteous is gracious and gives" (Psalm 37:21).

"One who is gracious to a poor man lends to the LORD, and He will repay him for his good deed" (Prov. 19:17).

As we give to those who are in need, we are actually allowing God (not that He needs our permission) to use His own resources imparted to us for His own agenda. He knows where all of His storehouses are throughout the world at any given moment of every day. The children of God, who know this principle, dare not spend any of the King's money, unless the King grants permission.

"Give to everyone who asks of you, and whoever takes away what is yours, do not demand it back" (Luke 6:30).

I really think God wants us to lend, but with no expectation of any return. I know this sounds a bit odd, but the Scriptures are filled with this living life principle.

"But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men" (Luke 6:35).

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