



***YOU: Connect. Grow. Serve. Go!***  
**Winter 2017-18 Leader Commentary**

**Unit 1: Everything Belongs to Him**  
**Session 2: Take Up the Master's Card (see pp. 106-109)**

**The Question:** How well am I managing my debt?

**The Point:** God wants us to manage debt in a way that honors Him and points others toward Him.

**Background Passage:** Deuteronomy 15:1-9

**Focal Passage:** Deuteronomy 15:1-9

This commentary is designed to help you think about the question, “How well am I managing my debt?” and to drive home this one truth: God wants us to manage debt in a way that honors Him and points others toward Him.

**Focus on These Points**

***God Does Not Want Us Enslaved to Debt***  
***(Deut. 15:1-3)***

The word *Deuteronomy* means “second law” or “repetition of the law.” It is a fitting title since much of the book contains repetitions of the laws found in Exodus, Leviticus, and Numbers.

Though the initial covenant between the Lord and Israel was made at Sinai, the generation that received it had largely died out in the thirty-eight years since that event. Now the younger generation needed to affirm their commitment to the covenant (Deut. 4:1-8). Moreover, the transition from a largely nomadic existence in the desert to a sedentary lifestyle in Canaan required a covenant revision and expansion suitable to these new conditions.

The purpose of Deuteronomy is to provide guidelines for the new covenant community to enable them to live obediently before God and to carry out His intentions for them. Deuteronomy gives strong words regarding the blessings of living in that covenant. They included understanding how to manage resources and care for one another, especially the poor. God instructed Israel to issue a general cancellation of personal debt at the end of every seven years (Deut. 15:1). The debts in question would range from minor to substantial and required the people of Israel to decide whether money was their primary standard of value in life. Only those who recognized that financial success was secondary to other kinds of success would be likely to participate in such a cancellation.

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There is some uncertainty about whether the debt cancellation was permanent or simply was to be deferred during the Sabbatical Year when crops were not grown (Lev. 25: 1-7; Exod. 23: 10-11). Verse 9, however, strongly suggests that the temptation would be strong to withhold a loan to the needy just before the Sabbatical Year, a prohibition that has more bite if the debt cancellation was to be a permanent one.

The sabbatical year, also known as the Sabbath year or year of release, was a means of assisting the poor. Those fortunate enough to have excess were to lend freely to those in need. For up to six years, the borrower was to seek to repay the debt. In the seventh year, however, all debts to fellow Israelites were to be cancelled. This law protected people from becoming slaves to the debt. Such an act of mercy reflected the Lord's benevolence. The love of God would be reflected inside the covenant people, although they were permitted to continue to collect debts owed by a foreigner.

### ***Debt Is Not God's Plan for Our Prosperity (Deut. 15:4-6)***

Regular cancellations of debt would go a long way toward ensuring that there would be no poor among the tribes of Israel. The lost income to the wealthy would be replenished by the generosity of Israel's benefactor, Yahweh. The disappearance of debt would ensure that individual family farms would remain in those families and that poverty in Israel would be virtually unknown. Everything depended on the individual Israelite's convictions. Would he be content to trust in God to richly bless him as he obeyed his commands? Only if Israel proceeded to fully obey would they experience a land that was poverty-free.

In order to encourage the people to take God seriously, Moses noted that the Lord would bless them as He had promised. Their prosperity would be extraordinary. They would "lend to many nations but not borrow" (Deut. 15:6). They would never know the heel of a foreign oppressor if they followed the Lord. These lofty possibilities were realized only briefly. The nation that was to have been a blessing to others by their disobedience forfeited this privilege and repeatedly had to be rescued from oblivion.

### ***Freedom from Debt Allows Us to Share His Blessings (Deut. 15:7-9)***

Although faithfulness to the covenant would have made Israel free from poverty, God allowed for the possibility that some people in the land would be impoverished. If this should happen in any of the towns of the land, people were to be openhanded and freely lend others whatever they needed.

Since debts were to be cancelled every seven years, some people would likely be tempted to avoid loaning money in the sixth year, and by their tightfistedness they would be expressing ill will toward the needy brother. If this should happen, the poverty-stricken brother might appeal to the Lord against those who were stingy and cause them to be found guilty of sin against the Lord.

Stinginess is unbecoming a person who professes to know the one who owns all the resources

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of heaven (Ps. 50:10). A grudging heart should not be found in a people so blessed as Israel had been, especially since God was promising still further blessings for obedience: "Give to him, and don't have a stingy heart when you give, and because of this the LORD your God will bless you in all your work and in everything you do" (Deut. 15:10). The Mosaic Law included numerous regulations to protect the needy. Deuteronomy 15:11 and its context offers God's solution to the problem: "For there will never cease to be poor people in the land; that is why I am commanding you, 'Open your hand willingly to your poor and needy brother in your land'" (Deut. 15:11). The poor and needy are to be recognized as "brothers" and helped accordingly. The ideal was for all Israelites to see one another as family. One should care for, and be generous to, other family members, especially in their time of need.

Due to sin, however, the idea "there will be no poor among you" (Deut. 15:4) was never achieved throughout Israel's history. Jesus Himself affirmed "You always have the poor with you" (Matt. 26:11, Deut. 15:11).