

SESSION 2

MAKE AGREEMENTS CAUTIOUSLY

▶ **The Point**

Avoid financial obligations that could sink you.

▶ **The Passage**

Proverbs 6:1-5; 22:7

▶ **The Bible Meets Life**

Impulse buys. Must-have purchases. A good deal. Surely we've all given in to one or more of these only to experience buyer's remorse.

- ▶ A young man sees a sports car he's just got to have. Then his job changes and he needs something more practical—but he's stuck making car payments four more years.
- ▶ An investor convinces his friend to put a large sum of money into a "sure-fire" real estate venture. The friend takes out a loan, thinking he can pay it off quickly with the return, but five years later, he hasn't seen a dime.
- ▶ At 1:00 A.M., that purchase from a home-shopping channel seemed smart. Weeks later, she wonders, *What was I thinking?* Meanwhile, she still has "four easy payments" to make.

As we'll see in the following pages, the writer of Proverbs warned about risky financial obligations that harm us for the long-term. We must be careful that present happiness doesn't result in future despair.

▶ **The Setting**

In Proverbs 6, Solomon warns against becoming involved in legal entanglements and indebtedness (see 6:1-5), against being lazy (see vv. 6-11), and against becoming a person who loves causing conflict and dissension (see vv. 12-15). The section ends with a list of seven things which are detestable to the Lord—actions that harm both the intended victim and the perpetrator as well (see vv. 16-19). Proverbs 22:7 continues the theme of the danger of indebtedness.

What does the Bible say?

Security (6:1)—The individual who put up the security for the loan became responsible for the debt and could have his assets seized to repay the debt if the debtor defaulted.

An agreement (6:1)—The Hebrew for “entered into an agreement” can be literally translated “struck your palm.” This was probably a custom used to make a transaction between two people official.

Proverbs 6:1-5; 22:7

6:1 My son, if you have put up security for your neighbor or entered into an agreement with a stranger,

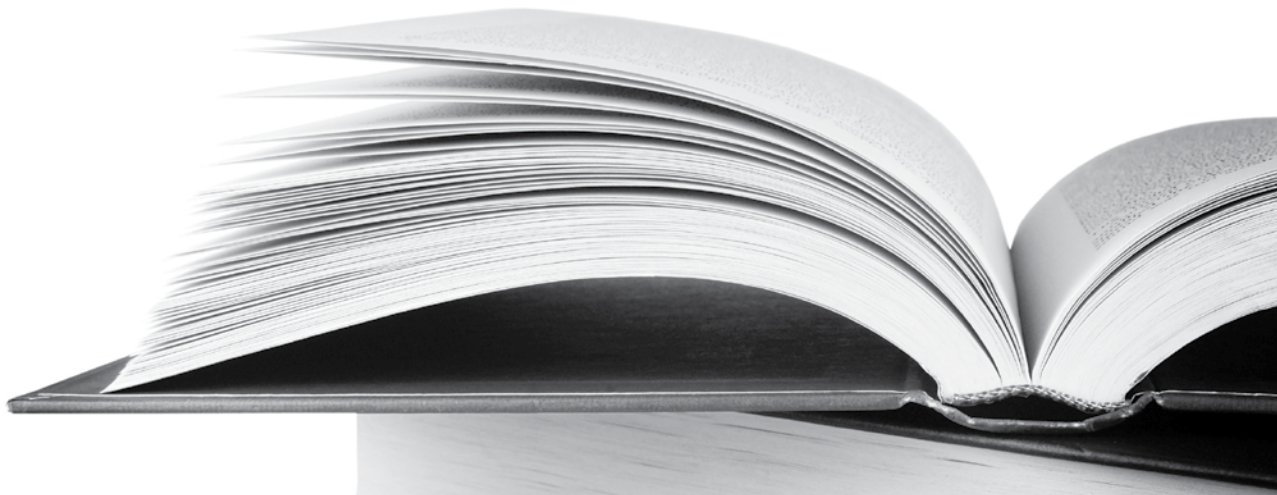
2 you have been trapped by the words of your lips—ensnared by the words of your mouth.

3 Do this, then, my son, and free yourself, for you have put yourself in your neighbor’s power: Go, humble yourself, and plead with your neighbor.

4 Don’t give sleep to your eyes or slumber to your eyelids.

5 Escape like a gazelle from a hunter, like a bird from a fowler’s trap.

22:7 The rich rule over the poor, and the borrower is a slave to the lender.



GET INTO THE STUDY



10 minutes



Notes

DISCUSS: Question #1 on page 75 of the PSG: **“What’s one of the dumbest things you’ve ever bought?”**

Note: Remind group members not to be too hard on themselves. Keep things light.

ACTIVITY (OPTIONAL): Challenge your group members with smartphones to search for commercials promoting silly and/or useless products. Encourage group members who don’t have smartphones to partner up with those

who do. After a few minutes of searching, ask volunteers to play a few commercials that are funny and appropriate.

Note: If most of your group members will not have access to smartphones, consider identifying a handful of commercials before the group gets together. Bring a tablet or laptop to play those commercials for the group.

GUIDE: Direct group members to “The Bible Meets Life” on page 76 of the PSG. Introduce the theme of risky financial entanglements by reading or summarizing the text—or by encouraging group members to read on their own.

GUIDE: Call attention to “The Point” at the top of page 76 of the PSG: **“Avoid financial obligations that could sink you.”**

LEADER PACK: Display Pack Item 7, “Money Is,” to help group members re-connect with the primary theme of this study.

PRAY: Transition into the study by acknowledging that many people in our culture carry the weight of poor financial decisions. Ask for wisdom as you and your group members seek the Bible’s counsel on risky obligations.

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TIP: Additional ideas for your group are available at biblestudiesforlife.com.



STUDY THE BIBLE

Notes

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Proverbs 22:7

⁷ ***The rich rule over the poor, and the borrower is a slave to the lender.***

READ: Proverbs 22:7 on page 77 of the PSG. Read the text out loud or ask a volunteer to do so.

RECAP: Highlight the statistics in the second paragraph on page 78 of the PSG:

In 2015, the average debt-ridden U.S. household carried \$15,863 in credit card debt, \$156,584 in mortgage debt, and \$33,090 in student-loan debt. Americans collectively owe \$11.86 trillion in debt, with \$901 billion alone tied up in credit card debt.¹ These numbers are staggering—and they depict a nation enslaved.

DISCUSS: Question #2 on page 78 of the PSG: **“Why are so many people willing to accept debt in today’s culture?”**

DO: Direct group members to complete the activity “Talking Debt” on page 79 of the PSG. If time permits, encourage volunteers to share their responses.



Fighting to avoid debt is counter-cultural in today’s world. Choose one of the claims below and determine how you would respond.

- “Credit cards are great because I can get what I want now and pay for it whenever I’m able in the future.”*
- “Everyone needs at least a little debt in order to build up their credit. Debt is necessary in the modern world.”*
- “I don’t see the problem with debt. Even if something goes wrong, I can just declare bankruptcy and everything will work itself out.”*

How can a proper understanding of debt make us better followers of Christ today?

TRANSITION: Let’s jump back to Proverbs 6:1-2, where we’ll find another type of debt that is not worth the risk.

ALTERNATE QUESTION:

When have you felt enslaved to debt?

Proverbs 22:7

[Verse 7] Proverbs 22:7 is an example of a contrast. Solomon used two statements to convey the same basic truth. **The rich rule over the poor** because the rich have money to lend to the poor who need it. **The borrower**, then, becomes a **slave to the lender**.

Some biblical scholars believe Solomon may have referred to literal slaves. The Old Testament Law allowed the Israelites to sell themselves to fellow Israelites if they had no other source of money (see Lev. 25:39). However, certain limitations were given for those Jews who sold themselves—they were not to be treated as “slaves”—as opposed to non-Israelite slaves (see vv. 40-46).

Other Bible teachers interpret this verse in a figurative rather than in a literal manner. Still, the rich to whom the poor owed their debts did have great power over them. According to the Law, those with wealth could require something as a pledge when setting up a loan; however, the lender was supposed to be respectful in receiving the item and was obligated to return it by sunset if the borrower was poor (see Deut. 24:10-13). Also, the lender was not to charge interest to his fellow Israelite (see Lev. 25:35-37). Though the lender was to treat his fellow Israelite with this kind of respect, the fact was that the borrower still was under the rich man’s control. And, in light of what we know about human nature, probably not all lenders treated their debtors with the honor God demanded. Most debtors in ancient Israel probably felt like slaves.

The Bible does not say that Jesus’ disciples should not borrow money. The problem with borrowing is not the act but the motives behind it. Are we following God’s plan to provide for ourselves and for our family’s basic needs? Or, are we allowing money and its privileges to become our god—and thus our slave owner? Sometimes we may even be tempting God by demanding that He protect us from any catastrophe that might disrupt our cash flow that allows us to live on the edge. God only promises to meet our needs, not to supply us with a grand lifestyle. Another problem with being a slave to debt is that it usually limits our ability to give back to God and to be generous to those in real need.

One other potential problem with being a slave to our debt is that we can find ourselves unable to pay all our bills. An overall motivation to pay our debts, both financial and to show love, is God’s commandment from Leviticus 19:18 that we should “Love your neighbor as yourself” (see also Rom. 13:9). We demonstrate our obedience to this command when we pay our financial debts. This verse adds a powerful reason for making sure that we are not enslaved to debt.



STUDY THE BIBLE

Notes

Dotted lines for taking notes.

Proverbs 6:1-2

¹ My son, if you have put up security for your neighbor or entered into an agreement with a stranger, ² you have been trapped by the words of your lips—ensnared by the words of your mouth.

READ: Proverbs 6:1-2 on page 77 of the PSG.

GUIDE: Encourage group members to read the first paragraph on page 80 of the PSG in order to learn more about how these verses apply in today’s world.

Note: The second and third paragraphs on page 101 of this Leader Guide help explain how these verses would have been interpreted and applied in the ancient world.

SUMMARIZE: Help group members walk through the major points on page 80 of the PSG:

1. “It’s wise to avoid entering legal and financial agreements that depend on someone else’s faithfulness and risk the ability to make a living for our families and ourselves.”
2. “Debt puts us in bondage, and we trap ourselves by our own words when we make these types of agreements.”
3. “We should not follow our emotions regarding money. People can twist words and tug at our hearts in order to manipulate situations to their advantage.”

DISCUSS: Question #3 on page 80 of the PSG: **“How do we navigate the tension between avoiding entanglements and wanting to help those in need?”**

Note: Group members may approach this question by raising hypothetical situations—“What if my cousin really needs help buying a car?” or “What if I have plenty of money to spare?” This is a helpful practice that you can encourage as a way of engaging the larger issues at hand.

TRANSITION: Proverbs 6:1-2 highlighted the dangers of co-signing and other risky ventures. Verses 3-5 will show us what to do if we make a mistake.

ALTERNATE QUESTION:

What modern circumstances would connect with these verses?

Proverbs 6:1-2

[Verses 1-2] In our financial world, we are sometimes asked to co-sign loans for others. Many people co-sign loans for their children as they purchase their first cars, for example. In such cases, they fully expect their children to pay back the loans; but if some crisis should develop, they are prepared to help out as needed. That's not exactly the situation referenced in Proverbs 6.

Solomon's concern in these verses was that accepting responsibility for **your neighbor** whom you know to some degree is risky, but becoming surety for **a stranger** presents an even greater risk. While in Proverbs 22:7 Solomon described being in debt as being enslaved to the lender. For this situation he used the terms **trapped** and **ensnared**, words that come from hunting birds and other animals.

The Hebrew for **entered into an agreement** can be literally translated "struck your palm." This was probably a custom used to make a transaction between two people official. By verbally agreeing to stand for someone else's debt and by giving the outward sign of striking the debtor's hand, this person had put himself at risk of having to repay a financial debt that might jeopardize his own financial stability.

If we heed the wisdom Solomon offers in these verses, we will decline opportunities that connect us financially with others—especially those we don't know well. The consequences of rejecting this wisdom could extend to every area of our lives.

Today we have many opportunities to invest our financial resources. Some of these opportunities promise no material reward, but simply offer ways to bring good to others. One example is a church building fund. Our communities offer us many similar opportunities to help others through our giving.

Other investment opportunities offer the incentive of financial gain. These opportunities come in a wide range of risks-rewards. Some involve various kinds of partnerships with other individuals. Again, we should listen to Solomon's advice. Is this opportunity a wise stewardship of our resources? Have we asked God to guide us in this situation? Have we consulted with others who have godly wisdom? Have we studied the Scriptures for ourselves to find what other passages say about the wise use of the resources God provides? Such questions and godly motives should always be our guides as we seek to provide for ourselves, for our families, and for the work of God on the earth.



STUDY THE BIBLE

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Proverbs 6:3-5

³ Do this, then, my son, and free yourself, for you have put yourself in your neighbor's power: Go, humble yourself, and plead with your neighbor. ⁴ Don't give sleep to your eyes or slumber to your eyelids. ⁵ Escape like a gazelle from a hunter, like a bird from a fowler's trap.

READ: Proverbs 6:3-5 on page 77 of the PSG.

DISCUSS: Question #4 on page 81 of the PSG: "What can we learn from the imagery in these verses?"

Note: The third paragraph on page 103 of this Leader Guide offers additional information on the imagery in verses 3-5.

RECAP: Read the bullet list on page 81 of the PSG to highlight three important steps people should take if they find themselves involved with something that is financially dangerous:

- ▶ "Act quickly. No bird or animal caught in a trap is going to take a quick nap before it tries to free itself. If you're caught in a bad agreement or obligation, don't hesitate. Act quickly!"
- ▶ "Work diligently. We should be diligent to push until a resolution is reached. Every story may not end perfectly, but that shouldn't be because of a lack of effort and persistence on our part."
- ▶ "Plead humbly. When we try to escape from an agreement we've made, a humble and gentle spirit will serve better than harsh ultimatums. We should honestly state our regret and humbly ask to be absolved of the arrangement."

DISCUSS: Question #5 on page 81 of the PSG: "How can obeying the principles in these passages empower us to serve and honor God?"

GUIDE: Refer back to "The Point" for this session: "Avoid financial obligations that could sink you." If time allows, encourage volunteers to share any final thoughts or questions.

ALTERNATE QUESTION:
What would you be willing to sacrifice to escape from debt?

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Proverbs 6:3-5

[Verses 3-5] Solomon's counsel in 6:1-5 is meant for someone who has already made the unwise decision to put up security for the debt of a "neighbor" or "stranger" (v. 1). Solomon warned that person to do everything possible to get out of that agreement as soon as possible. He urged the foolish individual to **free** himself from his **neighbor's power**.

In verse 3, Solomon told the enslaved individual to do three specific things. First, he should not wait until the next time he saw the one who held power over him, but should **go** immediately to that person. When he came to the person, he was to **humble** himself. This is a particularly strong word. We often urge our children and our friends to refuse to allow someone to "walk all over them." However, that's the sense of what Solomon was urging this person to do. He was to put his pride away and plead as much as was necessary. He was to **plead** with his **neighbor** to allow him to get out of his agreement. Solomon further clarified the urgent need to act by saying the foolish man should not even allow himself to **sleep** but should go immediately to his neighbor to get out of his unwise agreement.

Solomon continued his description of the urgency of the situation by comparing it to animals being pursued by hunters. The biblical writers often used the imagery of the hunter and the fowler with their snares and traps in reference to human enemies (see Job 22:10; Matt. 22:15) or death (see 1 Sam. 28:9; Ps. 18:5). Solomon used the example of the **hunter** who was trying to bring down **a gazelle**. Solomon urged the foolish man who had pledged security for his neighbor's debt to **escape** as quickly as the fast gazelle would flee from the one pursuing him. His second example was that of **a bird** that had been caught by surprise in **a fowler's trap**. Solomon advised the man to do what such a bird would do—struggle with all his might to get out from the snare of his entanglement with his neighbor.

God has blessed most of us with the strength, ability, and opportunity to earn a living so we can provide for ourselves and our families. In Proverbs 6:6-11, Solomon warned about the dangers of refusing to work when you are able to do so. God expects us not only to provide for ourselves and our families, but also to be generous in giving to His kingdom work (see 2 Cor. 9:10-11) and in helping to meet the needs of those not as fortunate (see Acts 11:27-30). God also expects us to be wise stewards of the financial resources with which He has blessed us.

When we make decisions that result in debt, we risk becoming overly burdened and even enslaved. As we seek God's wisdom and His glory, He will guide us in every area of our lives, including our stewardship of His financial blessings.



5 minutes

LIVE IT OUT

GUIDE: Direct group members to page 82 of the PSG. Encourage them to consider the following ways to respond to what they've just studied:



Notes

Dotted lines for taking notes.

- ▶ **Get advice.** Take some time this week to learn more about co-signing loans and other common financial agreements. Seek to gain greater confidence about which agreements are helpful and which should be avoided.
- ▶ **Get out.** If you are currently caught in a harmful financial obligation, identify one step you can take this week to begin the process of rescuing yourself. Then take that step.
- ▶ **Get together.** Make sure your friends and family members are aware of the dangers involved with co-signing and other harmful entanglements. Make it a point to share what you've learned this week with others.

Wrap It Up

TRANSITION: Read or restate the Conclusion from page 82 of the PSG:

We all make impulse buys that are relatively harmless, from a pack of gum to the newest summer blockbuster on DVD. But studying God's Word will help us avoid the kind of entanglements that can drag us down for years and more.

PRAY: Conclude by praising God for the privilege of living in a society where you can reasonably achieve your financial goals. Ask for the guidance of the Holy Spirit to help you and your group members avoid financial entanglements that would hinder your ability to serve God and participate in His kingdom.

1. <http://www.nerdwallet.com/blog/credit-card-data/average-credit-card-debt-household/>.