

# Debt and Being Surety

by George Mueller

---

*The Bible warns us against becoming sureties for debts, as it can lead to trouble and financial burdens.*

**Scripture:** Proverbs 11:15, Proverbs 21:5, Proverbs 22:26, Isaiah 33:15-16, Luke 14:28

**Topics:** "Trust in God's Guidance", "Financial Responsibility"

---

## Description

George Mueller emphasizes the importance of adhering to God's word in matters of financial responsibility, particularly regarding the dangers of becoming surety for others' debts. He warns that Satan often deceives individuals into believing there is no risk involved, but scripture clearly advises against such actions. Mueller outlines critical considerations before agreeing to be a surety, including the motivations behind the request, the potential harm to others, and the necessity of being able to fulfill the obligation without dishonoring God. Ultimately, he stresses that one must not ignore God's clear guidance on the matter.

---

## Transcript

How precious it is, even for this life, to act according to the word of God! This perfect revelation of His mind gives us directions for everything, even the most minute affairs of this life. It commands us,

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

(Prov. xxii.26.)

The way in which Satan ensnares persons, to bring them into the net, and to bring trouble upon them by becoming sureties, is, that he seeks to represent the matter as if there were no danger connected with that particular case, and that one might be sure one should never be called upon to pay the money; but the Lord, the faithful Friend, tells us in His own word that the only way in such a matter "to be sure" is "to hate suretyship." (Prov. xi.15.) The following points seem to me of solemn moment for consideration, if I were called upon to become surety for another:

1. What obliges the person, who wishes me to become surety for him, to need a surety? Is it really a good cause in which I am called upon to become surety? I do not remember ever to have met with a case in which in a plain, and godly, and in all respects scriptural matter such a thing occurred. There was generally some sin or other connected with it.

2. If I become surety, notwithstanding what the Lord has said to me in His word, am I in such a position that no one will be injured by my being called upon to fulfil the engagements of the person for whom I am going to be surety? In most instances this alone ought to keep one from it.
3. If still I become surety, the amount of money for which I become responsible must be so in my power that I am able to produce it whenever it is called for in order that the name of the Lord may not be dishonoured.
4. But if there be the possibility of having to fulfil the engagements of the person in whose stead I have to stand, is it the will of the Lord that I should spend my means in that way? Is it not rather His will that my means should be spent in another way?
5. How can I get over the plain word of the Lord, which is to the contrary, if the first four points could be satisfactorily settled?

---

Source: <https://sermonindex.net/speakers/george-mueller/debt-and-being-surety/>

# *Grow in Your Walk with Christ*

---

Listen and read messages that will stir your heart for Christ and point you to deeper repentance and devotion.

- 50,000+ Sermons from speakers past and present
- 3,900+ Classic Christian Books freely readable online
- 1,200+ Bible Translations and Commentaries
- Over 450k forum posts — Join our vibrant online Christian forum

**[www.sermonindex.net](http://www.sermonindex.net)**