



Pastor Dale L. Crawley Sr.

"Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age." Matthew 28:19-20

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The 8th Commandment - "You Shall Not Steal"

Text: Exodus 20:15

Theme: Understanding God's view on property, prosperity, and integrity

I. The Command in Its Biblical Context

Exodus 20:15 (ESV): "You shall not steal."

This commandment, though only four Hebrew words (לָא תִּגְנָב), carries significant ethical and spiritual weight. Like the rest of the Ten Commandments, it forms part of God's moral law given to Israel at Mount Sinai to govern personal behavior and societal integrity.

Biblical Ethics of Borrowing, Lending & Debt

1. Introduction			
Money is not evil in itself, but it is	a and a _	·	
The Bible does not forbid borrowi	ing, but it gives strong _		
God's Word calls His people to ha	andle money with	,,	_, and
·			
2. Borrowing			
Proverbs 22:7 – "The	_ is slave to the		
Romans 13:8 – "Owe no one	. except to	each othe	r"

Borrowing is not a	, but it creates	and _l	ootential
Borrow cautiously and on	ly for, not _	.	
Avoidmtakir	ng on debt assumes futur	e income we	do not control.
in repaymen	t is a moral and spiritual	responsibility.	
Christians should borrow	· · · · · · · · · · · · · · · · · · ·	, and with a	clear plan for
Borrowing for unnecessar	ry shows po	oor	_ .
3. Lending			
Exodus 22:25 – "If you ler	nd money to any of my p	eople you sh	all not be like a
to him, and y	ou shall not exact	from h	im."
Luke 6:34–35 – Jesus cor	mmands, e	ven to those w	ho cannot
·			
Lending should not	but	others.	
Israelites were forbidden			o fellow believers.
Lending is an opportunity	for, not		
God blesses those who le	end with		
Believers should lend with	າ,	, and willing	gness to
if repayment			
We should never use lend		oth	iers.
4. The Question of Debt			
Deuteronomy 15:1–2 – Th		anceled	, protecting
the			
Matthew 6:12 – Jesus link	s forgiveness of	with the	forgiveness of
Colossians 2:14 – Christ I	has canceled the "	of	" against
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Excerpts from: Christian Ethics. An Introduction to Biblical Moral Reasoning by Wayne Grudem. 2018 Excerpts from: GotQuestions.org

Debt is weighty because it symbolizes and
Long-term, unpaid, or exploitative debt is contrary to God's
God values for His people—financial and spiritual.
Forgiveness and release of debts point to the of
Avoid slavery—live within your
Strive to what you owe faithfully.
Pursue from debt as part of honoring God.
Remember: Christ has canceled our greatest debt—
5. Ethical Summary
Borrowing – Exercise; repay
Lending – Be,, and
Debt – Avoid as a lifestyle; seek and
6. Practical Takeaways
Budget Live within your
Borrow – Only for, not
Repay – Integrity in money reflects integrity in
Lend Help others without expecting to from them.
Remember Christ's – The gospel frees us from the heaviest
·
Closing Reflection Worksheet Instructions:
Take a few moments to quietly reflect and write your personal responses below.
This worksheet is for you alone — you will not be asked to turn it in.
1. A Debt, Lending Situation, or Money Decision Write down one area of borrowing, lending, or financial decision-making where you need God's wisdom:

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2. Personal Reflection What is God teaching you through today's study on Biblical Ethics of Borrowing, Lending, and Debt?
3. Prayer Write a short prayer, asking God for wisdom, strength, or freedom in this area:
4. Next Steps
What is one step you can take this week to apply what you've learned?

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