Question:

Is it right for a Christian to borrow money—from a bank or another person? And if so, how do we understand verses like Deuteronomy 15:6, which says, *"you shall lend to many nations but shall not borrow"?*

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Answer:

Let's begin by looking at the Scripture:

> *Deuteronomy 15:6*
> *"For the Lord your God will bless you just as He promised you; you shall lend to many nations, but you shall not borrow; you shall reign over many nations, but they shall not reign over you."*

This verse is not a command forbidding borrowing, but rather a promise of blessing. It describes an ideal situation where God's people live in such abundance and divine favor that they no longer need to borrow—but instead become lenders and leaders.

To understand this better, we need to explore two common reasons why people borrow—and what Scripture and theology say about each.

1. Borrowing Out of Crisis or Necessity

This type of borrowing happens when someone is facing hardship—like loss of income, medical emergencies, or lack of basic needs. In such times, a person may borrow to survive.

The principle in Deuteronomy 15:6 reminds us that when we walk in obedience, God becomes our Jehovah Jireh—our Provider (Genesis 22:14). He does not desire for His children to live in continual financial distress. As Psalm 37:25 says:

> *"I have been young, and now am old; yet I have not seen the righteous forsaken, nor his descendants begging bread."*

So, if a believer is constantly borrowing just to get by, it may be time to pause and ask God for help and guidance. This could be a spiritual call to grow in stewardship, faith, and trust in God's

provision.

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### 2. Borrowing for Growth, Investment, or Expansion

This is very different. It's when someone borrows not because of a crisis, but to strategically expand—perhaps in business, ministry projects, or investments.

Scripture does not condemn this kind of borrowing. In fact, even the parable of the talents in Matthew 25:27 implies that investing money with banks for gain is a valid idea:

> *"So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest."*

Borrowing for growth, when done wisely and responsibly, reflects good stewardship. It's no different than planting seeds expecting a harvest. Many wealthy people—including Christians—use credit or financing not out of lack, but as a tool for multiplication.

What matters is the motive, the stewardship, and the trust placed in God—not the financial instrument itself.

The Bible does not explicitly prohibit borrowing, but it gives strong warnings about debt. For example:

> *Proverbs 22:7*
> *"The rich rules over the poor, and the borrower is servant to the lender."*

This verse cautions us that debt can lead to bondage or dependence. That's why Christians are encouraged to be wise, disciplined, and to seek God's counsel before taking loans.

Furthermore, the heart of the Gospel is freedom—spiritual and practical. Jesus came to "proclaim liberty to the captives" (Luke 4:18). A Christian should not live in financial bondage, but also should not fear using financial tools when they are used in wisdom and for God-honoring purposes.

So, are Christians allowed to borrow? Yes, but with wisdom and

the right heart.

- If you're borrowing because of constant lack, it may be time to seek God more deeply as your Provider.
- If you're borrowing to expand, plan wisely, act responsibly, and commit your plans to the Lord (Proverbs 16:3).

Just like selling something isn't always bad (it depends on why you're selling), borrowing isn't always bad—it depends on why and how you do it.

> *Romans 13:8*
> *"Owe no one anything except to love one another, for he who loves another has fulfilled the law."*

This verse encourages us to live free from financial burdens when possible, but it also places love above all. If borrowing helps you serve God and others more effectively and wisely, it's not a sin.

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May God guide us in all things—especially in our finances.

The Lord is coming.

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