Leveling Up From Debt By Making Money Moves

Proverbs 22:7; 2 Kings 4:1-7

Dr. Frederick D. Haynes III
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Money management is a barometer of your spirituality. An impoverished spirituality will create a debt drowning reality.

Exploitative Economic Systems and a Consumer Complex equals debt enslavement.

- Stupid spending will make you complicit with sinful systems that exploit the have nots and enrich the have gots.

- In our financial autobiography most, if not all of us, have wasted money. We have had money but have nothing to show for it. If you don’t take your money seriously you’ll never have serious money.
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- In financial quarters Black people are seen as “liquid money.” Pour water in your hand and it doesn’t hold. It ends up going elsewhere. Tax return time is the time to target black people with sales.
- Sinful systems of economic oppression prey on the needy while enriching the greedy.
- Residential segregation positions us for imprisonment in indebtedness.
I’m going to do a deep dive in two passages of scripture that will rescue us from drowning in debt.

Proverbs 22:7, 2 Kings 4:1-7

What is a proverb?

- The book of Proverbs is what the title implies—a collection or anthology of individual proverbs. In cultures of antiquity proverbs were a form of instruction and education for young people—the equivalent of our school classroom. In biblical thinking, wisdom is skill for living. Proverbs utilize a teaspoon of terms to convey a ton of truth. Proverbs are designed to give us insights to inform our decisions so that we are not stuck on stupid.

- The Book of Proverbs is a part of the wisdom literature in the Hebrew Bible.

- Wisdom is the art of living skillfully in whatever actual conditions we find ourselves. Wisdom about money will provide deliverance from the addiction of stupid spending that is preyed upon by a system of economic exploitation.
The wisdom writer of proverbs says the borrower is a slave to the lender. The author uses the metaphor of enslavement to portray the danger of debt.

• Just as the rich tend to dominate the poor in society, a borrower can be dominated by a lender. So we are warned not to get entangled in debts and become enslaved to someone or something else.

• The word for “borrow” has the meaning of attaching oneself to someone or something. When we borrow we become attached to the weight of debt. The weight of debt will get in the way of blessings God has in store for you.
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- In biblical antiquity economic exploitation of the needy was a prominent reason for the wealth gap. This was a violation of legislation against usury (Exodus 22:25; Leviticus 25:36, 37; Deuteronomy 23:19-20) and exorbitant rates of interest became a social plague and many who were drowning in debt became hopeless.

- Interestingly, the etymology of the common Hebrew word for interest is from a verb meaning “to bite.” Interest would take a bite out of your income. Some bites proved to be financially deadly.
2 Kings 4:1-7

• In chapter 3, Elisha has demonstrated that he has inherited the spirit of Elijah. He has spoken truth to power. In chapter 4, Elisha is engaged in pastoral work, making a difference in the lives of hurting and marginalized people.

• A helpless, heartbroken widow is hit with a series of crises. Her husband (a student in the school of prophets, led by Elisha) has died. Before she can recover from her season of sorrow, creditors, like buzzards begin circling her financial situation.
The world about which this story is told is a real economic world of creditors and debtors. There are of course no isolated economic acts that take place in a vacuum of equity. Every economic act takes place in a world already disproportionate, where the cards are stacked. In that world of economic reality, creditors regularly gain more and more at the expense of debtors who soon have nothing. There is a long history of reading the Bible as an innocent book about religion... The ministry of Elisha is no idyllic enterprise. Coping with debt is a defining problem for a widow in a patriarchal society; she is lost and hopeless without a male advocate. The story is about a prophetic intervention that quickly redefines economic reality for all parties.

Walter Brueggemann is informative and insightful concerning the economic systems that preyed on the vulnerable.
In that ancient world one could be forced into “debt slavery” in order to pay off what they owed. This wounded widow has no resources. Her husband has died and left his family financially stressed.

- Listen to her despair and stress that’s rooted in debt and death, “Your servant my husband is dead, and you know that your servant feared the Lord; and the creditor has come to take my two children to be his slaves.”
- She’s in debt because of a relationship that has died.
- She’s in debt because of the spending habits of someone she’s no longer with.
- She’s in debt and now her sons (the next generation) are about to be enslaved.
Debt cancellation and an endowed future are the result of a supernatural move of God in response to the faith and work of a woman who had so much to lose after losing so much.

- She was led and taught by the prophet to give herself a raise.
- She was obedient by faith to the word from the prophet.
- Her deliverance was in her house.
- She created a stream of income from what she had going for her that she had undervalued. She rethought her resources and formed a neighborhood co-op.
Debt cancellation and an endowed future are the result of a supernatural move of God in response to the faith and work of a woman who had so much to lose after losing so much.

• God supernaturally released resources in her life that set her free and endowed her future with an alternative economics.
• She had a game plan for moving forward.
• God wants us to learn to depend on God as opposed to debt.