

**INTRODUCTION: TESTIMONY & EVIDENCE IN OUR CONGREGATION**

**I. DEFINITIONS OF DEBT IN THE SCRIPTURES** (Ps.119:160; Jn.17:17; 2Tm.2:15)

- A. THE COST OF BORROWING** (Prov.22:7; see Ex.22:14)
- B. FOUR FINANCIAL STATES: SURPLUS, STABLE / STRUGGLING, SINKING** (see Zech.11:16)
- C. GOOD DEBT / BAD DEBT** (Rom.13:8; Lk.17:10 / Lev.25:47; Prov.22:7)
- D. LOANS FOR NECESSITY: NO INTEREST** (Lev.25:37; Dt.23:19; Habb.2:6)
- E. LOANS FOR GAIN: SHARED INTEREST** (Lk.19:23; see Mt.18:24)

**II. LESSONS FOR DEBTORS IN THE SCRIPTURES** (see 2Tim.3:17)

- A. THE WAGES OF SIN IS DEBT** (Mt.6:12; Dt.28:44/12(15:6); Prov.13:13; see Rom.6:23; Jn.9:2)
- B. DON'T BORROW UNLESS YOU MUST** (Ex.22:14; 2Kng.6:5; Neh.5:4; Prov.22:7; yet 2Kngs.4:3)
- C. DO NOT CO-SIGN A LOAN** (Prov.22:26)
- D. PAY YOUR DEBTS IN FULL AND ON TIME** (Ps.37:21; Rom.13:8a; see Eccl.5:4)
- E. FIND REFUGE IN A SAVIOR FROM CREDITORS** (1Sam.22:2; Mt.6:12; see Lk.18:3)
- F. WORK HARD SO THAT YOU MAY LEND** (Eph.4:28)

**III. LESSONS FOR CREDITORS IN THE SCRIPTURES** (see 2Tim.3:17)

- A. GIVE & LOAN GENEROUSLY** (Dt.15:8,6f; 28:12; Ps.37:26; 112:5; Mt.5:38f,42; Lk.6:34f(Gal.6:10); Eph.4:28)
- B. DO NOT OPPRESS YOUR DEBTORS** (Dt.23:19,20; 24:10f; Ezk.18:7f/13f; Lk.6:35)
- C. RELIEVE FROM PAYMENT WHEN DEBTORS UNABLE** (Dt.15:1; 31:10; Neh.10:31)
- D. FORGIVE DEBT WHEN YOU ARE ABLE** (Mt.18:23f; see Mk.7:27)
- E. FORGIVE DEBT AS FORGIVEN DEBT** (Mt.6:12; 18:32f)
- F. FORGIVE DEBT OUT OF LOVE AND IN TO LOVE** (Lk.6:27f,30,34f; 7:36f,41f; yet 17:14f)
- G. PROVIDE FOR PAYMENT OF DEBT** (2Kngs.4:7; Lk.16:9(Mt.10:16))
- H. REDEEM FROM BONDAGE TO DEBT** (Lev.25:47f,55; Neh.5:8f; Phlm.1:19)
- I. INVEST IN GOD** (Prov.19:7; Lk.6:38,35)
- J. THE DAY OF THE LORD: ALL DEBTS ARE OFF** (Is.24:2; Mt.18:35,21f; see Jn.9:4; Eph.5:16)

**IV. LESSONS FOR THE OSWEGO RPC FROM THE SCRIPTURES** (see 2Tim.3:14-16)

- A. YOU ARE UNDER WRATH, NOT JUST UNDER WATER!** (Eph.2:3; Mt.6:12; Col.2:14; see 2Cor.5:21)
- B. ASK FOR HELP!** (2Kngs.4:1f; see Lk.18:1f)
- C. ANSWER IN TRUTH!** (Lk.15:4f; 19:10; Ezk.34:16)
- D. PRACTICE THE GOSPEL!** (Lk.4:18; 6:35; Jms.1:27(2Kngs.4:3); Lev.25:47)
- E. IF SIN, REBUKE; IF REPENTANCE, FORGIVE!** (Lk.17:3; Mt.6:12,14f; 18:21f)
- F. FIND A SERPENT WITH WINGS & A SCORPION'S TAIL AND GIVE HIM WEAPONS!**  
(Mt.10:16; see 1Sam.17:45ff; 22:2; 2Sam.8:1f)

**G. GIVE AND LOAN GENEROUSLY!** (Dt.15:8,6f; Dt.28:12; Ps.37:26; 112:5; Mt.5:38f,42; Lk.6:34f)