



THE LORD'S FLOCK GROWTH DIGEST

PASTORAL GROWTH SERIES

Why Borrow? Ask God!

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To borrow is to take or receive (something) temporarily with an intent to return. Debt, a form of borrowing, should be paid according to the terms of the agreed contract to avoid violations of obligations. In Deut. 28:12, the Lord reminds us He will open the treasure house of Heaven, blessing us abundantly so that we do not have to borrow but lend to many nations. As Christians, we should avoid debt and develop an attitude of faith that our Lord God provides our needs. Let us then stop borrowing and simply ask God for blessings that we deserve, if we walk in His ways and faithfully follow His commandments.

A. What the Bible says about borrowing/debt

1. Owe no man anything except to love one another, thus has fulfilled the Law under Christ (Rom.13:8).
2. God intended the Lord's people to be the most blessed nation on earth. If we will carefully hearken unto the Lord, we will be the lender and not the borrower (Deut. 28:12).
3. There should be "no to lawsuit". Christians at Corinth were suing one another before pagan judges in Roman courts. Hence, they ought to be able to settle minor disputes within community (1Cor.6:1-4).
4. As Christians, we owe a debt of faithfulness to God, for the blood of Jesus paid for our sins at Calvary. In return, we should obey the Ten Commandments of God. We should "Love our neighbor, as we love ourself" (Rom.13:9).
5. According to King Solomon, co-signing is not right. If we co-sign, then, we also become borrowers and could be subject to legal actions (Prov.6:1-3).

B. Four Principles of Spending

1. Give The first fruit to God; giving 10% tithes (Mal.3:10-12).
2. Prioritize Basic needs (food, clothes, shelter); "Use it up, wear it out, and make it do."
3. Save, invest, and give to others:
10% for to the Lord
10% for saving
80% for budgeting expenses
4. Develop a Spending Strategy. We should not engage in Impulsive buying and midnight sales. We should use credit card wisely.

C. Suggested Questions Regarding Spending:

1. Why do I want this?
2. Is this to fill a legitimate need or fill a spiritual void?
3. Do I have the resources?
4. Has the Lord provided money for this item?
5. If not, am I willing to wait?
6. How will this bring growth to the family or the kingdom of God?

Conclusion:

God wants us to free up more resources for eternal purposes. We need to develop a habit of regular giving to keep our hearts focused and to express the depth of our devotion to God. Let us become good stewards and again "Don't borrow, ask God."

Reflection:

1. Are you in deep financial debt? What did you do to solve this problem?
2. As a child of God, what prayer will you say to Him, trusting your life in His hands to meet your needs?

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