

Managing for the Master—Till He Comes

Dealing with Debt

Lesson #5 for February 4, 2023

Scriptures: Deuteronomy 15:1-5; 28:1-2,12; Matthew 6:24; 1 John 2:15; Proverbs 6:1-5; 22:7.

1. This lesson will prove interesting and challenging since dealing with debt is something we usually do not talk about in public. Many consider it “a more private matter.”

[From the Bible study guide=BSG:] **One definition of debt is “living today on what you expect to earn in the future.”** Today debt seems to be a way of life, but it should not be the norm for Christians. **The Bible discourages debt.** In the Scriptures there are at least 26 references to debt, and all are negative. The Bible does not say that it is a sin to borrow money, but it does talk about the often-bad consequences of doing so. When considering financial obligations, Paul counseled: “Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor. Owe no one anything except to love one another” (*Rom. 13:7, 8, NKJV*).—*Adult Sabbath School Bible Study Guide** for Sabbath Afternoon, January 28.^{†§}

2. Writing to the church members in Rome before he reached there, Paul said:

Romans 13:7-8: ⁷Pay, then, what you owe them; pay them your personal and property taxes, and show respect and honour for them all.

⁸ **Be under obligation to no one**—the only obligation you have is to love one another. Whoever does this has obeyed the Law.—American Bible Society. (1992). *The Holy Bible: The Good News Translation** (2nd ed., Romans 13:7-8). New York: American Bible Society [abbreviated as *Good News Bible*].^{†‡}

[BSG:] Why is debt an almost international scourge at every level—personal, corporate, and government? Every society has always had at least a small percentage who were in debt. But today a much larger portion of the people are in debt, and it’s almost never to their benefit.—*Adult Sabbath School Bible Study Guide** for Sabbath Afternoon, January 28.[‡]

3. ***One of the challenges we deal with in these lessons about finances is that almost all of the biblical statements that are used were originally given to the children of Israel 3,500 years ago. Do these promises and challenges still apply to us as a people?***

Deuteronomy 28:1-2,12: ¹ “If you obey the LORD your God and faithfully keep all his commands that I am giving you today, he will make you greater than any other nation on earth. ²Obey the LORD your God and all these blessings will be yours....

¹² “He will send rain in season from his rich storehouse in the sky and bless all your work, so that you will lend to many nations, but you will not have to borrow from any.”—*Good News Bible*.*

[BSG:] Studies show that there are three primary reasons that people get into financial difficulty. They are listed here in the order of greatest frequency.

*The first is **ignorance**.* Many people, even the educated, are financially illiterate. They were simply never exposed to the biblical or even secular principles of money management. There is hope, however! This lesson will provide a simple outline of these principles and how to apply them.

*The second reason for financial difficulties is **greed, or selfishness**.* In response to advertising and personal desire, people simply live beyond their means. They aren't willing to live in, drive, or wear what they can really afford. Many of these same people also feel that they are just too poor to tithe. As a consequence, they live their lives without God's promised wisdom and blessing (see *Mal. 3:10, 11; Matt. 6:33*). There's hope for these people, as well, but it requires a change of heart—and a spirit of contentment.—*Adult Sabbath School Bible Study Guide** for Sunday, January 29.^{†‡§}

Malachi 3:10-11: ¹⁰Bring the full amount of your tithes to the Temple, so that there will be plenty of food there. Put me to the test and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things. ¹¹I will not let insects destroy your crops, and your grapevines will be loaded with grapes.—*Good News Bible.**

Matthew 6:33: Instead, be concerned above everything else with the Kingdom of God and with what he requires of you, and he will provide you with all these other things.—*Good News Bible.** [How much does that include?][‡]

4. Continuing from the Bible study guide:

[BSG:] *The third reason people find themselves in financial difficulty is **personal misfortune**.* They may have experienced a serious illness without adequate health insurance. They may have been abandoned by a spendthrift marriage partner. A natural disaster may have wiped out their possessions. Or they may have been born and raised in abject poverty. There is hope for these people too. Though their path is more difficult, their troubles can be overcome. Change may come with the support of Christian friends, the counsel and/or assistance of godly counselors, hard work coupled with a good education, and the blessing and providence of God.

Whatever the reason, even if it's a person's own fault, debt can be alleviated. However, those in debt will need to make some changes in their lives, their spending, and their financial priorities.—*Adult Sabbath School Bible Study Guide** for Sunday, January 29.^{†‡§}

5. Moving to the New Testament, the apostle Paul had some very provocative and challenging words to say about such issues.

1 Timothy 6:6-10: ⁶ Well, religion does make a person very rich, if he is satisfied with what he has. ⁷What did we bring into the world? Nothing! What can we take out of the world? Nothing! ⁸So then, if we have food and clothes, that should be enough for us. ⁹But those who want to get rich fall into temptation and are caught in the trap of many foolish and harmful desires, which pull

them down to ruin and destruction. ¹⁰**For the love of money is a source of all kinds of evil.** Some have been so eager to have it that they have wandered away from the faith and have broken their hearts with many sorrows.—*Good News Bible*.*†

6. How do you think this advice fits into our world situation at the present time?
7. It seems that material things and wealth are an incredible allurements. Why is that? Think of all the people who spend a lot of money betting on the lottery! But, do we idolize money, making even a religion out of it?
8. What is the relationship among our religious beliefs, our religious practices, and our financial issues?

Matthew 6:24: “No one can be a slave of two masters; he will hate one and love the other; he will be loyal to one and despise the other. You cannot serve both God and money.”—*Good News Bible*.*

1 John 2:15: Do not love the world or anything that belongs to the world. If you love the world, you do not love the Father.—*Good News Bible*.*

9. Why is the love of this world and its monetary benefits so strong? Where does that love come from? Solomon had some interesting comments in that regard.

Ecclesiastes 4:8: Here is a man who lives alone. He has no son, no brother, yet he is always working, never satisfied with the wealth he has. For whom is he working so hard and denying himself any pleasure? This is useless, too—and a miserable way to live.—*Good News Bible*.*

10. In previous lessons we have seen that God has challenged us to first pay our debts to Him, including particularly the 10% for tithe. David had some comments about that.

Psalms 50:14-15: ¹⁴ Offer unto God thanksgiving;

And pay thy vows unto the most High:

¹⁵ And call upon me in the day of trouble:

I will deliver thee, and thou shalt glorify me.—*The Holy Bible: King James Version*.* (2009). (Authorized Version., Psalm 50:14-15). Bellingham, WA: Logos Research Systems, Inc.

11. ***Many of us can hardly remember the time when we were baptized as members of the Seventh-day Adventist Church. However, if you look back at your baptismal vows, you will discover that you pledged to pay a faithful tithe and to give generous offerings. Is that pledge still applicable today, many years later?***
12. There is, of course, no problem with working hard to make a reasonable living. That is not the same as making an idol out of wealth or money! In our day, there are issues with which the ancient Israelites did not have to deal.
13. ***In ancient times, families lived together for several generations; the older members were supported by the younger members. That is not often true in our day. So, how are we to know how much money needs to be saved for retirement? While many governments in our day provide retirement benefits, in many societies those funds are barely enough to survive on. How does God want us to relate to that issue?***

Proverbs 22:7: [Solomon wrote:] Poor people are slaves of the rich. Borrow money and you are the lender's slave.—*Good News Bible*.*†

14. Do you agree with that premise? Our Bible study guide has a premise with three straightforward steps for getting out of debt.

[BSG:] **The *premise* is a commitment to God to be faithful in returning His holy tithe to access His wisdom and blessing. He is eager to bless those who obey Him.**

Step 1 is to declare a **moratorium on additional debt**: no more credit spending. If you don't borrow money, you can't get into debt. If you don't borrow any more money, you can't get further into debt.

Step 2 is to make a covenant with God that from this point on, as He blesses, you will **pay off your debts as quickly as possible**. When God blesses you financially, use the money to reduce debt—not to purchase more things. This step is probably the most crucial. When most folks receive unexpected money, they simply spend it. Don't; instead apply it to your debt-reduction plan.

Step 3 is the hands-on practical part. **Make a list of all your debts, from the largest to the smallest, in descending order**. For most families, the home mortgage is at the top of the list, and a credit card or personal debt is at the bottom. Begin by making at least the minimum payment due on each of your debts on a monthly basis. Next, double up or increase your payments in any way you can on the debt at the bottom of the list. You'll be happily surprised how quickly you can eliminate that smallest debt. Then use the money that you were paying on the bottom debt to add to the basic payment on the next debt as you work your way up the list. As you eliminate your smaller high-interest debts, you'll free up a surprising amount of money to place on the next-higher debts.

God clearly doesn't want us in debt. Once the covenant is made, many families find that God blesses them in unexpected ways, and the debt is reduced faster than they had anticipated. By following these three simple steps, many families have become debt-free. You can too! **By putting God first, you'll receive His wisdom and blessing for managing what He has entrusted to you.**—*Adult Sabbath School Bible Study Guide** for Tuesday, January 31.^{†§}

15. ***There are many places in the world where Adventists need a church or need their church repaired or enlarged. What would happen if a large group of Seventh-day Adventists was able to complete this plan and then add to their giving to the church? Would it make a difference?***

16. How can we apply the words in Hebrews 13:5 to our lives today?

Hebrews 13:5: Keep your lives free from the love of money, and be satisfied with what you have. For God has said, "I will never leave you; I will never abandon you."—*Good News Bible*.*†

17. There are two traps that God warns us against quite strongly. The first is allowing ourselves to be surety for someone else's debts.

Proverbs 6:1-5: ¹Have you promised to be responsible for someone else's debts, my son? ²Have you been caught by your own words, trapped by your own promises? ³Well then, my son, you are in that man's power, but this is how to get out of it: hurry to him, and beg him to release you. ⁴Don't let yourself go to sleep or even stop to rest. ⁵Get out of the trap like a bird or a deer escaping from a hunter.—*Good News Bible*.*

Proverbs 17:18: Only someone with no sense would promise to be responsible for someone else's debts.—*Good News Bible*.*

[BSG:] Surety usually occurs when a person with poor credit seeks a loan from a lending institution and does not qualify for the loan. The loan officer will tell the unqualified person that if he or she will get a friend with good credit to cosign with him or her, then the bank will grant the loan and hold the cosigner responsible in the event of a default.—*Adult Sabbath School Bible Study Guide** for Wednesday, February 1.‡

18. If you become surety for someone else's debt, be aware that studies show that 75% of those who cosigned end up making the payments!
19. A second trap Christian should avoid is sometimes called a *get-rich-quick scheme*.
20. Read 1 Timothy 6:9-10 as in #5 above and Proverbs 28:20. What is the warning noted?

Proverbs 28:20: Honest people will lead a full, happy life. But if you are in a hurry to get rich, you are going to be punished.—*Good News Bible*.*

[BSG:] Get-rich-quick schemes are another financial trap; they are almost guaranteed to lead to financial ruin for those who get caught up in them. When it sounds too good to be true, it surely is. Many people are hurt emotionally and financially. An additional tragedy with these devious plans is that, in many cases, individuals have had to borrow money to become involved in them in the first place. Many lives and families have been ruined by get-rich-quick schemes that end up enriching only the con artists who devise them at the expense of those who fall into their trap. When a friend, or even a loved one, tries to pull you into one of these schemes, run. Don't walk. Run—as fast as you can.—*Adult Sabbath School Bible Study Guide** for Wednesday, February 1.‡

21. God gave the ancient Israelites a very special and wonderful plan for avoiding poverty and debt.

Deuteronomy 15:1-5: ¹ "At the end of every seventh year you are to cancel the debts of those who owe you money. ²This is how it is to be done. All who have lent money to a fellow-Israelite are to cancel the debt; they must not try to collect the money; the LORD himself has declared the debt cancelled. ³You may collect what a foreigner owes you, but you must not collect what any of your own people owe you.

⁴ "The LORD your God will bless you in the land that he is giving you. Not one of your people will be poor ⁵if you obey him and carefully observe everything that I command you today."—*Good News Bible*.*

22. ***Would doing this today encourage some people to try to borrow more and more money with the hope that in a short time, all of that debt will be canceled?***

Exodus 21:2: “If you buy a Hebrew slave, he shall serve you for six years. In the seventh year he is to be set free without having to pay anything.”—*Good News Bible*.*

Leviticus 25:3-4: ³You shall sow your fields, prune your vineyards, and gather your crops for six years. ⁴But the seventh year is to be a year of complete rest for the land, a year dedicated to the LORD. Do not sow your fields or prune your vineyards.—*Good News Bible*.*

23. In our day, it is not uncommon for people to take out loans for 20 or 30 or even 40 years to purchase a home. Another idea that leads to significant debt is the cost of higher education. While we recognize immediately that owning a home is a wonderful thing and gaining an education will prove beneficial in the long run, both can be expensive.
24. Students who are entering into an expensive form of education should do everything they can to get scholarships or grants. They should plan to work and save as much as they can for school. Often, parents are more than willing to help. In Bible times, as we know, families had assigned plots of land; parents would give their children a portion of that land to support themselves.
25. On the other side of the coin, if you are a lender, are you being fair and honest to those with whom you deal? Do not forget that God is constantly watching you.

Ecclesiastes 12:14: God is going to judge everything we do, whether good or bad, even things done in secret.—*Good News Bible*.*†

26. Ellen White gave a one-page summary of how to avoid debt.

[From the writings of Ellen G. White=EGW:] **Be determined never to incur another debt.** Deny yourself a thousand things rather than run in debt. This has been the curse of your life, getting into debt. Avoid it as you would the smallpox.

Make a solemn covenant with God that by His blessing you will pay your debts and then owe no man anything if you live on porridge and bread....

Do not falter, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, save your pence and pay your debts. **Work them off as fast as possible.** When you can stand forth a free man again, owing no man anything, you will have achieved a great victory.—Ellen G. White, *Letter 4*,* 1877, par. 3-5; *Counsels on Stewardship** 257.2.††

27. Our Bible study guide gives some additional suggestions.

[BSG:] *Establish a budget.* Make a simple budget by keeping a record of all your income and expenses/purchases over a period of three months. Many are surprised to learn how much money they spend on unnecessary items.

Destroy credit cards. Credit cards are one of the major causes of family indebtedness. They are so easy to use and so hard to pay off. If you find that you aren't paying off the cards in total each month, or that you are using them to purchase items that you would not otherwise have bought, you should destroy your credit cards before they destroy you or your marriage or both.

Begin economic measures. Sometimes we aren't aware of how much we could save on our monthly expenses just by being careful about some of the small things that we purchase. They quickly add up.—*Adult Sabbath School Bible Study Guide** for Friday, February 3.^{‡§}

28. We all are aware that nations as well as individuals in our day have taken on staggering amounts of debt. Should church members consider the possibility of helping other less fortunate church members out of their debts?

29. The Bible has some very straightforward things to say about getting out of debt.

[BSG:] Deliverance from debt consists in placing God's kingdom first, freeing oneself from the desire for material things (*Matt. 6:33*). In the divine covenant, there is prosperity and an end to debt (*Deut. 28:1, 2*). However, for these promises to materialize, an experience of love for God is required, which translates into obedience to His commandments, to the vows taken during baptism, including faithfulness in tithes and offerings (*Ps. 50:14, 15; Mal. 3:7–12*).—*Adult Teachers Sabbath School Bible Study Guide** 65.^{‡§}

Matthew 6:33: [Jesus said:] “Instead, be concerned above everything else with the Kingdom of God and with what he requires of you, and he will provide you with all these other things.”—*Good News Bible.*†*

Deuteronomy 28:1-2: ¹ “If you obey the LORD your God and faithfully keep all his commands that I am giving you today, **he will make you greater than any other nation on earth.** ²Obey the LORD your God and all these blessings will be yours.”—*Good News Bible.*†*

Psalms 50:14-15: ¹⁴ “Let the giving of thanks be your sacrifice to God, and give the Almighty all that you promised.
¹⁵Call to me when trouble comes;
I will save you,
and you will praise me.”—*Good News Bible.**

Malachi 3:7-12: ⁷ “You, like your ancestors before you, have turned away from my laws and have not kept them. Turn back to me, and I will turn to you. But you ask, ‘What must we do to turn back to you?’ ⁸I ask you, is it right for a person to cheat God? Of course not, **yet you are cheating me. ‘How?’ you ask. In the matter of tithes and offerings.** ⁹A curse is on all of you because the whole nation is cheating me. ¹⁰Bring the full amount of your tithes to the Temple, so that there will be plenty of food there. Put me to the test and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things. ¹¹I will not let insects destroy your crops, and your grapevines will be loaded with grapes. ¹²Then the people of all nations will call you happy, because your land will be a good place to live in.”—*Good News Bible.*†*

30. We are swimming around in a world engulfed in debt. How can we avoid it? Consider these words from Scripture.

Mark 12:29: Jesus replied, “The most important one is this: ‘Listen, Israel! The Lord our God is the only Lord.’”—*Good News Bible.**

1 John 2:15-16: ¹⁵Do not love the world or anything that belongs to the world. If you love the world, you do not love the Father. ¹⁶Everything that belongs to the world—what the sinful self desires, what people see and want, and everything in this world that people are so proud of—none of this comes from the Father; it all comes from the world.—*Good News Bible*.*

Romans 12:1-2: ¹So then, my brothers and sisters, because of God’s great mercy to us I appeal to you: offer yourselves as a living sacrifice to God, dedicated to his service and pleasing to him. This is the true worship that you should offer. ²Do not conform yourselves to the standards of this world, but let God transform you inwardly by a complete change of your mind. Then you will be able to know the will of God—what is good and is pleasing to him and is perfect.—*Good News Bible*.*

31. I doubt that anyone would question the statement that God wants us to be free of debt.
32. Obviously, God owns everything. He could resolve all our debts instantly if that was the right thing to do. **What God does is to place a solution to such problems in our reach.** After all, aren’t we “managers for the Master”?
33. Consider some principles for becoming debt-free: 1) Put God first (Matthew 6:33); 2) Seek help (Proverbs 15:22); 3) Save (Proverbs 6:8); and 4) Make a budget (Luke 14:28-30).

[BSG:] *Give Top Priority to God (Matt. 6:25–34). God doesn’t want us to be indebted*, because He loves the prosperity of His servants (*Ps. 35:27*). Therefore, God should always be sought first in any debt crisis (*Ps. 105:4*). The debt could have a spiritual origin, and, in such a case, one should reflect on the need to confess financial sins, such as theft and usury (*Ezek. 18:12, 13*); greed, which is idolatry (*Exod. 22:12, Col. 3:5*); unfaithfulness in contracts (*Rom. 1:31*); love of money (*1 Tim. 6:10*); and unfaithfulness in tithes and offerings (*Mal. 3:7–10*).—*Adult Teachers Sabbath School Bible Study Guide** 66.†§

34. Is it reasonable for us to call on God to help us get out of debt? Do you know of any individual who has read these biblical promises and specifically has taken advantage of them and has been blessed by God? God regards us as His special, chosen people. As Seventh-day Adventists, we claim the promise at the end of the three angels’ messages that we “keep the commandments of God and have the faith of Jesus.” What did God say about us as His special, chosen people?

[BSG:] *Be Holy and Sanctify Holy Things*. In the Bible, God views His people as holy, chosen, and special (*Exod. 19:6, 1 Pet. 2:9*). This holiness is demonstrated when His people keep His commandments (*Deut. 28:9*).—*Adult Teachers Sabbath School Bible Study Guide** 66.†§

Exodus 19:4-6: ⁴“You saw what I, the LORD, did to the Egyptians and how I carried you as an eagle carries her young on her wings, and brought you here to me. ⁵Now, if you will obey me and keep my covenant **you will be my own people. The whole earth is mine, but you will be my chosen people, ⁶a people dedicated to me alone, and you will serve me as priests.**”—*Good News Bible*.*†

1 Peter 2:9: But you are the chosen race, the King's priests, the holy nation, God's own people, chosen to proclaim the wonderful acts of God, who called you out of darkness into his own marvellous [*sic*] light.—*Good News Bible*.*‡

35. So, what should faithful church members do? Let us never forget the following:

[BSG:] The tithe also is holy (*Lev. 27:30–32*), and the offerings are holy (*Num. 18:29*). In these texts, the word “holy” is *kodesh*. So the tithe and offerings are *kodesh*, which means “sanctified,” “separated for the Lord.”

To withhold the tithe and offerings is to misappropriate sacred or holy things that have been dedicated exclusively to God and thus must be returned to Him (*Lev. 5:15, 16*). In the Old Testament Scriptures, restitution for withholding was required before atonement with blood could take place and before the withholder could receive forgiveness (*Lev. 5:16*). As such, when the people withheld tithes and offerings, they separated themselves from God and failed to prosper (*Mal. 3:7–10*), for they had profaned holy things. God doesn't change, and this principle of making restitution, regarding tithes and offerings (*Mal. 3:6–8*), is still in force.—*Adult Teachers Sabbath School Bible Study Guide** 66-67.‡§ [It should be very clear in this series that the church is making a strong pitch for faithful payment of tithes and offerings!][‡]

36. We should **seek help regarding debt**. (*Proverbs 15:22*)

[BSG:] *Solicit Counsel From Friends and Professionals*. Sometimes it is necessary to acknowledge the condition of indebtedness and to seek help from friends and family.

Treatment must be sought in case of debt caused by a psychological disorder (oniomania [an obsessive or uncontrollable urge to buy things]). If this is the case, it could be helpful to seek spiritual aid from one's pastor, family members, or trusted friends. Asking for friendly support in this process may lighten the burden and encourage the decision to solve the problem....

Ask for Divine Help and Wisdom. Divine help may come in the form of discernment. In the Bible, wise management is a gift from God. The wise man declares that “by *knowledge* shall the chambers be filled with all precious and pleasant riches” (*Prov. 24:4, emphasis supplied*). Just as the apostle recommends to “covet earnestly the best gifts” (*1 Cor. 12:31*), we also can ask God for wisdom to take care of our finances, especially in times of economic hardship. This search for wisdom is recommended by James (*James 1:5*).—*Adult Teachers Sabbath School Bible Study Guide** 67.‡§

37. Let us consider what inspired counsel has said about **saving**. (*Proverbs 6:8*)

[BSG:] Be like the ant that in summer prepares its food for winter. Always set aside some money for your savings. Include in the budget a regular percentage dedicated for this purpose.—*Adult Teachers Sabbath School Bible Study Guide** 67-68.‡

38. Clearly, one way to avoid serious financial problems is to have a plan for savings. The clearest example of an enormous savings plan is the story of Joseph in Egypt. (*Genesis*

41:46-47) Egypt was able to feed a large portion of the Middle East during that famine by saving and storing the blessings of grain that God gave during the seven years of plenty.

39. **Make a budget.** (Luke 14:28-30)

Luke 14:28-30: ²⁸ “If one of you is planning to build a tower, you sit down first and work out what it will cost, to see if you have enough money to finish the job.

²⁹If you don’t, you will not be able to finish the tower after laying the foundation; and all who see what happened will laugh at you. ³⁰‘This man began to build but can’t finish the job!’ they will say.”—*Good News Bible*.*

40. Budgeting is an important tool for every family. We should not be surprised at all to learn:

[EGW:] **You ought to be careful that your expenses do not exceed your income.**—Ellen G. White, *The Adventist Home** 375.4.^{†‡}

41. Careful budgets should be made following careful thought and prayer. Be realistic; plan for some emergencies or unexpected expenses. Do you think that if you put God first in everything, He will give you more than you need so you can share with the more needy? How do you feel about the following quotation?

[EGW:] Many, very many, have not so educated themselves that they can keep their expenditures within the limit of their income. They do not learn to adapt themselves to circumstances, and they borrow and borrow again and again and become overwhelmed in debt, and consequently they become discouraged and disheartened.—Ellen G. White, *The Adventist Home** 374.2.[‡]

[BSG:] In the divine covenant, God promised that His people wouldn’t be indebted to others (*Deut. 28:1. [sic] 2*). He also established the release of the indebted from their creditors every seven years (*Deut. 15:1–4*). The divine model was not to have poverty in order not to have debt (*Deut. 15:4*). Why was the divine model for Israel in terms of debt not fulfilled (*Mal. 3:6–10*)? In what ways could this be happening to us? Explain. How do we avoid this pitfall in our day?

Some possible sources of debt:

- a. Debt that is beyond our control, caused by natural catastrophes, illness, and wars
- b. Personal vulnerability, which comes from lack of financial wisdom and experience, ability, or instruction
- c. Complacency as a result of bad habits, boasting, and wastefulness
- d. Necessary debt, which may occur because of certain business investments, home ownership, and children’s education—*Adult Teachers Sabbath School Bible Study Guide** 69.^{‡§}

42. Some of these sources of debt probably cannot be avoided, but some can. Which ones belong in each category? Which can be justified?

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