

A Theological Perspective

1. The Meaning of “To Be Owed” (Debt Language in Scripture)

The concept of being owed or indebted appears in both literal and spiritual contexts in the Bible. In simple terms, when someone is owed something, it means another person is obligated to repay or return what is due. Debt can refer to money, obligations, or moral responsibility.

In biblical Greek, the word often used for debt is “*opheilē*”, which means *something owed, an obligation, or a moral duty*. This word appears in key passages where Jesus teaches on forgiveness, responsibility, and our duty to others.

2. A Parable of Financial and Spiritual Debt: Matthew 18:21-35

One of the clearest illustrations of debt in Scripture is found in Matthew 18:21-35, where Jesus teaches about forgiveness through a parable.

“Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants. When he began to settle, one was brought to him who owed him ten thousand talents. And since he could not pay, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made. So the servant fell on his knees, imploring him, ‘Have patience with me, and I will pay you everything.’ And out of pity for him, the master of that servant released him and forgave him the debt.”

(Matthew 18:23-27, ESV)

This parable illustrates how human beings owe God an unpayable debt because of sin. Yet through His mercy, God forgives us completely—not because we can repay, but because of His grace. The “ten thousand talents” represented an astronomical amount, symbolizing the depth of our spiritual debt.

3. The Concept of Spiritual Debt: Owing the Gospel

Beyond financial debt, Scripture teaches that we carry a spiritual debt once we receive salvation. This debt is not owed to God in

the sense of earning our salvation—that would be works-based righteousness, which the Bible rejects (see Ephesians 2:8–9). Instead, our debt is toward others who have not yet received the Gospel.

Paul expresses this idea clearly in Romans 1:14–16:

“I am under obligation both to Greeks and to barbarians, both to the wise and to the foolish.

So I am eager to preach the gospel to you also who are in Rome.

For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes...”

(Romans 1:14–16, ESV)

Paul uses the phrase “under obligation” (Greek: *opheiλētēs*)—the same root as “debt”—to describe his divine responsibility to preach the Gospel. Though salvation is a gift, once received, we are called to share it, becoming stewards of the message of Christ.

4. The Church’s Responsibility to the Lost

When Jesus gave the Great Commission, He laid the foundation for this idea of spiritual indebtedness:

“And he said to them, ‘Go into all the world and proclaim the gospel to the whole creation. Whoever believes and is baptized will be saved, but whoever does not believe will be condemned.’”
(Mark 16:15-16, ESV)

This command forms the basis of our obligation. Those who do not know Christ are perishing (see John 3:18), and God has entrusted us with the only message that can save them (see 2 Corinthians 5:18-20).

Romans 13:8 adds:

“Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.” (ESV)

This verse summarizes Christian responsibility—we may pay off all earthly debts, but the debt of love and Gospel witness remains ongoing.

5. Summary: What We “Owe” as Believers

After we are saved:

- We are no longer debtors to sin (Romans 8:12)
- We are stewards of grace (1 Peter 4:10)
- We are obligated to proclaim the Gospel (Romans 1:14)
- We owe others the love and truth of Christ (Romans 13:8)

In this sense, the souls of unbelievers are a spiritual debt to us—not because we save them, but because we carry the

message that does.

Conclusion: Let Us Pay Our Spiritual Debt

The Bible teaches that we owe not just a duty but a sacred responsibility to others—to share the Gospel of Christ clearly, boldly, and lovingly.

Let us never be ashamed of the message we carry, for it is the very power of God for salvation.

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