

# (Knowing God's Way) 11. Owe No Man Anything

by Zac Poonen

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*To be in debt is to disobey God's Word and live in sin, but with radical obedience and faithfulness, we can clear our debt and live freely before God.*

**Scripture:** Deuteronomy 28:43

**Topics:** "Financial Stewardship", "Debt Freedom"

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## Description

Zac Poonen preaches about the importance of financial stewardship and the spiritual implications of debt. Under the new covenant, believers are called to partake of God's nature and not be enslaved to financial burdens. The sermon emphasizes the need to align priorities with seeking God's kingdom first, being faithful in giving, avoiding wastefulness, refraining from judging others, and walking in faith to overcome financial challenges. Zac Poonen highlights the significance of being radical in addressing debt, as living in debt is considered living in sin according to Romans 13:8.

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## Transcript

God is never in debt to any person. Under the new covenant, we are called to partake of God's nature. So we too are commanded to "owe no man anything" (Romans 13:8). Having to borrow from others was part of the curse of the law - a curse that God said would come on Israel when they disobeyed the law. (Read Deut 28:43-48). Israel would suffer from "the lack of all things"(v.48), when they did not keep God's commandments.

One of the blessings that God promised the Israelites when they obeyed God's commandments, was "You shall lend to many, but you shall not borrow" (Deut.28:12; also see Deut 15:6). To have enough with which to bless others was one way in which God would bless his people.

So if you are in constant financial need, you must have a spiritual check-up to see what is wrong. Occasional financial need may be permitted by God to test our faith. But constant financial need such that a person has to get into debt is not the will of God for any of His children.

The Bible says that "the borrower is the slave of the lender" (Prov.22:7). The Hebrew word for "borrowing" has the implication of being bound to the person who has lent you the money. You are tied with a chain to your creditor and he has power over you.

It is never the will of God for any of His children, that others should have such power over them. Since we have been bought with Christ's blood, we are commanded not to become the slaves of men(1 Cor.7:23).

Jesus has come to deliver us from every curse of the law, having become a curse for us (Gal.3:13). He has also come to set every bound captive free (Luke 4:18). So if you are bound by the curse of debt, here are a few areas in which you could examine yourself and have a spiritual check-up:

## 1. Wrong Priorities

Jesus said that those who sought the kingdom of God and His righteousness first, would find all the material things necessary for their life added to them (Matt.6:33). This is a promise that is valid in all countries and at all times. God never fails to keep His part of the promise. So, if there is a financial lack, the failure must be on man's part.

David said that he had never seen a righteous man forsaken or his children begging for bread (and borrowing is a form of begging). On the other hand, the righteous person lends to others and is a blessing to all (Psalm 37:25,26).

Have we sought God's kingdom and His righteousness first in every area of our lives? Are God's work and His interests, our interests too?

If not, then we have got our priorities wrong and this may be one of the causes of our financial problems.

Righteousness in money matters entails returning what has been taken wrongfully from others. Many believers have not settled such matters and therefore they miss God's blessing on their lives.

Zaccheus decided, as soon as Jesus came into his house, that he would set all his past financial irregularities right(Lk.19:1-10). Therefore, even though he was a rich man, he went through the needle's eye. He returned what he had taken wrongfully (with interest). To ensure that the interest would not be less, he gave back four times what he had taken. There were also many whom he had cheated, who had either died or gone away elsewhere, so that Zaccheus did not know their whereabouts. What was Zaccheus to do with such money? Could he conveniently forget about it? No. He had no right to keep such money with him. So he decided to give away that money to the poor. That itself amounted to half his savings. He was a radical man in this area and so Jesus said that salvation (from the love of money) came to his house that day (Lk 19:9). Can Jesus make a similar statement about us?

We also need to ask ourselves whether we are earning our money in totally honest ways. Wealth earned dishonestly can never be blessed by God. On the contrary, "dishonest money brings grief to all the family" (Prov.15:27 - Living). The Lord can feed more than five thousand people with five loaves and two fishes, provided they are honestly-earned loaves and fishes (Prov.13:11).

We must not have a single paisa with us or in our bank account that does not belong to us or that has not been honestly obtained. Money that we have acquired through cheating the government of taxes or through deceit is dishonest, dirty money, and will only bring a curse on us and our children.

## 2. Receiving Without Giving

When we receive from God and hold on to what we have received selfishly, we die spiritually. The clenched fist is an appropriate symbol of the race of Adam - grabbing whatever it can get and holding on

tightly to what it has. Jesus had an open palm on Calvary's cross and so must we. The Israelites were told "The purpose of tithing is to teach you always to put God first in your lives" (Deut.14:23 LB).

Under the new covenant, there is no command to tithe, for Jesus said that one had to forsake 100% (and not just 10%) to be His disciple (Lk. 14:33). No part of our money is now our own. It is all God's. This does not mean that we have to give all our money for God's work. But we must recognise that everything belongs to God. Whatever we spend on ourselves also must be done for the glory of God.(1 Cor. 10:31). But we must still give to God and His work. How much should we give? As much as we can give cheerfully (2 Cor. 9:7). The quality of our giving is what is emphasised under the new covenant unlike the quantity as under the old covenant.

But we are also told in the same passage that we will reap according to what we sow (2 Cor.9:6). What we give to the Lord is like seed sown. If we sow little, we will reap little. This could be one reason why many believers are in perpetual financial difficulties: They have not been `rich' towards God (Lk. 12:21). It is impossible for a man to be rich toward God, and for God to be in debt to him in his time of need.

Jesus said "It is more blessed to give than to receive" (Acts 20:35). Do we love to receive gifts from others? Then we are like all the children of Adam. One characteristic of the truly godly is that they prefer to give rather than to receive. "The godly love to give" (Prov.21:26 - LB).

The Bible says "He who hates gifts will live" (Prov.15:27). Our mind must be renewed to hate receiving gifts and to love giving gifts.

Another reason for financial difficulties could be our unwillingness to give to our fellow-believers in their need. "He who shuts his ears to the cries of the poor will be ignored in his own time of need"(Prov 21:13). On the other hand, "when you help the poor, you are actually lending to the Lord - and He pays wonderful interest on your loan" (Prov.19:17 LB). Of course, one must do this wisely. If you do not have the wisdom for this, then it is best to give the money to the elders (in whom you have confidence) and to ask them to distribute it wisely. This was the practice followed in the early church(Acts 4:34,35).

"Give and it will be given to you... for whatever measure you deal out to others, it will be dealt to you in return" (Lk.6:38) is a law of God that will determine whether we will have an abundance or a shortage. If we are generous towards others, God will be generous towards us. If we are stingy towards others, God will be stingy towards us.

The love of money is a factor that causes many Christians to be in need. All people love money. When we are born-again, that love of money does not disappear. But if we are faithful to judge ourselves and cleanse ourselves from it, then it can gradually disappear from our lives totally.

### 3. Wastefulness

To be righteous in money matters is but the first step towards the goal. We must then learn to be faithful. Many are in debt because they spend their money in wasteful ways. They have not learnt to discipline their expenditure to fit within their monthly income. They have not learnt from the ant to save a little bit each month (Prov.6:6-11) so that in a time of emergency they won't have to beg or borrow (Prov 21:20 LB).

How much should a person save each month? That depends entirely on the measure of faith that God has allotted to him(Rom.12:3). Some (like George Mueller of Bristol in the last century) may have such faith in

God that they can give away everything extra for the Lord's work and for His people and have NIL savings for themselves. In their hour of need, God will not let them down but will provide for them in miraculous ways. But if we do not have such a measure of faith (and the vast majority of us do not), then we should humbly acknowledge that. Then it is best to have some savings so that in a time of need, we don't have to live expecting other brothers and sisters to help us out.

Even when Jesus multiplied the loaves and fishes in such abundance, he commanded the disciples to pick up the extra fragments - so that nothing was wasted (Jn 6:12). The Lord hates wastage. Many are extravagant in their homes. Those who have a problem here should maintain an account of their income and expenditure each month in order to identify where the wastage occurs every month. If we don't take this matter seriously, we will remain in debt forever.

A lot of unnecessary expenditure indulged in by believers is often done to obtain the honour of men. This is especially so at weddings. Many get into debt in order to have a grand wedding. This is foolishness. In the same way, many get grand things for their home and invite others for grand meals, just for the sake of honour. All this is folly. We must die to the honour of men, if we are to live freely before God's face alone. Thus we can be free from debt too.

If we are not faithful with money, Jesus said that God would never commit the true riches of His kingdom to us (Lk 16:11). When one listens to the dry sermons that are being preached these days by most preachers, it is clear that they do not have the true riches of the revelation of God's Word. This is because they have not been faithful with money. If God is not giving us revelation from His Word we need to check up whether we have been faithful with money. We may not have been unrighteous with money, but we may have been wasteful.

#### 4. Judging Others

We reap what we sow. If we have been critical and judgmental of others, then it should not surprise us if we are in financial difficulties.

Have we criticised or judged any of God's anointed servants? This is the most dangerous thing that anyone can do. God has said in His Word, "Do not touch my anointed ones and do my prophets no harm"(Psa. 105:15). God deals severely with those who criticise or judge His servants. If we have spoken against them in times past (perhaps it may have been a long time ago) or judged them for their actions (setting ourselves up as assessors of their actions) then our present financial difficulties may be due to the fact that we have not repented of those actions and confessed our sins. Let every man examine himself here.

Many sicknesses among God's people are due to this cause. God uses sickness and financial difficulties to speak to us about our careless words. The words we carelessly spoke at home against God's anointed men were like arrows that have now come back to injure us. There can be no solution to this problem, without a severe judging of ourselves, a real humbling of ourselves and an apologizing to the people concerned.

Perhaps our criticism has been directed against other believers who we feel are being wasteful in their expenditure. Thus we have become busybodies in the affairs of others. Now God may have judged us with financial difficulties to teach us to stop being overseers in the affairs of others. It is possible to be so carnal that one can even speak in the meetings words that are meant to hit others concerning some matter in

which we have judged them. God takes note of such words and we may find that many years later, we reap corruption as a result of sowing to the flesh in this way.

## 5. Unbelief

A final reason for debt could be unbelief.

When an atheist has a financial difficulty, he runs to other men for help, because he does not believe in the existence of God. How is it with us? When we are in need, what do we do? God can test us through financial need. The apostles were often in need financially (See 1 Cor 4:11). But they never had to beg or borrow. They trusted God to provide their need and God did so.

God will never forsake his faithful children, feeding them through ravens if necessary, as he did Elijah. Have we taken our financial needs to God in prayer - in faith? Or have we acted like the atheists? (Read Isaiah 30:7-21 and Psalm 121) in this context.

We must be content with what God has been pleased to give us, and not foolishly compare ourselves with other believers who have more than us. God has promised never to leave us or to forsake us (Heb 13:5).

It is important that everyone who is at present in debt, judge himself in all these areas and set his affairs right. If you are a Christian leader or elder and are in debt, then you need to judge yourself ten times more. No one who is in debt has the right to be an elder of God's people.

We must be radical. We must see clearly that to be in debt is to disobey God's Word in Romans 13:8. To live in debt is to live in sin. To be radical is to cut off the right hand and to pluck out the right eye if necessary in order to avoid sin. This means that we must take steps immediately to clear our debt.

First of all, we must empty our bank account (keeping just what is enough for our bare monthly needs) and begin to pay back our debt. Then we should sell whatever gold or silver we have in our home and pay back our debt. We must also cut down our monthly expenditure so that we can clear our debts quickly. We must never wait till we have the whole amount, before clearing our debt. We must pay back our debts every month, with as much as we can. God will help us if He sees that we are radical in this matter. Many are so casual about clearing their debts, that God Himself does not help them. God helps only those who are wholehearted about obeying him (Jer 29:11-13).

If we are unwilling to take these steps to clear our debts then it becomes clear that we are not radical Christians and that we are not disciples of the Lord Jesus Christ. God will then leave us to remain as carnal Christians all our lives, and to suffer the consequences.

God honours all those who honour Him.

This has not been written to condemn anyone for failure in the past. God does not speak to us about the past except in relation to the future. There is forgiveness with God for the past. But God forgives us so that we might fear him in the future - as Psalm 130:4 makes plain.

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