

What is a pledge, and should Christians give or take one?

In biblical terms, a pledge or collateral is something of value given as a guarantee for a loan. If the borrower fails to repay the debt, the lender may keep or claim that item to recover their loss. This concept is found in several passages of the Old Testament.

1. Biblical Foundations of Pledges

In the Old Covenant (Law of Moses), God allowed pledges but placed clear moral and social boundaries, especially to protect the poor and vulnerable from oppression.

Exodus 22:26-27

“If you ever take your neighbor’s garment as a pledge, you shall return it to him before the sun goes down. For that is his only covering, it is his garment for his skin. What will he sleep in? And it will be that when he cries to Me, I will hear, for I am gracious.”

Here, God emphasizes that pledges must never be inhumane.

Taking someone's basic needs as security—such as clothing or daily tools—was considered unjust and contrary to God's gracious character.

Deuteronomy 24:6

“No man shall take the lower or the upper millstone in pledge, for he takes one's living in pledge.”

In this verse, taking a grinding stone (a tool for preparing food) was equated to taking someone's means of survival. This reflects God's concern for preserving human dignity and livelihood.

Deuteronomy 24:17-18

“You shall not pervert justice due the stranger or the fatherless, nor take a widow's garment as a pledge. But you shall remember that you were a slave in Egypt, and the Lord your God redeemed you from there; therefore I command you to do this thing.”

God reminded Israel to treat others with compassion because

they themselves had experienced hardship in Egypt. This principle is rooted in God’s redemptive justice—He redeems the oppressed and expects His people to do the same.

2. Can Christians Accept or Give Pledges Today?

Theologically, pledges are not condemned in Scripture—but their use must reflect the New Testament principles of love, grace, and justice.

- If someone who is not a believer or not a family member borrows from you and is able to repay, it’s acceptable to receive a pledge—as long as your goal is not to exploit or pressure them, but to encourage accountability.

Proverbs 11:15

“He who is surety for a stranger will suffer, but one who hates being surety is secure.”

This verse supports wisdom and caution when it comes to financial agreements with people outside close relationships.

- If the borrower is poor, or in desperate need, it’s best to lend *without* asking for collateral. Jesus calls us to give generously and without expecting in return.

Luke 6:34-35

“And if you lend to those from whom you hope to receive back, what credit is that to you? ... But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great.”

This reflects the Kingdom ethic—motivated by love, not profit.

- If the person is your fellow Christian or a blood relative, it’s unwise and unloving to demand a pledge or interest. The New Testament emphasizes brotherly love and mutual care within the body of Christ.

Galatians 6:10

“Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith.”

Romans 12:13

“Distributing to the needs of the saints, given to hospitality.”

3. What If You're the Borrower?

If you are the one taking the loan, and the lender or institution requires a pledge, it is not a sin to provide one. As long as the purpose is legitimate (e.g., business, family needs, education), and you act in good faith, offering collateral is allowed.

Just remember to avoid entering into oppressive or dishonest agreements. God desires integrity and stewardship in all things.

Proverbs 22:7

“The rich rules over the poor, and the borrower is servant to the lender.”

This verse reminds us to be cautious with debt and pledges, lest we come under unnecessary bondage.

Biblical Wisdom on Pledges

Pledges were used in both Old and New Testament times—but

always with compassion, fairness, and wisdom. While Christians today can still use pledges responsibly, we must never use them to exploit others, especially the poor or fellow believers.

Our actions should reflect God’s justice, mercy, and love—not just financial logic.

Micah 6:8

“He has shown you, O man, what is good; and what does the Lord require of you but to do justly, to love mercy, and to walk humbly with your God?”

May the Lord bless you as you seek to honor Him in your dealings with others.

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