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**Biblical Giving**

**Lesson 8**  
**GIVING, BORROWING AND BUILDING**

Is it right for a Christians to borrow money and go into debt? The rightness or wrongness of borrowing money and incurring debut must be solved on the basis of the Bible. Does the Bible speak about lending, borrowing and debut? If so, we must heed what it does say.

This subject applies to local churches that are seeking to build a new church structure. Is it right to borrow and go into debt?

**KEY VERSES ON LENDING AND BORROWING**

Romans 13:8. *Let no debt remain outstanding, except the continuing debt to love one another.*

This verse has become a controversial verse because of the King James translation: "Owe no man anything, but to love one another." The KJV gives the impression that Christians are never to owe any person anything at anytime. Everything is to be on a cash basis.

The context of Romans 13:8 does not deal with money issues but with relationships. However, it may indirectly deal with money. If money is involved, this verse teaches that when a Christian owes anything, whether taxes, revenues, respect or honor, he is to pay it. No debt is to remain outstanding. To default on any agreed loan would be classified as sin. *Debt is not wrong until a person cannot pay that debt.*

Proverb 22:7. *The rich rule over the poor, and the borrower is servant to the lender.*

At face value, this verse says that a person who borrows (goes in debt) becomes a servant (slave) to the lender. The deeper the debt, with no ability to pay off the debt, does put a person in bondage to the lender proportionately to the debt.

Proverbs 22:7 should be understood in its context. A contrast is being drawn between rich and the poor. The Mosaic Law was very clear that the rich Israelites were not to take advantage of poor Israelites. In fact, the Mosaic Law taught that money should be loaned to the poor with no interest. *If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest (Exo. 22:25).* When poor people do not have enough money to meet their basic needs, they often borrow out of desperation for food and shelter. When this happens, the poor become slaves to the rich. This verse, however, does not say the rich cannot lend to the rich with interest, but it warns of taking advantage of the poor by the rich.

Any form of borrowing brings a certain amount of risk and the possibility of bondage if the debt cannot be met. Indebtedness always destroys freedom to some degree. The lower the risk, the less the sense of bondage. The amount of money borrowed when weighted against the liquid assets is a very important factor in the total equation. Yet, it needs to be asked each time a loan is made: "What will we lose if we cannot repay the loan?" We could refinance which means paying more interest and going deeper in debt; we could sell existing properties or other things to pay the debt; we could lose everything, and we could go to jail.

Psalm 37:31. *The wicked borrow and do not repay, but the righteous give generously.*

The Old Testament taught that if Israel obeyed the Lord, it would never be necessary for the nation to borrow money from its pagan neighbors (Deut. 15:6). On the other hand, wicked, unsaved people, who do not obey God's laws, will find themselves in a state of desperation. They will have to borrow money to survive and never have enough resources to pay it back.

Only the wicked (unsaved) man does not repay his loans. The implication seems to be that bankruptcy is not an option for a Christian. While bankruptcy is legal according to law, a Christian has a moral responsibility to pay off debts. This verse, however, does not prohibit the Christian from taking out a loan assuming he can pay it back.

The question might be asked, "Will faithful and generous Christians ever need to borrow money to meet their needs?" The Bible does not speak directly to this question. God's provision may be an opportunity to be involved in responsible borrowing to meet special needs, but it should be short-term and not long-term. God promises generous Christians He will meet all their needs for food, clothing and shelter. However, for special needs there may be a reason to borrow providing there is a clear plan for paying off the debt.

### **KEY PROBLEMS IN BORROWING MONEY**

Borrowing and debt, while not spoken against in Scripture, may not be a wise action to take for a local church if: 1) borrowing denies God's people to experience His overwhelming blessings in response to giving which is clearly within God's will for them to do; 2) a debt within the church restricts its ability to serve God and every decision is made on the basis of whether there is enough money pay the mortgage; 3) the ability to repay the debt depends on the ability of the pastor to preach or he may compromise the Faith for popularity and money; 4) huge sums of God's money could be used to further Christ's kingdom instead of Satan's kingdom.

Borrowing money in some cases can be sin and the Christian is out of God's will when: 1) there is no reasonable plan or resources to pay back the loan; 2) we buy things to glorify ourselves and not God (Matt. 6:3-4); 3) we borrow when we are in bondage to materialism (Matt. 6:24); 4) we use any form of dishonesty when borrowing (1 Tim. 6:10); 5) we use borrowed money to achieve any goal that is out of the will of God (Rom. 12:1-2).

### **KEY PRINCIPLES IN THE CONSTRUCTION OF A BUILDING**

New Testament. In the New Testament, there is no instruction for ways to finance and build buildings. The main reason is the church for its first two hundred years had no buildings. They met in homes.

Old Testament. The Old Testament does have some examples as to how the Tabernacle and Temple were financed and constructed.

The Tabernacle. The Tabernacle in the wilderness was built by free will offerings of the Israelites. *The LORD said to Moses, "Tell the Israelites to bring me an offering. You are to receive the offering for me from each man whose heart prompts him to give (Exo.25:1-2).* It was supplied with things of value not just money. *And everyone who was willing and whose heart moved him came and brought an offering to the LORD for the work on the Tent of Meeting, for all its service, and for the sacred garments. All who were willing, men and women*

*alike, came and brought gold jewelry of all kinds; broaches, earrings, and ornaments. . . yarn, linens, wood, onyx stones, oils. . . All the Israelite men and women who were willing brought to the LORD freewill offerings for all the work the LORD through Moses had commanded them to do (Exo. 35:21-29).*

The Tabernacle offerings were so many the people had to be restrained from giving more. *They received from Moses all the offerings the Israelites had brought to carry out the work of construction the sanctuary. And the people continued to bring free will offerings morning after morning. So all the skilled craftsmen who were doing all the work on the sanctuary left their work and said to Moses, "The people are bringing more than enough for doing the work the LORD command to be done." . . . And so the people were restrained from bringing more, because what they already had was more than enough (Exo. 36:3-5, 7).* The people raised every penny of the Tabernacle's invaluable worth. They obviously could not go into debt because they were in the wilderness with no one to borrow from. The Israelites had some resources that the Egyptians gave them as they were leaving Egypt (Exo. 12:36), but they were still quite poor. Yet, they still had enough resources to build the Tabernacle. This does show what happens when God's people get behind a project with their resources, talents and heart.

The Temple. King David provided for the Temple with great sums of gold, silver, bronze, iron, wood and precious jewels. *With all my resources I have provided for the temple of my God—gold for the gold work, silver for the silver, bronze for the bronze, iron for the iron and wood for the wood, as well as onyx for the settings, turquoise, stones of various colors and all kinds of fine stone and marble—all of these in larges quantities (1 Chron. 29:2).* The leaders within Israel following King David's example gave liberally to the Lord's work. *Then the leaders of families, the officers of the tribes of Israel, the commanders of thousands and commanders of hundreds, and the officials in charge of the king's work gave willingly (1 Chron. 29:6).* The people gave willingly to the Temple project. *O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belong to you (1 Chron. 29:16).*

The leaders and the people, when they decided in their hearts to meet the needs of the Temple, the money, resources and talents of the people came flooding in. This is the ideal and best way to construct a building – to build without borrowing.

## **KEY THOUGHTS ABOUT BORROWING**

1. No one would deny that it is ideal for a church body never to go into debt just as it would be ideal for a Christian family to never go into debt for a home.
2. To never borrow might make it impossible for smaller churches with limited resources ever to get a building. For some to have a permanent facility, it is almost necessary to borrow.
3. In most cultures, more people come to a church that has its own building. This lends stability and permanence to the work. A building, while not a necessity, is very important.
4. Hopefully, a new building will attract more people who in turn will give regularly to the Lord's work so the debt on the building can be paid. This is pragmatically prudent but it is presuming on the future that may change with the loss of a pastor, a church split, a decline in members, an economic downturn and so forth.
5. There is always a risk in borrowing and going into debt. Faith believes God to meet all needs. There is, however, a huge difference between faith that sees reasonable

ways to repay debt within the general resources of the congregation, and folly that rushes headlong into debt with no plan to repay except to say, "God will provide."