

***Question: Would Jesus approve of using the bankruptcy laws as a means to avoid paying one's debts?***

I believe Jesus would begin by pointing out that the use of any credit system is fraught with dangers. The Proverbs warn that “the borrower is servant to the lender” (Proverbs 22:7) and that “he who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe” (Proverbs 11 15). In the Old Testament, God instructed the Israelites not to charge interest to the needy and that a cloak should not be taken in pledge for a debt but returned by nightfall so a man would have a covering while he slept (Exodus 22:25-27; cf. Leviticus 25:35-38). The law of God also commanded: “Do not take a pair of millstones-- not even the upper one-- as security for a debt, because that would be taking a man's livelihood as security” (Deuteronomy 24:6).

On the other hand, Jesus endorsed the practice of borrowing among people of his kingdom when he said, “Give to the one who asks you, and do not turn away from the one who wants to borrow from you” (Matthew 5:42). Although he reproved abuses, Jesus also alluded to appropriate use of borrowing and interest in his parables (Matthew 18:23ff; 25:27).

However, this does not mean that Jesus would endorse willful and dishonest efforts to avoid paying a debt. He would have supported what the apostle Paul said: “Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law” (Romans 13:7-8). A man who knows that he may not be able to repay a loan should not borrow, and a lender should not give a loan to one that may not be able to repay unless the lender can afford to make the sacrifice if necessary. God provided for the poor to have essential needs met through the generosity of neighbors and provisions like the gleaning laws. Concerning the poor, the law said: “Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. There will always be poor people in the land. Therefore I command

you to be openhanded toward your brothers and toward the poor and needy in your land” (Deuteronomy 15:10-11).

Does the above mean that Christians should never use the bankruptcy laws? The nearest thing to bankruptcy laws in the Bible is the Old Testament provision for cancelation of all debts among the Israelites on every seventh year (Deuteronomy 15:1-9). Also, lands and houses sold to keep one out of poverty were to be returned in the Year of Jubilee, every fiftieth year (Leviticus 25:23ff).

Bankruptcy laws are intended to protect borrowers from abusive attempts to force an honest person to pay what he does not have the ability to pay without endangering the life of his family. Jesus would not encourage his followers to use these laws to avoid repaying debts. If and when he overcomes his unfortunate situation, an honest man will repay all debts, even those included in a bankruptcy.

In conclusion, I believe Jesus would say that we should try to avoid debt when possible. However, if one does borrow, he must repay what he owes if at all possible. Bankruptcy should be used only after every other means available has been exhausted including an appeal for the lender to forgive part or all of any debt that cannot be repaid. Bankruptcy might be necessary when dealing with an unscrupulous lender; but even then, an honest person will make every effort to repay any and all past debts, even those protected by bankruptcy laws. Jesus taught his followers, “In everything, do to others what you would have them do to you, for this sums up the Law and the Prophets” (Matthew 7:12). Think about it. How do you want others to treat you as a lender or a borrower?

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