WEAVER STUDY GUIDES

The Christian & Debt

Study Guide

Economics and Stewardship

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A lesson-by-lesson companion for reading, discussion, and written responses.

Downloadable classroom edition | 8.5 x 11 inches

Name / group

Date

Contents

Lesson 1: The Christian & Debt - Part One 5

Major Themes 5
Key Arguments 6
Scripture References 8
Discussion Questions 10
Applications 13
Personal Application and Notes 14

Lesson 2: The Christian & Debt - Part Two 15

Major Themes 15
Key Arguments 16
Scripture References 17
Discussion Questions 20
Applications 23
Personal Application and Notes 25

Lesson 3: The Christian & Debt - Part Three 26

Major Themes 26
Key Arguments 27
Scripture References 28
Discussion Questions 30
Applications 32
Personal Application and Notes 33

Lesson 4: The Christian & Debt - Part Four 34

Major Themes 34
Key Arguments 35
Scripture References 37
Discussion Questions 39

Applications 41
Personal Application and Notes 42

Lesson 5: The Christian & Debt - Part Five 43
Major Themes 43
Key Arguments 44
Scripture References 45
Discussion Questions 47
Applications 49
Personal Application and Notes 50

Lesson 6: The Christian & Debt - Part Six 51
Major Themes 51
Key Arguments 52
Scripture References 53
Discussion Questions 56
Applications 59
Personal Application and Notes 60

Lesson 7: The Christian & Debt - Part Seven 61
Major Themes 61
Key Arguments 62
Scripture References 63
Discussion Questions 66
Applications 69
Personal Application and Notes 71

Lesson 8: The Christian & Debt - Part Eight 72
Major Themes 72
Key Arguments 73
Scripture References 74
Discussion Questions 76

Applications 78
Personal Application and Notes 79

Online Lecture Resources 80

Using this guide

Read the corresponding chapter, then work through the themes, arguments, and Scripture references.

Write your responses before discussing the questions with others. Use the application pages to identify a practical next step.

The study material is retained from the existing lecture study guides. Added writing prompts provide space for your own response.

Print at Actual Size / 100% on US Letter paper. Single-sided and double-sided printing are both suitable. Lessons begin on the next available page; no blank pages are inserted.

Reading assignments refer to the October 9, 2026 opening-heading corrected edition of the companion book. Online lecture links and QR codes are collected at the end.

LESSON 1

The Christian & Debt

Part One

May 04, 2003

Read Chapter 1 in the companion book, pages 7-21 (October 9, 2026 opening-heading corrected edition).

Major Themes

The Command to Owe Nothing

Romans 13:8 commands believers to avoid all debts except the ongoing debt of love, applying to financial, social, and moral obligations.

Lecture support: Weaver states, 'When God says, "Owe no man anything, but to love one another," basically what he is teaching us is this, that we are to acquit ourselves of every obligation except love.'

Debt as Slavery

Borrowing makes one a servant or slave to the lender, restricting freedom and creating bondage.

Lecture support: Weaver quotes Proverbs 22:7, 'the borrower is servant to the lender,' and illustrates with a personal story of a friend enslaved by business debt.

The Universally Negative Biblical View of Debt

Every biblical passage on debt is negative; none encourage or speak positively of being in debt.

Lecture support: Weaver says, 'There is not one passage in the Bible that encourages debt. There is not one passage in the Bible that speaks positively about the benefits of being in debt. All are negative.'

Suretyship and Cosigning Are Forbidden

The Bible repeatedly warns against becoming surety or striking hands for another's debt, equating it with foolishness and danger.

Lecture support: Weaver cites Proverbs 6:1-5, 11:15, 17:18, 20:16, 22:26, and 27:13, and says, 'God says basically not to be surety and not to be a striker of hands.'

Inflation and Government's Role in Debt Culture

Inflation, caused by government printing of money, devalues currency and contributes to societal debt, making people poorer than previous generations.

Lecture support: Weaver explains, 'Inflation is caused only by the government... The more money that is printed, that means the value of the already printed money descends.'

Spiritual Roots of Debt: Ignorance, Undiscipline, Rebellion, Slave Mentality

Christians fall into debt due to ignorance of Scripture, lack of discipline, rebellion, or a present-oriented slave mentality that neglects future planning.

Lecture support: Weaver says, 'It could be because we are so present-oriented that we fail to look to the future... It could be because we have a slave mentality.'

Freedom in Christ Through Debt-Free Living

Living without debt is an expression of the liberty Christ gives, enabling believers to serve God and others without financial bondage.

Lecture support: Weaver connects Galatians 5:1 ('Stand fast therefore in the liberty wherewith Christ hath made us free') with Proverbs 22:7, urging debt-free living.

Key Arguments

Romans 13:8 Is a Command, Not a Statement of Fact

The Greek verb 'owe' is best understood as an imperative, making it a divine command to avoid all debts except love.

Lecture support: Weaver says, 'Undoubtedly, the context has to decide, and the context, I believe, decides for the imperative... So in the context then, it is a command.'

The Command Applies Broadly Beyond Finances

Romans 13:7-8 includes rendering fear, honor, and custom, showing the command covers all obligations, not just money.

Lecture support: Weaver says, 'When you're talking about fear, when you're talking about honour, you're referring to something broader than just simply a financial realm.'

All Scripture on Debt Is Negative

With over 70 passages, the Bible uniformly condemns debt; there is no positive endorsement of borrowing.

Lecture support: Weaver states, 'All 70 passages are extremely negative... There is not one passage in the Bible that encourages debt.'

Suretyship Is Foolish and Dangerous

Proverbs repeatedly calls the one who cosigns 'void of understanding' and warns of financial ruin.

Lecture support: Weaver quotes Proverbs 17:18, 'A man void of understanding striketh hands, and becometh surety in the presence of his friend.'

Inflation Robs Wealth and Encourages Debt

Government-caused inflation reduces the value of money, making it harder to save and easier to fall into debt.

Lecture support: Weaver says, 'We actually have less, although the appearance is that we have more... We have more, but it is less valuable than that which our grandparents had.'

Debt Reflects a Slave Mentality

A focus on immediate gratification and failure to plan for the future reveals a mindset of slavery rather than freedom.

Lecture support: Weaver says, 'To the degree that we are ignorant, and to the degree that we are undisciplined, and to the degree that we are rebellious, to that degree we have a slave mentality.'

Practical Freedom Comes from Avoiding Debt

Living debt-free allows believers to serve God and pursue their own desires without being obligated to work for lenders.

Lecture support: Weaver shares his personal testimony: 'If you can stay out of debt, you stay free. And you're able then to go and do not only as God would have you to go and do, but whatever you might want to go and do as well.'

Scripture References

Romans 13:8

The central text of the sermon: 'Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law.'

Matthew 6:12

Used to show we are debtors to God, as the Lord's Prayer says, 'forgive us our debts, as we forgive our debtors.'

Romans 8:11-14

Paul says believers are debtors, not to the flesh, but to the Spirit, indicating a perpetual spiritual debt.

Romans 1:14

Paul declares, 'I am debtor both to the Greeks, and to the Barbarians,' showing an obligation to preach the gospel.

Romans 15:26-27

Gentile believers are debtors to the Jerusalem saints because they received spiritual blessings from them.

Galatians 6:6

Those taught in the word should support their teachers, indicating a debt of gratitude and material support.

Romans 13:7

The immediate context of verse 8, commanding to render tribute, custom, fear, and honor to whom they are due.

1 Peter 3:5-6

Sarah called Abraham 'lord,' showing the debt of reverence and submission a wife owes her husband.

Ephesians 5:33

The wife is to reverence her husband, indicating a non-financial debt of honor.

1 Corinthians 2:13

Used to establish the principle of comparing spiritual things with spiritual to interpret Scripture.

Proverbs 22:7

Key verse: 'The rich ruleth over the poor, and the borrower is servant to the lender.'

Job 17:3

Job asks God to be his surety, introducing the concept of suretyship.

Proverbs 6:1-5

Warns against being surety for a friend or striking hands with a stranger, urging deliverance from such snares.

Proverbs 11:15

'He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.'

Proverbs 17:18

'A man void of understanding striketh hands, and becometh surety in the presence of his friend.'

Proverbs 20:16

'Take his garment that is surety for a stranger: and take a pledge of him for a strange woman.'

Proverbs 22:26

'Be not thou one of them that strike hands, or of them that are sureties for debts.'

Proverbs 27:13

Repeats the warning of Proverbs 20:16 about taking a garment from one who is surety for a stranger.

Genesis 43:8-9

Judah becomes surety for Benjamin, promising to bear the blame forever if he does not bring him back.

Galatians 5:1

'Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage.'

Discussion Questions

1. In what ways does the command 'Owe no man anything' extend beyond financial debt to other areas of life?

Consider: Weaver discusses rendering fear, honor, and respect to those to whom they are due, such as government, spouses, and elders.

2. How does the analogy of faith (comparing Scripture with Scripture) help us understand Romans 13:8?

Consider: Weaver introduces the principle from 1 Corinthians 2:13 and applies it by surveying all biblical passages on debt.

3. Why does the Bible speak so negatively about suretyship and cosigning?

Consider: Weaver cites multiple Proverbs and the story of Judah to show the dangers and foolishness of standing surety for others.

4. What role does government-caused inflation play in our society's debt problem?

Consider: Weaver explains that inflation devalues money, making it harder to save and easier to fall into debt.

5. How can a 'slave mentality' contribute to financial bondage?

Consider: Weaver argues that focusing only on present comfort and failing to plan for the future reflects a mindset of slavery.

6. What practical steps can believers take to live by a 'cash only' rule?

Consider: Weaver shares his personal story of getting out of debt and adopting a cash-only lifestyle.

7. In what sense are we always in debt to God and to others, and how does that relate to financial debt?

Consider: Weaver distinguishes between perpetual spiritual/moral debts and avoidable financial debts.

Applications

Strive to Live Debt-Free

Believers should make every effort to avoid financial debt, recognizing it as a form of slavery that hinders freedom and service to God.

Lecture support: Weaver says, 'If you can stay out of debt, you stay free. And you're able then to go and do not only as God would have you to go and do, but whatever you might want to go and do as well.'

Render All Obligations Except Love

Christians must fulfill all dues - financial, social, and moral - while maintaining the perpetual debt of love to one another.

Lecture support: Weaver explains, 'We are to acquit ourselves of every obligation except love.'

Avoid Suretyship and Cosigning

Do not cosign loans or stand surety for others, as Scripture warns it leads to financial harm and is considered foolish.

Lecture support: Weaver cites Proverbs 17:18 and says, 'God says basically not to be surety and not to be a striker of hands.'

Practice Financial Discipline and Delayed Gratification

Instead of seeking instant gratification through debt, believers should save, plan for the future, and do without if necessary.

Lecture support: Weaver says, 'Most of us want what we want, and we want it right now. We're not willing to wait.'

Recognize the Spiritual Roots of Debt

Examine whether ignorance, lack of discipline, rebellion, or a slave mentality is driving financial decisions, and repent accordingly.

Lecture support: Weaver states, 'To the degree that we are ignorant, and to the degree that we are undisciplined, and to the degree that we are rebellious, to that degree we have a slave mentality.'

Use the Analogy of Faith to Guide Financial Decisions

Interpret financial commands in light of the whole counsel of God, recognizing the uniformly negative biblical view of debt.

Lecture support: Weaver says, 'We have to compare the interpretation of Romans chapter 13 and verse 8 with the general teaching of the Word of God on the same subject.'

Personal Application and Notes

Which application will you work on, and what specific step will you take?

What Scripture or teaching will you return to as you put this into practice?

Additional notes or questions to discuss

LESSON 2

The Christian & Debt

Part Two

May 11, 2003

Read Chapter 2 in the companion book, pages 23-36 (October 9, 2026 opening-heading corrected edition).

Major Themes

Biblical Case Law as the Foundation for Ethics

Understanding biblical law and case law is essential for applying principles of justice and truth to daily life.

Lecture support: Weaver states, 'A proper understanding of case law will enable us to apply biblical principles in our daily decisions and activities.'

Debt is Universally Condemned but Sometimes Necessary

All biblical passages on debt are negative, yet there are emergency situations where borrowing or lending is permitted.

Lecture support: Weaver says, 'Out of nearly 50 direct passages in the Bible concerning debt and 20 indirect passages, not one passage is positive. All are negative. And yet at the same time, there are times when we must, and there are other times that we may even be lent unto.'

Prohibition of Interest on Loans to Brethren

Scripture forbids charging interest on loans to poor brethren, as it denies God's sovereignty and is lending to the Lord.

Lecture support: Exodus 22:25, Leviticus 25:36, Deuteronomy 23:19, and Proverbs 19:17 are cited to show that interest-free loans are required, and that lending to the poor is lending to God.

Moral Conditionality of Charity

Biblical charity is not an entitlement; it is discretionary and must not subsidize wickedness or laziness.

Lecture support: Weaver argues, 'I have a responsibility, whoever I help, to make sure that I do not subsidize wickedness and I do not subsidize evil.' He cites 2 Thessalonians 3:10: 'If any will not work, neither should he eat.'

The Welfare State as a Corruption of Biblical Charity

Government welfare programs indiscriminately support the ungodly and undermine true, morally conditional charity.

Lecture support: Weaver states, 'The welfare state is to biblical charity what fornication is to biblical marriage. It is the bastardization and the corruption of biblical charity.'

God's Sovereignty and Stewardship

All wealth belongs to God; humans are stewards. Charging interest on charitable loans denies God's ownership.

Lecture support: Weaver references Psalm 24:1 and Psalm 50:10, saying, 'It is only God's merciful providence... that we're not destitute ourselves.'

Key Arguments

Interest on charitable loans is forbidden because it denies God's sovereignty.

Charging interest to a poor brother implies that the lender, not God, owns the resources, which is a form of blasphemy.

Lecture support: Weaver says, 'When you and I charge interest on a poor or charitable loan to a poor brother, what are we saying? "God, you're not the sovereign owner of this, I am..." And thus I'm reproaching God and blaspheming God and literally denying His sovereignty.'

Lending to the poor is lending to the Lord, who guarantees repayment.

Proverbs 19:17 teaches that helping the poor is a loan to God, making interest unnecessary and inappropriate.

Lecture support: Weaver quotes Proverbs 19:17: 'He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again.'

Church bonds that pay interest to Christian lenders violate Scripture.

Since loans to churches are loans to God's work, charging interest on them is prohibited.

Lecture support: Weaver states, 'Any pastor who encourages his people to make interest-bearing loans to a church is violating the Word of God.'

Usury on brotherly loans is a capital crime in biblical law.

Ezekiel 18:13 lists lending at interest among sins deserving death, indicating its severity.

Lecture support: Weaver reads Ezekiel 18:13: 'Hath given forth upon usury, and hath taken increase: shall he then live? he shall not live... his blood shall be upon him.'

The lender, not the state, determines who qualifies as a poor brother.

Biblical charity requires personal discretion to avoid subsidizing evil; the state cannot make such moral distinctions.

Lecture support: Weaver says, 'It is the lender's determination then as to who does or does not receive a loan... The state is not to pass a law saying you must be charitable.'

Interest may be charged to unbelievers as a form of dominion.

Deuteronomy 23:20 permits usury to foreigners (nokri) outside the covenant, which Weaver interprets as a means of exercising control over the wicked.

Lecture support: Weaver explains, 'Because usury is a form of dominion. It is a form of exercising control and bringing the wicked into submission.'

Scripture References

Exodus 22:25-27

Primary text for the sermon; prohibits charging interest to poor brethren and regulates collateral (garments).

Romans 13:8

Cited in introduction as a key verse commanding to 'owe no man anything,' part of the universal negative view of debt.

Deuteronomy 15:3, 6

Shows that foreigners may be charged interest (commercial loans) and that Israel would lend to many nations.

Deuteronomy 23:19-20

Forbids usury on anything lent to a brother, but permits it to a stranger (foreigner).

Deuteronomy 28:12

Blessing of lending to many nations and not borrowing.

Matthew 25:26-27

Parable of the talents where the master expects interest from the exchangers, showing interest is not always condemned.

Leviticus 25:35-36

Commands relief for a poor brother or resident alien without charging interest.

Deuteronomy 15:7

Commands not to harden the heart against a poor brother.

Deuteronomy 24:17

Forbids taking a widow's garment as a pledge.

Proverbs 14:31

Oppressing the poor reproaches God; honoring God involves mercy to the poor.

Proverbs 17:5

Mocking the poor reproaches God.

Proverbs 21:13

Stopping ears at the cry of the poor results in one's own cries not being heard.

Proverbs 22:22-23

Rob not the poor; the Lord will plead their cause.

Psalm 12:5

God will arise for the oppression of the poor.

Proverbs 19:17

Lending to the poor is lending to the Lord, who will repay.

Psalm 15:1-5

Describes the godly man as one who does not lend at interest.

Jeremiah 15:10

Jeremiah's defense that he neither lent nor borrowed at interest.

Ezekiel 18:5-13

Lists lending at interest among capital crimes; the righteous man does not do so.

Psalm 24:1

The earth is the Lord's, establishing God's ownership.

Psalm 50:10

God owns the cattle on a thousand hills, reinforcing stewardship.

Study notes

Discussion Questions

1. How does understanding biblical case law help us apply principles like 'thou shalt not steal' to modern financial decisions?

Consider: Weaver emphasizes that case law encapsulates justice and truth, enabling application of broad principles.

2. In what situations might debt be considered a 'survival requirement' today, and how should the church respond?

Consider: Weaver argues that biblical debt is always in the context of emergency, not normal life.

3. What are the practical implications of Proverbs 19:17 for how we view lending to fellow believers in need?

Consider: The verse is used to show that lending to the poor is lending to the Lord, who guarantees repayment.

4. How should we balance the command to help the poor with the command that 'if any will not work, neither should he eat'?

Consider: Weaver stresses that charity must not subsidize evil or laziness.

5. Is it ever appropriate for a church to borrow money from its members with interest? Why or why not?

Consider: Weaver directly condemns interest-bearing church bonds as a violation of Scripture.

6. What does Ezekiel 18:13 teach us about the seriousness of charging interest to a brother, and how should that affect our financial practices?

Consider: The passage lists usury among capital crimes, indicating its gravity.

7. How does the distinction between 'ger/toshav' and 'nokri' in the Old Testament inform our understanding of to whom we may charge interest?

Consider: Weaver explains that resident aliens who profess faith are treated as brothers, while foreigners outside the covenant may be charged interest.

8. In what ways does the modern welfare state conflict with biblical principles of charity, according to Weaver?

Consider: Weaver argues that the welfare state indiscriminately subsidizes the ungodly and undermines moral conditionality.

Applications

Avoid debt as a normal lifestyle

Christians should strive to live within their means, practicing frugality and saving, rather than relying on debt for everyday expenses.

Lecture support: Weaver laments that 'most Christians cannot function without debt and cannot live without debt' and have not understood 'the principles taught in the Word of God of frugality and discipline and saving.'

Lend to poor brethren without interest

When lending to fellow believers in genuine need, do not charge interest, recognizing that the loan is ultimately to the Lord.

Lecture support: Exodus 22:25 and Proverbs 19:17 are cited to command interest-free loans and promise divine repayment.

Exercise discretion in charity

Before helping someone financially, assess their moral character and situation to ensure you are not subsidizing wickedness or laziness.

Lecture support: Weaver says, 'I have a responsibility, whoever I help, to make sure that I do not subsidize wickedness and I do not subsidize evil.'

Reject interest-bearing church bonds

Christians should not participate in church bond programs that pay interest, as they violate the prohibition against usury on loans to God's work.

Lecture support: Weaver states, 'Any pastor who encourages his people to make interest-bearing loans to a church is violating the Word of God.'

View lending to the poor as lending to God

Adopt a mindset that helping a poor brother is a direct transaction with God, who will ensure repayment, freeing you from the need to charge interest.

Lecture support: Proverbs 19:17: 'He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again.'

Distinguish between charitable and commercial loans

Recognize that interest may be charged in business dealings with unbelievers, but never in charitable loans to fellow Christians.

Lecture support: Deuteronomy 23:20 permits usury to strangers, while Exodus 22:25 forbids it to brethren.

Trust God's providence in financial matters

Acknowledge that all wealth belongs to God and that He can reverse financial roles instantly; therefore, be generous and merciful as a steward.

Lecture support: Weaver says, 'It doesn't take but just a snap of God's providential finger for the roles to be reversed.'

Study notes

Personal Application and Notes

Which application will you work on, and what specific step will you take?

What Scripture or teaching will you return to as you put this into practice?

Additional notes or questions to discuss

LESSON 3

The Christian & Debt

Part Three

May 18, 2003

Read Chapter 3 in the companion book, pages 37-51 (October 9, 2026 opening-heading corrected edition).

Major Themes

Debt as Servitude

Debt makes the borrower a slave to the lender, and believers are called to freedom in Christ, not bondage to men.

Lecture support: Proverbs 22:7 says the borrower is servant to the lender. Galatians 5:1 and 1 Corinthians 7:23 command believers not to be entangled again in bondage or become servants of men.

Limitation of Debt

God set a six-year maximum on charitable loans to prevent perpetual servitude and to teach responsibility and dependence on Him.

Lecture support: Deuteronomy 15:1-2, 12 commands release of debts and servants in the seventh year. Weaver explains this prevents lifelong bondage.

Responsibility of the Poor

Poverty does not excuse a person from repaying debts; the poor man must work to pay what he owes.

Lecture support: Weaver states, 'Poverty is no excuse for lack of character, and poverty does not negate responsibility.' The poor man who could not pay was sold into servitude until the debt was worked off.

Dependence on God

The year of release forced men to depend on God, as the land rested and no crops were planted, teaching that prosperity comes from God's blessing.

Lecture support: Exodus 23:10-11 and Leviticus 25:1-7 command the land to rest in the seventh year. Weaver says this emphasized dependence upon God.

Sin and Debt

Debt often results from sinful behaviors like love of pleasure, laziness, and lack of self-control.

Lecture support: Proverbs 21:17 says he that loveth pleasure shall be a poor man. Proverbs 24:30-34 connects slothfulness to poverty. John 8:34 says sin is slavery.

Key Arguments

Debt is always condemned in Scripture

All 50 direct and 20 indirect passages on debt in the Bible present it negatively; it is never encouraged.

Lecture support: Weaver states, 'Out of the 50 direct passages concerning debt in the Bible and 20 indirect passages, all of those passages condemn debt.'

Borrowing is for emergencies only

The Bible pictures borrowing as a destitute, life-threatening situation, not for luxuries.

Lecture support: Weaver says, 'If we are forced to borrow... the Bible always pictures that as a destitute situation... a life-threatening situation.'

Loans between brethren must be without interest

Deuteronomy 23:19 forbids charging interest to a brother; this applies to charitable loans.

Lecture support: Weaver reads Deuteronomy 23:19 and says, 'when brother lends to brother, it is always without usury.'

The six-year limit prevents perpetual slavery

God limited debt to six years so that a man would not be a slave forever; if he hasn't learned discipline in six years, he never will.

Lecture support: Weaver says, 'If a man has not learned his lesson in six years, he probably never will.'

Freedom dues reflect God's provision

The released servant was given resources to start anew, a principle seen in colonial American indentured servitude.

Lecture support: Weaver reads Deuteronomy 15:13-14 and cites historical records of freedom dues in Virginia and Maryland.

Believers are not to mortgage their future

We have no right to mortgage tomorrow because we do not know what a day may bring; our lives belong to God.

Lecture support: Weaver says, 'We have no right then to mortgage that which you and I absolutely know nothing about.'

Scripture References

Deuteronomy 15:1-14

The primary text for the sermon, describing the seven-year release of debts and servants.

Deuteronomy 23:19-20

Forbids charging interest to a brother, cited to support interest-free charitable loans.

Proverbs 22:7

The borrower is servant to the lender, used to argue debt is servitude.

Galatians 5:1

Stand fast in liberty; believers are not to be entangled again in bondage.

1 Corinthians 7:23

You are bought with a price; do not be servants of men, because we belong to Christ.

Exodus 23:10-11

The land is to rest in the seventh year, part of the sabbatical year principle.

Leviticus 25:1-7

Further instruction on the sabbatical year rest for the land.

Proverbs 21:17

He that loveth pleasure shall be a poor man; connects love of luxury to poverty.

Proverbs 24:30-34

The field of the slothful overgrown with thorns; laziness leads to poverty.

Proverbs 26:13-15

The slothful man makes excuses; he is too lazy to feed himself.

John 8:34

Whosoever committeth sin is the servant of sin; all sin is slavery.

Romans 13:8

Owe no man any thing, referenced as the starting point of the series.

Study notes

Discussion Questions

1. How does viewing debt as servitude change the way we think about borrowing?

Consider: Weaver argues from Proverbs 22:7 and New Testament passages that debt makes us slaves.

2. What are the dangers of a 'hard heart' or 'evil eye' when considering lending to a brother in need?

Consider: Deuteronomy 15:7-9 warns against refusing to lend because the year of release is near.

3. In what ways does our culture encourage mortgaging the future for present gratification?

Consider: Weaver says we have no right to mortgage tomorrow because our lives belong to God.

4. How can the principle of 'freedom dues' be applied in helping people transition out of financial bondage today?

Consider: The released servant was given resources to start a new life; Weaver cites colonial American practices.

5. Why does God connect the release of debts with the sabbatical year when the land rested?

Consider: The year of release forced dependence on God and taught responsibility.

6. What sins commonly lead to financial trouble, and how can we guard against them?

Consider: Proverbs 21:17, 24:30-34, and 26:13-15 link love of pleasure and laziness to poverty.

Applications

Avoid debt to maintain freedom in Christ

Believers should strive to live debt-free because debt is servitude and we are called to liberty.

Lecture support: Weaver says, 'the normal life... of a covenant man... is to basically be a debt-free life' because we are not to be slaves of men.

Borrow only in genuine emergencies

Borrowing should be reserved for life-threatening situations, not for luxuries or upgrades.

Lecture support: Weaver states, 'You don't just run out and borrow money just because you want a new car or just because you want a new TV set.'

Lend to brethren without interest and with a generous heart

When lending to a brother in need, do not charge interest and do not harden your heart, even if the year of release is near.

Lecture support: Deuteronomy 15:7-10 and 23:19 command open-handed lending without usury.

Repay what you owe, regardless of poverty

Poverty does not excuse failure to repay debts; if you cannot repay, do not borrow.

Lecture support: Weaver says, 'If you borrow it, pay it back... If you don't want to pay it back, the best thing to do is don't borrow it.'

Learn self-control and discipline to avoid perpetual financial bondage

The six-year limit teaches that if a man cannot learn frugality and responsibility in that time, he will remain a slave.

Lecture support: Weaver says, 'If a man cannot learn to control himself in a six-year period... he never will.'

Depend on God, not debt, for provision

The sabbatical year release teaches that prosperity comes from God's blessing, not merely human effort.

Lecture support: Weaver says, 'I must have the favor and the blessing of God... if God does not bless the land... then they're all in vain.'

Personal Application and Notes

Which application will you work on, and what specific step will you take?

What Scripture or teaching will you return to as you put this into practice?

Additional notes or questions to discuss

LESSON 4

The Christian & Debt

Part Four

May 25, 2003

Read Chapter 4 in the companion book, pages 53-67 (October 9, 2026 opening-heading corrected edition).

Major Themes

Long-term debt as disgrace

Long-term debt in Israel was connected with humiliation and disgrace, indicating irresponsibility and lack of discipline.

Lecture support: Weaver states, 'long-term debt was connected with humiliation and disgrace. In fact, it was a downright disgrace to be involved in a long-term debt arrangement.'

Distinction between charitable and commercial debt

Charitable loans were short-term, zero-interest, and morally obligatory; long-term debt was a business transaction with no moral obligation to lend.

Lecture support: Weaver says, 'When we discuss this long-term debt arrangement today, I want you to understand this has nothing to do with charity. This is business. This is commerce.'

Jubilee as restoration

The Year of Jubilee ensured that land and freedom were restored every 50 years, preventing permanent loss of inheritance.

Lecture support: Weaver explains, 'on the 50th year, it returned to the original owner. It went back into the family's possession.'

Servitude to strangers as divine curse

Selling oneself to a resident alien was a sign of God's curse for disobedience, as described in Deuteronomy 28.

Lecture support: Weaver says, 'God does give negative sanctions in time as well as positive sanctions... being in servitude to a stranger was just a notch above being in servitude because you were a criminal.'

Debt as servitude

Borrowing makes one a servant to the lender, regardless of legal definitions, as Proverbs 22:7 teaches.

Lecture support: Weaver quotes Proverbs 22:7 and says, 'You go into a long-term debt arrangement, what does that mean? It means you spend thirty years of your life working to pay somebody else.'

Future-oriented living

Believers should plan for the future and not consume everything in the present, working for the benefit of future generations.

Lecture support: Weaver says, 'We work for the future, we plan for the future, and you can't work for the future and plan for the future, consuming everything in the present.'

Key Arguments

Long-term debt was not encouraged

Although long-term debt existed in Israel, it was never encouraged and was associated with disgrace.

Lecture support: Weaver asks, 'Was long-term debt encouraged? And the answer is emphatically no.'

Land could not be permanently sold

God prohibited permanent sale of land because it belonged to Him; leasing was temporary and limited to 49 years.

Lecture support: Weaver cites Leviticus 25:23: 'The land shall not be sold forever, for the land is mine.'

Leasing land was a business transaction

Leasing land involved calculating years until Jubilee and expected profits; it was not a moral obligation but a commercial deal.

Lecture support: Weaver says, 'This is strictly a business proposition. I'm taking into account the fruits of the field... I want to make a profit.'

Hired servants were treated differently than bondservants

A Hebrew who sold his labor long-term was to be treated as a hired servant, paid daily, and not subjected to physical discipline like a bondservant.

Lecture support: Weaver explains, 'He could not be treated as a bond servant... you could whip a bond servant... but I can't do that to a hired servant.'

Selling to a stranger was the ultimate disgrace

A Hebrew selling himself to a resident alien was a sign of extreme irresponsibility and brought reproach upon Israel and God.

Lecture support: Weaver says, 'That ultimate disgrace was when a Hebrew sold himself to a sojourner or a stranger in the land.'

God used aliens as chastening

God allowed resident aliens to have economic advantages so that irresponsible Hebrews would end up serving them, fulfilling the curse of Deuteronomy 28.

Lecture support: Weaver says, 'God is using these wretched aliens as His chastening rod... If you're not faithful... you're going to end up in slavery yourself to a pagan.'

Land-leasers were ineligible for charitable loans

A man who leased his land had already demonstrated economic incompetence and was not a candidate for zero-interest charitable loans.

Lecture support: Weaver says, 'He was not someone qualified then for a zero interest loan because he had already proven he was economically incompetent.'

Modern long-term debt is servitude

Today's long-term loans (e.g., mortgages) are equivalent to selling future labor and make the borrower a servant to the lender.

Lecture support: Weaver says, 'A long-term loan for us is capitalizing ourselves in the present by selling future labor and future services.'

Scripture References

Leviticus 25:23-28

Read to establish that land cannot be sold permanently and must be redeemed or returned at Jubilee.

Leviticus 25:39-43

Read to show that a poor brother sold into servitude must be treated as a hired servant, not a bondservant, until Jubilee.

Leviticus 25:47-55

Read to describe redemption of a Hebrew sold to a stranger and the terms of service until Jubilee.

Leviticus 25:1-7

Read to explain the sabbatical year and the land's rest every seventh year.

Leviticus 25:8-17

Read to describe the Year of Jubilee, its timing, and the principles for buying and selling land based on years until Jubilee.

Leviticus 25:23

Cited to emphasize that the land belongs to God and cannot be sold permanently.

Leviticus 25:25-28

Cited to explain the redemption of land by a kinsman or the owner before Jubilee.

Leviticus 25:15-16

Cited to show that the price of land was based on the number of years until Jubilee.

Leviticus 25:39-40

Cited to show that a Hebrew sold into long-term servitude must be treated as a hired servant until Jubilee.

Leviticus 19:13

Cited to define treatment of a hired servant: wages must be paid daily.

Exodus 21:20-21

Cited to contrast bondservants, who could be physically disciplined, with hired servants.

Deuteronomy 15:12-18

Cited to show that a Hebrew servant released after six years was to be furnished liberally and was worth double a hired servant.

Leviticus 25:40-41

Cited to show that a long-term servant departs empty at Jubilee, unlike the short-term servant.

Leviticus 25:47

Cited to describe the disgrace of a Hebrew selling himself to a resident alien.

Leviticus 25:44-46

Cited to show that Hebrews could buy permanent slaves from surrounding nations, giving aliens an economic advantage.

1 Samuel 11:1-3

Cited as an example of an enemy (Nahash) seeking to reproach Israel by mutilating servants.

Deuteronomy 28:43-44

Cited as the curse of the stranger rising above disobedient Israel and lending to them.

Proverbs 22:7

Quoted to establish that the borrower is servant to the lender, applied to modern long-term debt.

Study notes

Discussion Questions

1. How does the distinction between charitable loans and commercial long-term debt in Israel apply to lending and borrowing among Christians today?

Consider: Weaver emphasizes that charitable loans were zero-interest and short-term, while long-term debt was business. This raises questions about how believers should help one another financially.

2. In what ways does modern long-term debt (e.g., mortgages) parallel the servitude described in Leviticus 25, and how should this affect our financial decisions?

Consider: Weaver argues that long-term debt capitalizes present consumption by selling future labor, making one a servant to the lender.

3. What does it mean to be a 'future-oriented' people, and how can we cultivate this mindset in our families and churches?

Consider: Weaver contrasts present-oriented consumption with planning for future generations, citing Proverbs about prudence.

4. How should we understand the relationship between financial hardship and God's curse or discipline, as seen in Deuteronomy 28?

Consider: Weaver states that servitude to strangers was a sign of God's curse for disobedience, raising questions about interpreting financial struggles.

5. Why was selling oneself to a resident alien considered the ultimate disgrace, and what modern parallels might exist for Christians borrowing from non-believers?

Consider: Weaver explains that it brought reproach on Israel and God, and notes that most Christian long-term debt is with 'strangers' or pagans.

Applications

Avoid long-term debt

Believers should avoid long-term debt because it is associated with disgrace and servitude, and it capitalizes present consumption at the expense of future freedom.

Lecture support: Weaver says, 'Long-term debt is to be avoided. Why? Because it's associated with the curse of God in Deuteronomy 28.'

Practice frugality and discipline

To avoid the need for long-term debt, Christians must learn frugality, self-discipline, and responsibility with resources.

Lecture support: Weaver states, 'If you're not faithful, if you're not responsible... you're going to end up in slavery yourself to a pagan.'

Be future-oriented, not present-oriented

Christians should plan and work for the future, including future generations, rather than consuming everything in the present.

Lecture support: Weaver says, 'We work for the future, we plan for the future, and you can't work for the future and plan for the future, consuming everything in the present.'

Recognize debt as servitude

Understand that borrowing, especially long-term, makes one a servant to the lender, regardless of legal definitions, and thus should be entered into with extreme caution.

Lecture support: Weaver quotes Proverbs 22:7 and says, 'You go into a long-term debt arrangement... you are his servant until you pay him off.'

Trust God's provision and sanctions

Acknowledge that God blesses faithfulness and curses disobedience, including in financial matters, and rely on His provision rather than presumptuous borrowing.

Lecture support: Weaver says, 'God does give negative sanctions in time as well as positive sanctions... God curses as well as blesses.'

Personal Application and Notes

Which application will you work on, and what specific step will you take?

What Scripture or teaching will you return to as you put this into practice?

Additional notes or questions to discuss

LESSON 5

The Christian & Debt

Part Five

June 01, 2003

Read Chapter 5 in the companion book, pages 69-85 (October 9, 2026 opening-heading corrected edition).

Major Themes

Obedience and Blessing

God's blessings, including financial prosperity and the ability to lend, are contingent upon obedience to His commands.

Lecture support: Deuteronomy 28:12-13 promises that obedience leads to lending and being the head, not the tail.

Disobedience and Curse

Disobedience results in curses, including debt and financial bondage.

Lecture support: Weaver references Deuteronomy 28's curses: 'thou shalt borrow and not lend, and you'll be made the tail and not the head.'

Sovereignty of God in Finances

God is the source of wealth and has power to bless or curse financially; humans are not autonomous.

Lecture support: Deuteronomy 8:18 says God gives power to get wealth; 2 Chronicles 25 shows God can give much more than what is lost in obedience.

Trust vs. Worry

Worry and anxiousness reflect a lack of faith and lead to unbiblical actions like debt.

Lecture support: Matthew 6:25-34 condemns anxiousness and calls for seeking God's kingdom first.

Contentment and Stewardship

Christians must distinguish between needs and wants, being content with God's provision and stewarding resources wisely.

Lecture support: Numbers 11 shows Israel lusting for meat they didn't need, leading to judgment; Psalm 37:4 teaches delighting in the Lord.

Future-Oriented Living

Christians should plan prudently for the future, avoiding debt that hinders obedience to God's leading.

Lecture support: Proverbs 6:6-11 commends the ant's preparation; Hebrews 11 portrays believers as strangers looking for a heavenly city.

Key Arguments

Debt is a Sign of Disobedience

Since Scripture universally condemns debt, being in debt indicates a failure to take God's Word seriously.

Lecture support: Weaver states, 'One of the reasons that we're in debt as we are is because we have failed to take the Word of God seriously.'

God's Commands are Binding

Christians often treat God's commands as suggestions, leading to financial disobedience.

Lecture support: Weaver says, 'the average Christian has even made the Ten Commandments, the Ten Suggestions.'

Cause and Effect in Finances

Sowing disobedience reaps financial curses; sowing obedience reaps blessings.

Lecture support: Galatians 6:7-8 is cited: 'whatsoever a man soweth, that shall he also reap.'

Worry Leads to Unbiblical Actions

Anxiousness about material needs causes Christians to resort to debt rather than trusting God.

Lecture support: Matthew 6:30-31 links worry to 'O ye of little faith' and acting like Gentiles.

Planning Without God is Foolish

The rich fool in Luke 12 planned for self-indulgence without regard for God, leading to judgment.

Lecture support: Luke 12:16-21 is quoted: 'Thou fool, this night thy soul shall be required of thee.'

Wants vs. Needs

Confusing wants with needs leads to debt; God promises to supply needs, not necessarily wants.

Lecture support: Philippians 4:19 is cited, and Numbers 11 shows Israel's lust for meat bringing a plague.

Debt Hinders Obedience

Being tied down by debt prevents Christians from following God's call to move or minister elsewhere.

Lecture support: Weaver asks, 'How many of us could just pick up and move? ... most of us are so tied down by debt, we couldn't obey God.'

Future-Oriented Preparation

Biblical wisdom involves preparing for the future like the ant, not living for immediate gratification.

Lecture support: Proverbs 6:6-8 is cited: 'Go to the ant, thou sluggard... provideth her meat in the summer.'

Scripture References

Deuteronomy 28:12-13

Blessings for obedience include lending to many nations and not borrowing.

Romans 13:8

Command to owe no man anything, foundational to the series.

Leviticus 26:1-10

Blessings for obedience include agricultural abundance and peace.

Acts 17:11

The Bereans were noble because they searched the Scriptures daily.

Galatians 6:7-8

Principle of sowing and reaping applied to obedience and finances.

Deuteronomy 8:16-18

God gives power to get wealth; Israel warned not to credit themselves.

2 Chronicles 25:5-9

Amaziah told to trust God for restoration of lost money if he obeys.

Matthew 6:25-34

Jesus teaches not to worry about material needs but to seek God's kingdom first.

Luke 12:16-21

Parable of the rich fool who planned without God.

James 4:13-15

Condemns planning without acknowledging God's will.

Philippians 4:19

God supplies all needs according to His riches.

Psalm 37:4

Delighting in the Lord leads to receiving the desires of the heart.

Numbers 11:4-6, 31-34

Israel lusted for meat, and God gave them quail but struck them with a plague.

Psalm 78:19-31

Recounts Israel's lust and God's judgment, emphasizing they got their desire but with wrath.

Proverbs 6:6-11

The ant prepares in summer; sluggards face poverty.

Hebrews 11:8-16

Abraham and the patriarchs looked for a heavenly city, living as strangers on earth.

Study notes

Discussion Questions

1. In what ways have you treated God's commands as suggestions rather than binding, especially regarding finances?

Consider: Weaver argues that failure to take God's Word seriously is a primary reason for debt.

2. How does worry about material needs reveal a lack of trust in God, and what steps can you take to grow in faith?

Consider: Matthew 6 is used to show that anxiousness leads to unbiblical actions.

3. Can you identify a time when you confused a want with a need? How did that affect your financial decisions?

Consider: The distinction between wants and needs is highlighted with the example of Israel's lust for meat.

4. What practical steps can you take to become more future-oriented in your financial planning?

Consider: Proverbs 6 and Hebrews 11 are used to encourage prudent preparation and a pilgrim mindset.

5. How might current debt hinder your ability to obey God if He called you to a new ministry or location?

Consider: Weaver challenges the congregation to consider whether debt ties them down.

Applications

Take God's Word Seriously

Study Scripture personally to understand God's commands about finances and obey them, recognizing that disobedience brings curses.

Lecture support: Weaver says, 'Each child of God is responsible to read the Word of God and to study the Word of God for himself.'

Trust God for Provision

Instead of worrying and resorting to debt, seek God's kingdom first and trust Him to supply needs.

Lecture support: Matthew 6:33 is cited: 'seek ye first the kingdom of God and His righteousness, and all these things shall be added unto you.'

Distinguish Wants from Needs

Evaluate purchases biblically; be content with what is sufficient and avoid debt for non-essentials.

Lecture support: Weaver asks, 'You might want a new car. But do you need one? Or is the present one sufficient?'

Plan Prudently for the Future

Like the ant, prepare for future needs and emergencies to avoid being forced into debt.

Lecture support: Proverbs 6:6-8 is applied: 'Go to the ant, thou sluggard... provideth her meat in the summer.'

Live as a Steward

Recognize that all money belongs to God; use extra resources for His kingdom rather than wasteful spending.

Lecture support: Weaver states, 'If we have plenty of money, you have to also remember that we're stewards.'

Personal Application and Notes

Which application will you work on, and what specific step will you take?

What Scripture or teaching will you return to as you put this into practice?

Additional notes or questions to discuss

LESSON 6

The Christian & Debt

Part Six

June 08, 2003

Read Chapter 6 in the companion book, pages 87-102 (October 9, 2026 opening-heading corrected edition).

Major Themes

Biblical Contentment as a Debt-Prevention Strategy

Learning contentment with what we have is the first practical step to staying out of debt, as it counters covetousness and impulsive spending.

Lecture support: Weaver states, 'in order to stay out of debt, here's the first point... we must learn contentment.' He ties this to Hebrews 13:5 and 1 Timothy 6:6-8.

The Danger of Covetousness and Love of Money

Covetousness is the opposite of contentment and leads to spiritual ruin, as the desire for riches brings temptation, snares, and even the loss of one's soul.

Lecture support: Weaver expounds 1 Timothy 6:9-10, warning that 'they that will be rich fall into temptation and a snare' and that 'the love of money is the root of all evil.'

Contentment Rooted in Christ's Sufficiency

True contentment is not based on circumstances or possessions but on the promise that Christ will never leave us, enabling us to be content in any state.

Lecture support: Weaver cites Philippians 4:11-13 and Hebrews 13:5, emphasizing 'I can do all things through Christ who strengtheneth me' and 'He has said, I will never leave thee, nor forsake thee.'

Distinguishing True and False Contentment

There is an unbiblical contentment that tolerates sin, mediocrity, or compromise, which God rejects; true contentment never excuses disobedience or laziness.

Lecture support: Weaver warns against being content with sin using Joshua 7, Revelation 3, and Mark 15, and against using contentment to justify laziness using Proverbs.

Contentment as a Learned Discipline

Contentment does not come naturally but must be actively cultivated and added to our faith, just like godliness, through spiritual exercise.

Lecture support: Weaver points to 1 Timothy 4:7 ('exercise thyself rather unto godliness') and 2 Peter 1:5-7 ('add to your faith... godliness'), arguing that if godliness must be added, so must contentment.

Key Arguments

Contentment is the antidote to covetousness and debt.

Weaver argues that covetousness and contentment are opposites; to stay out of debt, one must first learn to be content with what one has, as commanded in Hebrews 13:5.

Lecture support: He says, 'covetousness and contentment are diametrically opposed to each other... The man who is covetous is never content.'

The pursuit of riches endangers the soul.

Weaver contends that the desire to be rich leads to spiritual destruction, citing the thorny ground hearer and the rich fool as examples of those who lost their souls over money.

Lecture support: He references Matthew 13:22 and Luke 12:16-21, stating, 'he loses his soul basically over money, over riches.'

Contentment is possible even without basic necessities.

Weaver argues from Philippians 4 that Paul learned contentment in hunger and abundance, showing that biblical contentment transcends physical circumstances.

Lecture support: He says, 'the absence of food does not necessarily destroy biblical contentment... it will keep us from grumbling.'

Unbiblical contentment is rebellion against God.

Weaver argues that being content with sin, disobedience, or mediocrity is wicked and will result in Christ spewing the lukewarm out of His mouth.

Lecture support: He cites Joshua's misguided contentment (Joshua 7:7) and the Laodicean church (Revelation 3:15-16).

Contentment does not negate diligence.

Weaver argues that biblical contentment is not a cover for laziness; Scripture commends diligence and condemns slothfulness, and the two are not contradictory.

Lecture support: He quotes multiple Proverbs (10:4, 12:24, 13:4, etc.) showing that 'the hand of the diligent maketh rich' and 'the substance of a diligent man is precious.'

Contentment must be intentionally cultivated.

Weaver argues that neither godliness nor contentment comes naturally; both must be exercised and added to our faith through diligent effort.

Lecture support: He points to 1 Timothy 4:7 ('exercise thyself rather unto godliness') and 2 Peter 1:5-7, concluding 'as there is no shortcut to godliness, there is no shortcut to contentment.'

Scripture References

Hebrews 13:5

The foundational verse for the sermon: 'Let your conversation be without covetousness, and be content with such things as you have: for he hath said, I will never leave thee, nor forsake thee.'

1 Timothy 6:6-8

Used to define contentment and its connection to godliness: 'But godliness with contentment is great gain... And having food and raiment let us be therewith content.'

1 Timothy 6:7

First reason for contentment: 'For we brought nothing into this world, and it is certain we can carry nothing out.'

1 Timothy 6:9

Second reason for contentment: the desire to be rich leads to temptation, snares, and destruction.

Matthew 13:22

Illustration of the thorny ground hearer whose fruitfulness is choked by the care of this world and the deceitfulness of riches.

Luke 12:16-21

The parable of the rich fool who lost his soul because of his focus on wealth.

1 Timothy 6:10

Third reason for contentment: 'For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.'

1 Timothy 6:11

Command to flee the love of money and follow after righteousness, godliness, faith, love, patience, meekness.

Philippians 4:10-13

Paul's testimony of learning contentment in all circumstances, whether abased or abounding, through Christ's strength.

Luke 3:10-14

John the Baptist's instruction to soldiers to be content with their wages as evidence of repentance.

Proverbs 30:8-9

Agur's prayer for neither poverty nor riches, but food convenient, lest he deny God or steal.

Joshua 7:5-7

Joshua's misguided contentment to stay on the other side of Jordan after Israel's defeat at Ai, used as an example of unbiblical contentment.

Revelation 3:14-19

Christ's rebuke of the lukewarm Laodicean church, who were content in their self-deception, and His call to repent.

Mark 15:6-15

Pilate's compromise in releasing Barabbas to content the crowd, illustrating unbiblical contentment through sacrificing principle.

Proverbs 10:4

'He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.' Used to show diligence is commended.

Proverbs 12:24

'The hand of the diligent shall bear rule: but the slothful shall be under tribute.'

Proverbs 12:27

'The slothful man roasteth not that which he took in hunting: but the substance of a diligent man is precious.'

Proverbs 13:4

'The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat.'

1 Timothy 4:7-8

'Exercise thyself rather unto godliness: for bodily exercise profiteth little: but godliness is profitable unto all things.' Used to show godliness must be worked at.

2 Peter 1:3-7

Exhortation to add to faith virtue, knowledge, temperance, patience, and godliness, showing these must be cultivated.

Study notes

Discussion Questions

1. How does the quote from Charles Spurgeon challenge or affirm your current view of debt? Do you think the church today should take a stronger stance on personal debt?

Consider: Weaver uses Spurgeon's quote to show the historical shift in attitudes toward debt.

2. In what practical ways can we distinguish between biblical contentment and the unbiblical contentment that tolerates sin or mediocrity?

Consider: Weaver warns against being content with disobedience or lukewarmness, using Joshua 7 and Revelation 3.

3. How can we cultivate contentment in a culture that constantly fuels covetousness and discontent? What spiritual disciplines help?

Consider: Weaver emphasizes that contentment must be exercised and added to faith, like godliness.

4. Paul said he learned to be content in hunger and in abundance. Which state do you find more challenging for contentment, and why?

Consider: Weaver discusses Philippians 4:11-13 and notes that abundance can be more spiritually dangerous than hunger.

5. How does the promise 'I will never leave thee, nor forsake thee' practically enable contentment in financial struggles?

Consider: Weaver concludes that Christ's presence is the foundation of contentment, as stated in Hebrews 13:5.

6. What is the difference between being content with what you have and being lazy or lacking ambition? How do we balance diligence and contentment?

Consider: Weaver cautions against using contentment as a cover for laziness, citing Proverbs on diligence.

7. Why do you think the love of money is described as a root of all kinds of evil? How have you seen this play out in real life?

Consider: Weaver expounds 1 Timothy 6:10, warning that the love of money leads to erring from the faith and many sorrows.

Applications

Examine your conversation for covetousness.

Weaver urges believers to let their conversation be without covetousness, as constant talk about wants prevents contentment.

Lecture support: He says, 'If you're always talking about things that you do not have... you can never be content with what you have.'

Learn to be satisfied with basic necessities.

Weaver applies 1 Timothy 6:8, encouraging contentment with food and clothing rather than pursuing riches.

Lecture support: He states, 'if you're going to be a contented person, you have to learn to be satisfied with what you and I would call the basic necessities of life.'

Flee the love of money and pursue godliness.

Weaver calls believers to actively flee covetousness and instead follow after righteousness, faith, love, patience, and meekness.

Lecture support: He says, 'Flee these things and follow after righteousness, godliness, faith, love, patience, and meekness.'

Do not compromise truth to please others.

Weaver warns against sacrificing biblical principles to content ungodly people, using Pilate as a negative example.

Lecture support: He says, 'You and I must never ever compromise the truth of Scripture to get along.'

Be diligent while being content.

Weaver applies the Proverbs to show that contentment does not excuse laziness; believers should work diligently and steward resources well.

Lecture support: He says, 'We can be content with what we have and still be diligent to preserve and protect it and even to acquire more.'

Exercise yourself unto godliness and contentment.

Weaver urges intentional effort to cultivate contentment, just as one would train in a gymnasium, through spiritual disciplines.

Lecture support: He says, 'gymnasticize thyself rather unto godliness... you have to work at being contented.'

Personal Application and Notes

Which application will you work on, and what specific step will you take?

What Scripture or teaching will you return to as you put this into practice?

Additional notes or questions to discuss

LESSON 7

The Christian & Debt

Part Seven

June 15, 2003

Read Chapter 7 in the companion book, pages 103-121 (October 9, 2026 opening-heading corrected edition).

Major Themes

Biblical Contentment

Contentment is an inward, learned discipline that is essential to avoiding debt and is connected to godliness.

Lecture support: Weaver reviews last week's teaching on Hebrews 13:5 and Paul's learning to be content in all circumstances.

Careful Stewardship

Christians must avoid wastefulness and impulse buying, recognizing they are stewards of God's resources.

Lecture support: Weaver cites the prodigal son (Luke 15:13) and Proverbs 18:9, and shares stories from the Great Depression.

Considerate Planning

Believers should plan and prepare for future needs like the ant, rather than relying on government or chance.

Lecture support: Weaver references Proverbs 6:6-11 and Proverbs 27:12, and discusses planning for cars, clothes, and retirement.

Charitable Giving

Generosity is commanded, but must be cheerful and not given to the lazy or to support sin; God blesses the giver.

Lecture support: Weaver cites 2 Corinthians 9:6-7, Luke 6:38, and 2 Thessalonians 3:10.

Use of Cash

Using cash helps avoid debt and the pitfalls of checks and credit cards; Abraham paid cash for Machpelah.

Lecture support: Weaver references Genesis 23 and warns against writing bad checks and credit card interest.

Covenantal Faithfulness (Tithing)

Tithing honors God as owner of all, and He promises to bless those who tithe faithfully.

Lecture support: Weaver expounds Malachi 3:8-11, Deuteronomy 26, and 1 Corinthians 16:2.

Key Arguments

Contentment is learned and inward

Contentment is not natural but must be cultivated; it is deeper than satisfaction and is tied to godliness.

Lecture support: Weaver says Paul 'learned the art of contentment' and that contentment 'must be worked at and added to the Christian faith.'

Wastefulness leads to poverty

The prodigal son and Proverbs show that wasting resources, even when money is sufficient, is foolish and leads to want.

Lecture support: Weaver quotes Proverbs 18:9: 'He also that is slothful in his work is brother to him that is a great waster.'

Planning is biblical, not antithetical to trust in God

While we must say 'Lord willing,' Scripture commands planning like the ant; failure to plan leads to poverty.

Lecture support: Weaver references James 4 and Proverbs 6:6-8, and says 'you've got to plan.'

Charity must be discriminating

We are not to give to those who refuse to work or to subsidize sin; giving should be cheerful and bountiful.

Lecture support: Weaver cites 2 Thessalonians 3:10 and 2 Corinthians 9:6-7.

Cash prevents debt and loss of privacy

Using cash avoids the temptation to write bad checks or accumulate credit card debt; it also leaves no paper trail.

Lecture support: Weaver says 'if you don't have a checking account, you're not going to be writing hot checks' and advises cutting up credit cards.

Tithing is God's tax for using His earth

Tithing acknowledges God's ownership and sovereignty; failure to tithe is robbing God and brings a curse.

Lecture support: Weaver says 'the tithe is God's tax for using his earth' and quotes Malachi 3:8-9.

God blesses faithful tithing

When we tithe, God promises to open the windows of heaven, rebuke the devourer, and supply all sufficiency.

Lecture support: Weaver quotes Malachi 3:10-11 and 2 Corinthians 9:8.

Tithing is a weekly act of worship

The New Testament pattern is to set aside tithes on the first day of the week as a regular discipline.

Lecture support: Weaver references 1 Corinthians 16:2 and says 'you should tithe faithfully the first day of the week.'

Scripture References

Hebrews 13:5

Weaver cites this verse as the foundation for biblical contentment, emphasizing God's promise never to leave or forsake us.

Luke 15:13

The prodigal son wasted his substance with riotous living, illustrating the danger of wastefulness.

Proverbs 19:26

He that wasteth his father brings shame; used to show that wasting another's resources is wicked.

Proverbs 13:23

Much food is destroyed for want of judgment; lack of carefulness leads to waste.

1 Corinthians 4:2

Stewards are required to be faithful; we are stewards of God's resources.

Proverbs 18:9

The slothful man is brother to the great waster; both come to poverty.

Proverbs 14:15

The prudent man looketh well to his going; he is careful.

Proverbs 16:21

The wise in heart shall be called prudent; prudence means carefulness.

Proverbs 6:6-11

Go to the ant, thou sluggard; consider her ways and be wise. The ant prepares food in summer, teaching planning and preparation.

Proverbs 30:25

The ants are not strong, yet they prepare their meat in the summer; another commendation of planning.

Proverbs 27:12

A prudent man foreseeth the evil and hideth himself; the simple pass on and are punished.

Proverbs 22:3

Repeats the truth of Proverbs 27:12 about the prudent foreseeing evil.

James 4:13-14

We must say 'Lord willing' when we plan, but planning itself is not condemned.

Proverbs 13:7

There is that maketh himself rich yet hath nothing; used to introduce the paradox of generosity.

2 Thessalonians 3:10

If any would not work, neither should he eat; we are not to give to the lazy.

2 Corinthians 9:6-9

He which soweth sparingly shall reap sparingly; God loves a cheerful giver; God is able to make all grace abound.

Luke 6:38

Give, and it shall be given unto you; good measure, pressed down, shaken together, running over.

Genesis 23:9-16

Abraham paid cash (silver) for the cave of Machpelah, illustrating the use of current money.

Malachi 3:8-11

Will a man rob God? In tithes and offerings. Bring all tithes into the storehouse; God will open windows of heaven and rebuke the devourer.

Deuteronomy 26:1-19

The confession and prayer when bringing firstfruits and tithes, acknowledging God's faithfulness and avouching Him as God.

Study notes

Discussion Questions

1. How does biblical contentment differ from mere satisfaction, and why is it essential for avoiding debt?

Consider: Weaver taught that contentment is inward, learned, and connected to godliness.

2. In what areas of your life are you most tempted to be wasteful or an impulse buyer, and how can you apply the principle of carefulness?

Consider: Weaver warned against wasting money on small indulgences and impulse purchases.

3. What future needs should you be planning for now, and how does the ant's example challenge your current preparation?

Consider: Weaver used Proverbs 6 to urge planning for cars, clothes, retirement, and even death expenses.

4. How do you balance the call to be charitable with the biblical restrictions on giving to the lazy or to subsidize sin?

Consider: Weaver cited 2 Thessalonians 3:10 and warned against easing consequences of sin.

5. What practical steps can you take to use cash more and reduce reliance on credit cards or checks?

Consider: Weaver advised cutting up credit cards and using cash to avoid debt and maintain privacy.

6. Why is tithing described as 'God's tax for using His earth,' and how does this perspective affect your view of giving?

Consider: Weaver explained that tithing acknowledges God's sovereign ownership over all creation.

7. How have you experienced God's blessing or discipline in relation to tithing, and what does Malachi 3:10-11 promise?

Consider: Weaver shared testimonies of God's provision for faithful tithers and the curse for robbing God.

8. What does it mean to 'avouch' the Lord as your God through tithing, and how does this weekly act shape your relationship with Him?

Consider: Weaver connected tithing to the confession in Deuteronomy 26 and the New Testament pattern of first-day giving.

Applications

Cultivate Contentment

Work at learning contentment in every circumstance, recognizing it as a discipline that must be added to faith.

Lecture support: Weaver said contentment 'must be worked at and added to the Christian faith' and is essential to avoid debt.

Practice Careful Spending

Avoid impulse buying and evaluate whether purchases are truly needed; remember that nothing is a good buy if you can't use it.

Lecture support: Weaver warned against wasting money on coffee, candy, and indulgences, and gave the maxim about good buys.

Plan for Future Needs

Begin now to set aside resources for anticipated expenses like vehicles, home repairs, and retirement, rather than relying on debt or government.

Lecture support: Weaver asked about needing a car in five years and said 'the considerate thing to do is to begin planning now.'

Give Generously but Wisely

Give cheerfully and bountifully to God's work and the needy, but do not give to those who refuse to work or to support sinful behavior.

Lecture support: Weaver cited 2 Corinthians 9:7 and 2 Thessalonians 3:10, and said 'I am not going to help you do what's wrong.'

Use Cash Instead of Credit

Whenever possible, use cash for purchases to avoid debt and the temptation to overspend; cut up credit cards if you cannot control them.

Lecture support: Weaver said 'use cash whenever you can' and advised destroying credit cards that lead to debt.

Tithe Faithfully

Set aside the first tenth of all income as belonging to God, honoring Him as owner and trusting His promise to bless and provide.

Lecture support: Weaver said 'the first thing I do is lay the tithe beside it' and quoted Malachi 3:10-11.

Acknowledge God's Ownership Weekly

Make tithing a regular, first-day-of-the-week discipline that confesses God's sovereignty and faithfulness.

Lecture support: Weaver referenced 1 Corinthians 16:2 and the confession in Deuteronomy 26.

Trust God as First Creditor

Recognize that if God cuts off His blessing due to unfaithfulness, there is no other source; honor Him first to keep His provision flowing.

Lecture support: Weaver used the grocery store analogy to show that God is our ultimate creditor.

Study notes

Personal Application and Notes

Which application will you work on, and what specific step will you take?

What Scripture or teaching will you return to as you put this into practice?

Additional notes or questions to discuss

LESSON 8

The Christian & Debt

Part Eight

June 22, 2003

Read Chapter 8 in the companion book, pages 123-141 (October 9, 2026 opening-heading corrected edition).

Major Themes

Obedience Brings Blessings

God's blessings follow obedience, and a faithful man abounds with blessings because he faithfully obeys God's commands.

Lecture support: Proverbs 28:20, Psalm 1, Isaiah 58, and the general tenor of Scripture show that blessings follow obedience.

Freedom from Servitude

The borrower is a servant to the lender; being debt-free means unparalleled freedom and independence under Christ's law.

Lecture support: Proverbs 22:7 and 1 Corinthians 9:21 illustrate the contrast between bondage and liberty.

Contentment and Trust in God

Debt-free living reflects contentment with God's provision and trust in His timing, avoiding the discontent that leads to borrowing.

Lecture support: 1 Timothy 6:8 and James 4:1-3 teach contentment and warn against asking amiss to consume on lusts.

Financial Discipline and Stewardship

Christians must exercise discipline, live within their means, and save consistently to avoid debt and honor God.

Lecture support: 1 Timothy 4:7 uses the word 'exercise' (gymnasio) to emphasize discipline; Proverbs 14:15 and 22:3 highlight prudence.

Marital Unity and Money

Money is the number one problem in marriages; debt causes stress that corrupts unity and intimacy.

Lecture support: Ephesians 5:31 describes the one-flesh union, which is disrupted by financial problems.

Testimony and Integrity

Christians must have an unblemished testimony by paying their bills, as failure to do so is a sin and a disgrace.

Lecture support: 1 Timothy 3:7 requires a good report; not paying bills violates the eighth commandment.

Key Arguments

Debt is Always Frowned Upon in Scripture

Out of 50 direct and 20 indirect verses, no Scripture encourages debt; it is always condemned.

Lecture support: Weaver states, 'there is not one Scripture that encourages debt. In fact, debt is always frowned upon and is looked upon with condemnation.'

The Borrower is a Slave to the Lender

Proverbs 22:7 teaches that borrowing makes one a servant or slave, so avoiding debt brings freedom.

Lecture support: Weaver quotes Proverbs 22:7 and explains, 'the borrower is a servant or a slave to the lender.'

Debt Causes Stress and Hinders Delight in God

Financial obligations create stress and take time away from studying God's Word and delighting in Him.

Lecture support: Weaver argues that without debt, 'the time is yours and you may delight yourself in the Word of God.'

Money Problems Destroy Marriages

Money is the number one marital problem, leading to stress, curtness, and ultimately divorce.

Lecture support: Weaver states, 'the number one problem in marriages today is money. That is number one.'

Saving is Possible and Necessary

The problem is not insufficient income but failure to save consistently; even small savings add up.

Lecture support: Weaver illustrates with the story of saving pennies to pay tuition and the janitor who gave a million dollars.

Debt-Free Living Requires Repentance and Discipline

To live debt-free, one must repent, exercise Christian discipline, and follow a structured plan.

Lecture support: Weaver says, 'the first step is repentance... the method of recovery is discipline, Christian discipline.'

Scripture References

Proverbs 10:22

The blessing of the Lord makes rich and adds no sorrow.

Proverbs 28:20

A faithful man shall abound with blessings.

Psalm 1:1-3

The blessed man delights in God's law and prospers.

Isaiah 58:10-14

Obedience leads to guidance, satisfaction, and honor from God.

Proverbs 22:7

The rich rule over the poor, and the borrower is servant to the lender.

1 Corinthians 9:21

Paul was under the law to Christ, illustrating freedom within God's law.

Galatians 5:1

Stand fast in liberty and do not be entangled again with bondage.

Psalm 37:4, 11

Delight in the Lord and He will give desires; the meek delight in peace.

Psalm 119:16, 24, 35, 47, 70, 77, 174

David delighted in God's statutes and law.

Ephesians 5:31

A man shall leave his parents and be joined to his wife, becoming one flesh.

Proverbs 14:15

The prudent man looks well to his going.

Proverbs 22:3

A prudent man foresees evil and hides himself.

Proverbs 27:1

Do not boast about tomorrow, for you do not know what a day may bring.

1 Timothy 6:8

Having food and clothing, be content.

James 4:1-3

Wars come from lusts; you ask and receive not because you ask amiss.

Hosea 8:14

Israel forgot God and built temples; God will send fire on their cities.

Acts 26:29

Paul wished all were like him except for his bonds (imprisonment).

1 Timothy 3:7, 10

A pastor must have a good report; deacons must be blameless.

1 Timothy 4:7

Exercise yourself unto godliness (discipline).

Discussion Questions

1. How does the principle that 'the borrower is servant to the lender' (Proverbs 22:7) affect your view of financial freedom?

Consider: Weaver emphasizes that debt-free living brings unparalleled freedom, contrasting it with the bondage of debt.

2. In what ways can financial stress corrupt marital unity and intimacy, and how can couples guard against this?

Consider: Money is identified as the number one problem in marriages, leading to stress and division.

3. What practical steps can you take to develop a consistent savings habit, even with a limited income?

Consider: Weaver argues that saving is possible for everyone and shares examples like saving pennies and the janitor's story.

4. How does contentment with God's provision (1 Timothy 6:8) help you avoid the trap of debt?

Consider: The message teaches that discontent leads to borrowing, while contentment reflects trust in God's timing.

5. Why is failing to pay bills considered a sin and a violation of the eighth commandment?

Consider: Weaver states that not paying debts is a form of theft and tarnishes a Christian's testimony.

6. What does repentance look like in the area of financial habits, and how can discipline lead to lasting change?

Consider: The applications section calls for repentance, discipline, and a structured plan to get out of debt.

Applications

Repentance from Debt

Change your mind about debt and obedience, turning away from borrowing and toward God's principles.

Lecture support: Weaver says, 'the first step is repentance. You just have to change your mind about debt. Change your mind about obedience.'

Exercise Christian Discipline

Discipline yourself in financial matters as part of godly exercise, using God's Word for direction and the Spirit for power.

Lecture support: Weaver references 1 Timothy 4:7 and explains that discipline is the method God uses for change.

Formulate a Debt Payment Schedule

Create a deliberate plan to pay off debts, starting with either the smallest bills or the highest interest, depending on your personality.

Lecture support: Weaver suggests, 'you take the smallest bills first and knock them out' or 'start at the one that's charging me the most interest.'

Live Within Your Means

Distinguish between needs and wants, and do not spend more than you earn to avoid financial downfall.

Lecture support: Weaver states, 'I am not going to sell my liberty to gratify my lusts' and warns that outgo exceeding income leads to downfall.

Save Regularly and Purposefully

Save consistently for both general and specific goals to avoid future debt and build financial stability.

Lecture support: Weaver advises, 'you have to learn to regularly, consistently, and purposefully save.'

Personal Application and Notes

Which application will you work on, and what specific step will you take?

What Scripture or teaching will you return to as you put this into practice?

Additional notes or questions to discuss

Online Lecture Resources

Scan a code or select the lecture link in the PDF. The original lecture identifiers and destinations are preserved.

Lesson 1: The Christian & Debt - Part One

Lecture JW01057

Open the formatted lecture online

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Lesson 2: The Christian & Debt - Part Two

Lecture JW01056

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Lesson 3: The Christian & Debt - Part Three

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Lesson 4: The Christian & Debt - Part Four

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Lesson 5: The Christian & Debt - Part Five

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Lesson 6: The Christian & Debt - Part Six

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Lesson 7: The Christian & Debt - Part Seven

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Lesson 8: The Christian & Debt - Part Eight

Lecture JW01049

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Source information

Study material: existing Major Themes, Key Arguments, Scripture References, Discussion Questions, and Applications from the corresponding Weaver Bible College lecture records. Original lecture titles and provenance are retained in those source records.

Layout upgraded September 30, 2026. Original manuscripts, study-guide data, and previous PDFs have not been changed.