



Freedom from Debt in the Old Testament (Deuteronomy 23:19-20) a Lesson for Christians

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ABSTRACT

There are many popular misconceptions about the scriptural teaching on debt and freedom from debt, especially as concerning the Christians. People often assume that the Bible takes certain positions which in fact it does not. The Old Testament offers many warnings about the dangers of debt, but it never says that one is out of God's will or violating one of God's commandments when one borrows. The issue is that many Christians venture into borrowing uninformed and struggle with that burden of achieving freedom from the debts they entered into for a long time. This struggle constitutes huge distractions in life and general wrong approach to their financial management, most times all through life which results to retiring very poor, miserable and subsequent untimely death. This study adopted the exegetical and critical method of analysis to examine the attendant features of freedom from debt and related it to the contemporary phenomenon of financial mismanagement and what the Christians believe and should do on the subject matter. The findings considered freedom from debt as shown in Deuteronomy 23: 19-20 as fundamental to best practices in financial management. These discoveries were used to examine the status of the Christians in the whole discourse on freedom from debt and how they can actually achieve it in life. The study recommended that the Christians must urgently strike a balance between this economic system and spirituality to provide them the space to master the craft of freedom from debt. This will in no small measure ensure and secure focus for the Christians

INTRODUCTION

The concept of freedom from debt has been a subject of concern and interest to many. Different religious groups or denominations have different positions on debt or freedom from debt. Some people and groups condemn borrowing out rightly, while some are in favour of it. Others are neither here nor there (neutral) on the subject matter. In the Church some clergy are no doubt in favour of occasional necessary borrowing and some are obviously debt averse. Some believe that debt free life or what they call moderate living is a Christian virtue while others abhor or detest that stance. It is the motivation behind these variations or religious positions that necessitated this study to discover how to be totally debt free/how to manage debt correctly. The standard text for this paper, Deuteronomy 23:19-20 ("Do not charge a fellow Israelite interest... to your brother, interest on money, interest on food, interest on anything that is lent for interest...") portrays a possibility of living a debt free life at both the individual and corporate levels.

Today hundreds of thousands of people will wake to the burden of severe debt. It is tempting to believe that the solution to debt and the pathway to financial freedom begin with paychecks, budgets, and investments. Educating oneself about money is wise, and a budget can be practically helpful, but it cannot be ones' starting point. That would be like teaching a little boy to throw a football but not helping him to understand the basic purpose, rules, and fundamentals of the game.

Debt is a common fact of life in the society today. According to a 2022 report from a group of researchers within the church, roughly eight out of ten believers have debts, with an average of \$750, 900 per person. The report also found that Christians feel conflicted about their debt. Nearly 70% of respondents said they would rather not have debt, but they see it as a necessity - and a similar percentage feel that loans have given them more opportunities in life.

These conflicted feelings reflect the fact that debt can be both good and bad. Good debt is a useful financial tool, helping one to do things that will improve his/her finances in the long run - such as going to school, buying a home, or building a business. By contrast, bad debt, such as credit card debt, just weighs the debtor down with interest payments while doing nothing to increase his/her income. This, in turn, makes debtor more dependent on borrowing to get through the month, trapping them in an endless cycle of debt. (George 2005:57) argues that being stuck in a debt trap ties up one's money so he/she can't do all the things they would like to do with it. However, its effects are far more than just financial. Over time, the constant pressure of debt can also damage one's work, health, and relationships. Freeing oneself from debt can make life better in just about every way.

The phenomenon of debt slavery has either been greatly underestimated or, on the contrary, overestimated through confusion with other ways of dealing with the debtor, like pawning, for instance, or the possibility of reimbursing debt through labor. After carefully defining debt slavery, this research shows how widespread it has been, and explains its social- significance as follows: inequalities between rich and poor believers, already present in most primitive

societies, may be redefined in terms of masters and slaves. The transformation, or threatened transformation, of a debtor into a slave considerably strengthens the power of the dominant. The research concludes with a hypothesis about the origins ways to freedom from debt.

The scope of this study is however, limited to freedom from debt in both the Old Testament and the Christian believers. This work also discusses elaborately the impact of financial lack/insufficient funds in general living among Christians; it equally looked at the ungodly ways of making money and reveals the possibility of achieving financial independence. It will cover what we can do to be debt free, especially as it is described in Deuteronomy 23:19-20.

It is both impossible and dangerous to solve personal debt by only talking about money or any form of religious behaviour. Like every other issue in our life, debt must be rooted in a distinctly biblical worldview. We must allow the gospel of the Bible to correct our assumptions about debt and shape our spending. Otherwise, we won't be able to gain ground in the way we understand money, avoid debt, and use our finances to bring glory to God (Baele 2010:136).

Debt carelessly handled obviously leads to poverty. Poverty in the context of this research is a lack of money or material possessions. Poverty is usually accompanied by debt obligations to others. Debt whether associated with poverty or not is a form of slavery. Obedient to God's principles will break the hold of both poverty and debt.

LITERATURE REVIEW

First of all, in agreement with (Barro 2002:76) one must commit oneself, finances, family, and life to agree to live by God's principles and seek to know what He has to say to him/her in their situations. Be absolutely honest about the faults and mistakes in their life, past or present that may have caused the problem of debt. To escape the trouble of debt, we must know what put us in debt.

Second, one has to do everything possible to understand God's principles. The Bible says, "My people are destroyed for lack of knowledge" (Hosea 4:6). There are many Christians who have no concept whatsoever of the principles of God's kingdom. They understand neither God's laws dealing with material prosperity or their own privileges as children of God. So, for lack of knowledge, they suffer. People in debt or in poverty especially need to understand a rule of God's kingdom that this research calls the Law of Reciprocity. This is a law of cause and effect, of action and reaction. In the area of money, the law is simple: "Give and it will be given to you: Good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you" (Luke 6:38). When a person begins to give to God's work and to the poor and less fortunate, God begins to give back to him (Kiva 2012:45). This brings to mind the subject of charity that to a large extent stresses its place to the point of even eternity.

Regardless of the debt burden, a believer should give a very minimum of 10 percent of his income to the Lord. Even if one is at a poverty-level income, one still has something they can give to God. Start where you are. Reach out in compassion to those less fortunate than yourself. As a first priority, get into a

position to give love, time, energy, and money to other people even if it is only a little bit.

Next, set up a realistic budget. Most people do not have budgets, and their spending has neither plan nor control. Whatever your income level, one should set up a budget that includes one or more tithes plus offerings to the Lord, which may be in the form of aid to those who are less fortunate (Malachi 3:10). After setting aside one's tithe, establish a realistic plan to pay off your debts. Go to your creditors and obtain an agreement that they will accept your payment schedule. Make it understood that you cannot pay any more than a certain amount, and they will almost always accept your plan

METHODOLOGY

Christians and Financial Management

In many senses, the church and of course the believer must run some aspects of their operation in terms of a business. Is it okay to go into debt? These are all factors to be considered by the church in light of its available financial resources. One must not act hastily without considering the cost and sacrifice debt requires.

Philippians 4:19 was written to the believers which is also applicable to the Christians. Paul proclaimed, "my God shall supply all your need according to his riches in glory by Christ Jesus." God will supply his people with all of their needs, although some scholars are of the opinion that this is not a promise for a material blessing. It's a promise for a spiritual provision which transcends our circumstances. This view rather explored the motivations behind financial activity instead. So, Christians should examine their motives before taking on debt Baele (2010:46).

So many Christians are heavily indebted and need to be relieved of paralyzing debt that has largely resulted into physical, emotional, and spiritual burden. It is a fact that the legitimacy of a given social order rests on the legitimacy of its economic status. Even in ancient times this was so. In traditional cultures, debt in a broad sense, gifts to be reciprocated, memories of help rendered, obligations not yet fulfilled, was glue that held society together. Everybody at one time or another owed something to someone else. Repayment of debt was inseparable from the meeting of social obligations; it resonated with the principles of fairness and gratitude.

This is part of a context of unjust economic, religio-political, or social conditions that compels the believer to go into debt. When that injustice is pervasive, are not all or most debts illegitimate? In many parishes, declining real wages or negotiated salaries virtually compel clergies to go into debt just to maintain their standard of living. Is debt legitimate when it is systemically foisted on the vast majority of the people? If it is not, then resistance to illegitimate debt has profound religio-social consequences.

Challenges to these debts cannot be based on appeals to the letter of religio-social pressures alone when the economic laws are biased in favour of creditors. There is, however, a legal principle for challenging otherwise legal debts: the principle of "odious debt." Originally signifying debt incurred on behalf of a

nation/church by its leaders that does not actually benefit the nation/church, the concept can be extended into a powerful tool for systemic change but many Christians are largely constrained by their sacred and easily criticized profession.

Should Christians go into debt? This question often elicits passionate responses from people at various points on the yes/no spectrum. The passion is often driven by a desire for the people involved to make the best decision to pay their bills and advance the gospel in their community and around the world.

In agreement with (Berggren 1993:53) debt is not a sin, but the Bible is not exactly a fan of debt. Some treat taking on debt as sinful. It is not, at least on its own. Psalm 112:5 tells us, "Good will come to the one who lends generously and conducts his business fairly." God would not reward someone (the lender) who is knowingly participating in the sin of another (the debtor). But it is also important to note the Bible does not encourage Christians to go out and get a bunch of loans.

RESULTS AND DISCUSSION

Old Testament Concept of Debt

In Moses' teaching God forbids Israelites to "impose interest on" poor members of "my people" when lending them money—literally, "silver", for coinage was a development of the Persian period (Exodus 22:25). The reference to the poor indicates that the text does not refer to regular commercial loans, even though it speaks of money not goods in kind. It is possible to imagine successful Israelite farmers borrowing to (e.g.) enlarge their herds, but the Old Testament does not refer to such loans. It rather presupposes a situation in which (e.g.) a farmer's harvest has failed and he needs to borrow to feed his family and/or tsew for the next year. The Hebrew term for "interest" is *neshek* literally a "bite" (Goldingay, n.pg).

Other passages use the words *tarbit* and *marbit* literally "increase" with similar meaning. Older English translations understand the words to refer to "usury" (i.e., excessive interest, however that may be defined), but we think this is mistaken. The text forbids any lending to the poor at interest. Many English translations also introduce the idea of charging interest or the idea of usury into the use of the verbs *nasha'*/*nashah* and related nouns, though in themselves these verbs simply refer to lending. But it is the case that the passage in Exodus tells people not to behave like lenders (*nosh'im*) when they lend (*lawah*) money to people. It looks as if *lawah* refers to lending in general, in the way that an ordinary person might lend something to a friend, while *nasha'*/*nashah* refers to something more formal or commercial, which by its nature would be likely to involve interest. But it would be quite possible for creditors to keep the regulation concerning lending at interest yet still treat debtors oppressively. Lenders are not to take the necessities of life as pledges, such as an ox or ass, or a garment, or a millstone or a baby (Deut 24:6, 17; Job 22:6; 24:3, 9).

One oppressive lender is a man who insists on taking away a widow's children (so that they can work for him) because of the family's debt (2 Kings 4:1). A story about community controversy in Nehemiah 5 concerns oppressive lending: it may refer to charging interest or to other tough actions such as

foreclosing on loans. It alludes to two reasons for debt, crop failure and imperial taxation. The two stories also make clear the results of default. It is therefore true that one may forfeit fields, orchards, and houses, and/or one may end up in "slavery" but that term is misleading, since it resembles temporary indentured labor more than the chattel slavery imposed on the ancestors of many African Americans (Karim 2010:65).

A second passage in Moses' teaching expands on the point in Exodus, referring to the poor person as "your brother" and referring to the need to "revere God". It also includes reference to lending food, which makes more explicit the kind of predicament, of poor harvest, that the texts are concerned to regulate. The passages urge the aim of letting your brother live with you as a resident alien that is, someone who can maintain himself even though he has had to forfeit his land (Leviticus 25:36-37).

According to scholars people who are doing well are expected to lend freely to the needy and to accept payment in the form of labor, or of the eventual repayment of the debt in money that the person had earned through labor. So the debtor would seek to work his way back to solvency by committing himself to indentured labor for a set period or to paid employment in relation to someone who did have land the equivalent to getting a job rather than the norm of being self-employed. A third passage in Moses' teaching makes explicit that people must not impose interest on any form of loan, in money or in kind (Deut 23:19). That passage also makes explicit that Israelites are permitted to impose interest in lending to a foreigner (Deut 23:20), as one does not have to remit a foreigner's debts in the Sabbath year (15:3). This is an example of a number of obligations that did not apply to foreigners. It did not imply usury was acceptable in relation to foreigners; the First Testament says nothing explicit about usury. This exemption has been of considerable influence in encouraging Jewish people to be involved in the commercial world. But we do not know the original background or significance of the requirement. Perhaps it allows commercial loans to (e.g.) local Canaanites or foreigners involved in trade. Perhaps it refers to resident aliens who chose not to take up full membership of Israel. Or perhaps it is a purely theoretical rule permitting loans at interest to Israelites is a way of underlying the prohibition on loans at interest to nearly all the people that anyone would be asked to make a loan to. Historically, it may be that none of the material in Exodus, Leviticus, or Deuteronomy goes back to Moses (Goldingay et al, n.pg).

The question of the origin and relative dating of different parts of Moses' teaching experts agree is a complex one that is unlikely ever to get resolved. A few decades ago there was some scholarly consensus on the matter, but that has now collapsed. It therefore seems to me to be necessary to work with the material as it stands without any particular theory about dating, while recognizing that the material developed, perhaps over nearly a millennium from Moses' own day to the Persian period.

Beyond Moses' teaching, Proverbs 28:8 promises that people who augment their wealth by lending at interest "gather it for people who are kind to the poor" i.e., they will not see the profit themselves. Psalm 15 asks the question,

“Who may sojourn in God’s tent” i.e., stay in God’s presence. Its answer includes the general requirement of a life of integrity and truthfulness, and also some concrete expectations such as avoiding slander, keeping oaths, refusing bribes – and not lending money at interest. The prophet Ezekiel speaks in similar terms in listing obligations that people should fulfill if they wish God to treat them as righteous, such as worshiping by means of images, defiling their neighbors’ wives, robbing people – and lending at interest (Ezekiel 18:8, 13, 17) (Kovacevic 2009:112)

Ezekiel in his own position implies that people were not fulfilling these obligations, and later makes explicit that the well-to-do in Jerusalem have committed many of the wrongs he lists, including this one (22:12). That draws our attention to the fact that we cannot draw inferences from Moses’ Teaching regarding actual Israelite practice.

The Old Testament histories include no reference to Israel ever implementing the teaching about the Sabbath year or the jubilee year, let alone lending without charging interest, and includes a number of criticisms of Israel regarding such matters. Yet we may mislead ourselves in expecting that Israelite practice would necessarily conform to Moses’ teaching. Christians, at least, tend to understand Moses’ teaching as “law”, but the word torah has broader meaning. While Moses’ torah or teaching includes regulations that look designed for quasi-legal literal implementation, other material looks more like concrete embodiments of a style of life whose point we would miss if we took it legally we might fulfill the law’s letter but not its inner demand. Similar issues are raised by Jesus’ “Sermon on the Mount”. I imagine that the ban on charging interest would indeed have been intended for literal implementation, but that in asking about its implications for us in a different social context we need to look at it in the light of the various aspects of its stated rationale e.g., in its concern for the poor (Bandstra 2004:97).

In more commercial contexts and in a competitive situation people might charge interest on commercial loans without infringing the principle underlying this teaching. Exodus 22 begins “If you lend”, but it presupposes that you will do so. To refuse to lend would contravene other exhortations regarding concern for the needy. The point is explicit in Deuteronomy 15, which urges people to lend generously to poor members of their “family”. Righteous people do well in life and are therefore in a position to give and to lend and thus to be a blessing (Psalm 37:25-26). Things go well for the person who deals generously and lends (Psalm 112:5).

The New Testament confirms the stance of the Old without adding to it. As with Moses’ teaching, so we do not know how much of Jesus’ Teaching goes back to Jesus himself, and I leave aside this question in the conviction that the Christian development of Jesus’ teaching in the New Testament scriptures is also normative for the Christian community, just as the Israelite development of Moses’ teaching in the Old Testament scriptures is normative for both Jewish and Christian communities. The New Testament refers to lending on interest only in the context of a parable, about a man entrusting his assets to his servants (Matthew 25:27; Luke 19:23). One cannot infer an ethical position from such

parables, which start from realities of life in order to make a point about something else. Jesus does urge his followers to lend to whoever asks for a loan (Matthew 5:42) and makes explicit that this applies even to enemies and applies even if you do not expect to gain in any way from the act (Luke 6:34-35). In 4 Maccabees, a Jewish work from about the same period that some Christians came to treat as near-canonical, claims that when people start conforming their lives to Moses' teaching, even if they are by nature greedy they start lending to the needy without charging interest (2:8). Christians have reckoned that Jesus' teaching was more radical than Moses' but we cannot see this is so. Moses' teaching about loving one's neighbor offers no exemption if one's neighbor is one's enemy and specifically requires one to help one's enemy (Exodus 23:4-5). It would also imply that one should not hold back from lending because the needy person was one's enemy.

The Problem With Debt

The situation that warranted the financial law in our text, Deuteronomy 23:19-20, looking at its exegesis shows that debt puts unnecessary pressure on the household's finances and can create a lack of financial security for one's spouse and children. Debt can spark arguments about who is creating debt, how much debt is too much, and who is responsible for the debt that's accumulated. So, there is urgent need for the church to strive to achieve freedom from debt.

Lehrer agrees that debt is something that is easy to justify because it seems like everyone is dealing with debt of some kind. If one has student loan or a car loan, he/she may even feel like the debt was justifiable. However, debt can hold an individual back and limit the things he is able to accomplish (2004:93). If a Christian's debt to income ratio is higher than 25 percent, he may be in serious danger and the debt can do some real damage to him. There are steps a Christian can take to address this situation such as setting up a debt payment plan to get out of debt much more quickly. Here are 6 ways debt is hurting Christian using Baxamusa, Mufaddal, and Abu Jalal's findings which agrees with the data gathered for this paper.

A little debt would not hurt, will it? That is how it starts. One makes a small purchase on credit or borrows a little amount of money from a friend and then before one knows it one is thousands of naira in debt. But what exactly is wrong with having a little or a lot of debt? Below are some of them as discovered from the interactions with both the old and young Christians during the field work:

i. Debt Makes One to Spend More Than You Can Afford

There is something about the debt that tempts a Christian to keep spending even when they cannot afford the payments. Part of the allure of debt is the fact that Christians can get the emotional high from getting new things now, without having to deal with the pain of parting with the money now. It can feel like the one is getting something for nothing. But eventually, that spending will catch up with them, and it would not feel so good then.

ii. Debt Costs Extra Money

Debt feels free when one buying goods and services on credit or signing loan documents, but it is not free at all. In general, the debtor pays a price for the debt.

That price comes in the form of interest in most cases. The higher the interest rate, the more clergy will end up paying for their debt. Also, the longer it takes Clergy to pay off and the higher his/her debt load, the more interest they will pay. The only exception is an interest-free loan or zero percent credit, but even that has a limit and can be lost if the debtor defaults on his/her payments.

iii. Borrows from one's Future Income

Anytime one takes out a loan or charge something on credit; they are borrowing from the money they hope to earn in the future. It can be frustrating to spend one's money paying for something they have already used up.

iv. High Interest Rate Debt Causes one to Pay More Than the Item Cost

Baxamusa, Mufaddal, and Abu Jalal reveal that if one buys a N500, 000 living room set on credit at 11% and only make the minimum payment, he/she will end up paying more than N80, 400 by the time they completely pay off the debt. That's N80, 400 more than the furniture cost. Even if he/she raised their monthly payment to N200, 000 and paid off the balance, they would still pay close to N68, 000 more than the cost of the furniture. On the other hand, one could set aside N20, 000 monthly for 14 months and purchase in full at no extra cost (Bandstra 2004:32).

v. Debt Keeps One from Accomplishing Their Financial Goals.

Monthly debt payments limit the amount of money one has to spend on other things, not just retirement, but the trip he always wanted to take or Christmas presents for their family. The more debt a Christian accumulates, the more his monthly payments will be, and the less he has to spend on everything else.

vi. Debt Hinders Investing for Retirement

One of the biggest ways that too much debt can hurt a Christian is by limiting the amount that one can afford to put in their retirement accounts. This will affect one far into the future and can make it difficult for the Christian to retire when they want to (2010:31-42). This is because he must pay back the loan he accessed and sometimes with interest our text of study notwithstanding.

Christians today are generally polarized into two opposite groups. One feels that the word of God forbids any and all kinds of debt at all times. Some of these even feel that debt is a sin. The other group assumes that debt is an acceptable and normal way of life that God often uses it to meet the needs of his people. Neither of these viewpoints is totally accurate. Although debt is not a sin, it is also not a normal way of life, according to Scripture. Rather, debt is a dangerous tool that must be used, if at all, with extreme caution and much prayer due to its potential for enslaving people in financial bondage (Proverbs 22:7). As a matter of fact debt should be avoided if possible. It is the possibility of achieving freedom from debt, staying debt free and attaining financial independence that this paper is aimed at (David 2011:10-37).

Freedom From Debt and Contemporary Spiritual Awakening

Millard Erickson (1985:28) said "Theology is important because correct doctrinal beliefs are essential to the relationship between the believer and God." Prosperity/ freedom from debt gospel do not furnish a sound relationship with God, hence the spiritual impoverishment of its adherents. The implication of this subject matter on the spiritual health of Nigerians is a tale of woes.

Rev Nyansako-ni-Nku, president of the All Africa Conference of Churches in 2007, once described this phenomenon as a 'disease' (Olusegun Fakoya, www.chatafrikaarticles.com). Abamfo Atiem (cited in Gifford Paul, 1998:94) sees prosperity gospel as a positive phenomenon in that it has led to their revival of Christian spirituality. However he quickly observes further that the prosperity gospel can produce weak, wavering and dependent Christians whose growth may be stifled. Ejizu echoes Atiem's position. He observed that the increase in churches appears to attract a corresponding decline in spiritual commitment, morality and practical living (Iheanacho 2008:181).

It is very easy to extrapolate the consequence of prosperity gospel on the spiritual health of its adherents in that when messages are tailored towards health and wealth, little emphasis is made on righteousness and holiness which form the bed rock of spirituality. When these virtues are eroded impact is diminished leaving a form of godliness that denies the power thereof. This same drive for wealth leads some clergymen and women to fake or compromise the source of miracles in order to satisfy the yearning of members, and consequently elicit their donations. The scenario becomes a spiritually bankrupt congregation. Could this account for the ban placed on televising miracles by National Broadcasting Commission (NBC) because the miracles so peddled are not "provable and believable" (Richter 2007:18).

The spirituality of the Church is further weakened against the background of the caliber of people that the prosperity gospel attracts. Money bags and criminals occupy centre stage in churches where prosperity gospel thrives. When a Church is saturated with criminal minded people the spirituality of such Church becomes questionable. Prayers are often focused only on money. Bible studies centre on money and evangelism targets money bags. Covetousness, greed, lust and mammon become the visible and invisible "god" that is worshipped (Kohn 2002: 109).

On the other hand, the spiritual health of the unsuspecting members who are deceived further deteriorates when they live in the false unfulfilled hope of a better tomorrow. It can only be expected that when church members live with frustration and disillusionment, their faith is weakened and their spirituality plummets. One major result of the disjuncture between belief and practice is the lack of depth found in many Christians. Religiosity is widespread; however, godliness is scarce. People from all walks of life profess faith in God; however, this is not displayed in everyday life practices. This trend underscores the view by John Stott (Cited in Gideon Para-Mallam, 2012 lausanneworldpulse.com) that despite the burning religious climate of Nigeria and Africa, it is a mile long and an inch deep.

Freedom from Debt and Spirituality

The Deuteronomist does not see any discontinuity between spirituality and freedom from debt. As in the Old Testament deep piety tended to make for wealth. As succinctly put in Proverbs 22:4, "By the fear of the LORD and humility (i.e piety or deep spirituality) are riches, life and honour".

Evidently freedom from debt is impossible without the spiritual values associated with deep piety. I will show us therefore, that God wants us to be

wealthy irrespective of its abuse by many as stated in the previous chapter; but God wants us to freedom from debt and be wealthy the right way, the honorable way.

George observes that, "you are better having more money than... to have no money at all" (2005:14). This naturally shows that you will become a blessing instead of liability to society following our earlier discovery in the chapters above.

But many people even among ministers of the gospel who agree with our text, in their quest to gain financial freedom, go it the very wrong ways, thereby remaining in bondage even when they have a lot of money.

Freedom from Debt and Sustainable Lifestyle

According to Kumar (2011:74) there are millions of people including Christians who believe themselves "doomed" to debt, poverty and failure, either because of the ministerial "Job", or because of some strange forces over which they believe they have no control. The problem for the Christians within this group is that they have a poor mindset and poor impression about the faith - no insult intended.

For many among them, being a Christian means accepting poverty verdict. The truth is that they are the creators of their own "misfortunes" because of this negative belief which is picked up by the subconscious mind and translated into its physical equivalent.

First we have to realize the fact that if conscious effort/plan is not made freedom from debt is not possible. If one does not have any plan to make money and be debt free he will never be wealthy.

A Comparative View of Jewish and Old Testament Text Attitudes to Freedom from Debt

Perrotta (2004:65) characterizes the attitude of the Jews as expressed in the Old Testament scriptures as being "completely different from the classical view." He points out that servile and hired work was not scorned by the Jews of the Old Testament as it was by Graeco-Roman thinkers. Instead, such work was protected by biblical commandments to pay workers on time and not to cheat them. The poor were protected from being exploited when in debt. Perrotta asserts that the goal of these commandments was "not only to protect the poor but also to prevent the excessive accumulation of wealth in a few hands". In essence, the poor man is "protected by God". However, Perrotta points out that poverty is not admired nor is it considered a positive value by the writers of the Old Testament. The poor are protected because the weak should be protected from exploitation.

Perrotta (1986:76) points out that freedom from debt is highly valued in the Old Testament; the Hebrew seeks it and God promises to bless them with it if they will follow his commandments. Joseph Francis Kelly writes that biblical writers leave no doubt that God enabled men such as Abraham, Isaac, Jacob and Solomon to achieve freedom from debt and that this achievement was a sign of divine favor. However, Kelly also points out that the Old Testament insisted that the rich aid the poor. Prophets such as Amos castigated the rich for oppressing the poor and crushing the needy. In summary, Kelly writes that, "The Old

Testament saw freedom from debt as something good but warned the wealthy not to use their position to harm those with less as found in our text. The rich had an obligation to alleviate the sufferings of the poor."

CONCLUSIONS AND RECOMMENDATIONS

This article analyses Christian attitude toward debts, willingness to pay their debts off and stay debt free. The main findings are that Christians largely tend to be more debt averse and have higher willingness to pay their debts off; meaning that religion may influence people's economic behaviors.

The greatest gifts we have in this respect are the gifts of our mind and our time. It is up to us to do what we please with both. It is a standing rule according to scholars that with each naira bill that enters our hand, you and only you have the audacity and power to determine your financial destiny. If we spend it foolishly we have chosen to be poor and eventually go into debt. Spend it on liabilities you join the middle class. Invest it in your mind and learn how to acquire assets and you will be choosing debt freedom and wealth as your goal and your financial future. The choice is ours. Every day with every minute, opportunity and naira, one decides to be rich, poor or middle class (average). Choose to be debt free, create wealth and you will find full test of sweet Christian faith.

There is no doubt about the accommodation of capitalism within Christianity. However, Nigerian Christianity owes much to both history and contemporary challenges posed by the variables of freedom from debt message. These variables have considerably diluted the substance of her message and obscured her reputation. The church must rise to address herself to the image problem posed by materialism though and worse, that of Christians being constantly caught in the webs of debt which ridicules the total Christian ministry. This challenge requires not only internal cleansing but building a society in which people of God worship Him not in fear of poverty but for his intrinsic glory and goodness.

FURTHER STUDY

This research still has limitations, so it is necessary to carry out further research related to the topic of Freedom from Debt in the Old Testament (Deuteronomy 23:19-20) a Lesson for Christians in order to improve this research and add insight to readers.

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