

Lesson Five

Free from Debt and Free to Share Deuteronomy 15:1-11

Among other things, debt creates poverty. Debt increases poverty. Debt enslaves us to poverty. Debt keeps the poor poor.

The rich rules over the poor, and the borrower is the slave of the lender (Proverbs 22:7).

The Torah provides for the release of debtors since God never intended Israel to be enslaved to debt after their release from Egyptian bondage. God intended freedom, both a freedom from debt and a freedom to share.

Deuteronomy 15 instructs Israel (1) to release people from their debts every seven years and (2) to share with the poor and needy in the land.

When credit card companies hand out credit to young adults, they hook them into debt with dreams of “stuff.” Americana fosters the desire for economic ascendancy through debt but it is actually a trap. Would credit card companies hand out credit if they knew that every seven years the debt would be released? The Torah legislation protects the poor from exploitation from the rich.

At the same time, the wealthy should not use this as an excuse to not help the needy in the land. Some might rationalize that they cannot lend money when the debt may be released in a couple of years. Despite that risk, the wealthy are commanded to share with the poor and lend to them according to their need. The risk is acceptable because the action is rooted in God’s own liberating act and Israel is to imitate God’s redemptive actions.

The reason Israel gives is not rooted in economic security but in who God is and how God has treated Israel. And, yet, there is a promise of security when Israel blesses each other the way God has blessed them.

Paul alludes to Deuteronomy 15:10 when he counsels Corinth to share with the poor saints in Jerusalem: “Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:7). The “cheer” (hilarity from the word *hilaron*) derives from sharing God’s own heart and the joy of sharing with those in need. The joy is found in imitating God.

Questions for Discussion:

1. What rationale is present in the text for Israel's obedience? Why should there be no poor within Israel? Why should Israel give freely to the poor? What motives govern their sharing?
2. What is the rationale for debt release in Israel? Why do you suppose this legislation is present in the Torah? How does it protect people from life's tragic circumstances as well from the power of the rich?
3. If there should be no poor in Israel, why are there poor within Israel?
4. How does the American economy encourage debt among college students and young adults? What motivates people to incur debt? How does debt constrict our generosity and shape our lifestyle?
5. Why is debt enslavement? What does the gospel teach about freedom from debt? Why should we see to be free from debt?