

## Lesson 41: The Debt You Always Owe (Romans 13:8-10)

Men Ministering to Men Bible Study

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*Outline as suggested by Steven J. Cole:*

**Premise: As Christians, we should pay our debts, including the debt of love for others, because love fulfills God's law.**

- 1. As Christians, we should pay our financial obligations.**
  - 2. As Christians, we should work at, but can never fully pay, our debt of love toward others.**
    - A. We owe the debt of love to all people.**
    - B. We pay the debt of love out of the surplus of God's inexhaustible love for us.**
    - C. The measure of our love for others is whether we love them as we love ourselves.**
    - D. Since we can never exhaust the debt of love, we must keep working to pay it off.**
    - E. The debt of love involves not only our feelings, but also our actions, both positive and negative.**
  - 3. As Christians, loving others fulfills God's law.**
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**Illustration:** *A Roman nobleman died, leaving enormous debts that he had successfully concealed during his lifetime. When the estate was put up for auction, Caesar Augustus instructed his agent to buy the man's pillow. When some expressed surprise at the order, he explained, "That pillow must be particularly conducive to sleep, if its late owner, in spite of all his debts, could sleep on it."*

Debt, any debt creates a pressure upon our lives. House loans, credit card debt, college loans, Home Depot debt, car payments, all create a inner tension that never seems to go away. No one likes this tension, this pressure. Debt creates pressure and no one likes pressure.

I want to tell you about a debt that you will always owe and never be able to pay off fully: The debt of love to others.

You'll never reach the place where you can say, "I am done. I now love others as much as I ought to." There is no end to the debt you owe to each other. And so, no matter

how long you've been a Christian and how much you have grown as a Christian, you still have room to grow in love.

***Illustration:** The revival preacher, Jonathan Edwards, in trying to determine the reality of the many professions of faith that were made during the First Great Awakening, put love at the top of the list for determining whether someone's faith was genuine.*

**So how are you doing?**

**Are you passing the test?**

**Would your family or those you live with say, "Yes, he (or she) is a loving person"?**

I will acknowledge here it is a lifelong growth process and we all often fail to love as we ought. But love should be your diligent focus and over time there should be progress. In our text, Paul tells us in Romans 13:8-10:

***Owe nothing to anyone except to love one another; for the one who loves his neighbor has fulfilled the Law. For this, "YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET," and if there is any other commandment, it is summed up in this saying, "YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF." Love does no wrong to a neighbor; therefore love is the fulfillment of the Law.***

If you have been with us in the last two months we have realized there is a great change in Paul's letter to the Romans. From the theological understanding of faith and belief to how we shall live. Last week we looked at our Christian response to authority. Tonight we will do a deep dive on DEBT.

## INTRODUCTION

Last week we took a stab at understanding, Romans 13:1-7 explains why we can return good for evil to our enemies rather than seeking to retaliate, resist or rebel. The government has been instituted to serve as a "minister of God" to reward those who do good and to punish those who do evil (13:1-4).

First, verses 1-7 remind us that all those in power have been ordained of God, and thus carry out their tasks as God's ministers with His authority. To resist governmental officials (except in those times when they require us to disobey God's Word) is to resist God (13:2). Romans 12:1-2 is a general call to obedience toward God. Romans 13:1-7 is a specific call to obey God through our obedience to the government which He has ordained.

Second, verses 1-7 directly relate to the theme of loving others which precedes and follows Paul's teaching about human government. In Romans 12:9 he has instructed that love pursues what is good and avoids what is evil. In Romans 13:1-7 he reminds us that government's role is consistent with our own calling. Just as we are to abhor evil

and cling to what is good, government is to reward those who do good and to punish those who do evil.

If for no other reason, men ought to obey the government out of fear, knowing the power which it has to punish evil-doers (Romans 13:3-4). But obedience based on fear is the “low road.” Love is the “high road,” and it is the relationship of love to law which Paul discusses in Romans 13:8-10.

Of course, we can refrain from doing harm to our neighbor because we will get in trouble with the law. But those who love their neighbor need not fear the law. Much more than this, love inspires us to do good to our neighbor, thus both fulfilling and surpassing the minimum standards set by the law. It is love, therefore, and not law which should motivate and guide us in our dealings with our neighbor. When we walk in love, we also keep the law.

[We are different and we must live differently.](#)

WE LIVE DIFFERENTLY:

- Because of the mercies of God. **Romans 12:1**
  - Because we now have presented our Bodies a living and holy sacrifice to God. **Romans 12:1**
  - Because we now are not conformed to the evil age. **Romans 12:2**
  - Because we are transformed by the renewing of our minds. **Romans 12:2**
  - Because we now know what God expects of us. **Romans 12:2**
  - Because we now know that expectation is good, acceptable, and perfect. **Romans 12:2**
  - Because this perfect will it now includes being humble. **Romans 12:3**
  - Because now we now can serve as a member of the Body of Christ. **Romans 12:4-8**
  - Because we now Love even toward those who mistreat us. **Romans 12:9-21**
  - Because we now live in subjection to the governing powers. **Romans 13:1-7**
  - Because we now pay our taxes. **Romans 13:1-7**
  - AND NOW because we pay our debts. **Romans 13:8-10**
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**All these internal now attitudes may well be completed in the moment. The debt we owe in these things have a possible completion. But there is one debt that you always will have and always need to be paying, namely, the debt of love. This debt sums up all the commandments and fulfills God’s law.”**

It is important to understand the very foundation for loving others, these actions are dependent upon the saving love God. If you are making any attempt to love without knowing the Love of God in Jesus Christ (Rom. 8:35-39), you are just into moralism.

You mistakenly think that your good deeds will commend you to God. But the Bible is clear that by nature, we all are selfish (Rom. 3:10-18).

Our attempts to love others can be based on wrong motives. We may love others because we want to get something from them. We may love someone because it makes us feel good or because of what love does for us. It's only after we have come to the cross as guilty sinners and received God's gift of eternal life that we have the capacity to deny ourselves and to love others as we should. Only when our motives are to glorify the God who loved us while we were yet sinners (Rom. 5:8) as a partial payment of a debt that will never be repaid is Love worthy.

1. As Christians, we should pay our financial obligations.

***Owe nothing to anyone except to love one another.***

Does this verse prohibit debt of any kind? It is very difficult to lay down thousands of dollars buy a house.

There are many Scriptures that regulate, but do not prohibit, debt and borrowing (Ex. 22:25; Lev. 25:35-37; Deut. 15:7-9; Neh. 5:7; Ps. 15:5; 37:21, 26; Ezek. 22:12; Matt. 5:42; Luke 6:34). In the parable of the talents, the lazy servant at least should have put his money into the bank and given it back with interest (Matt. 25:27). Implicit in that story is that the bank pays interest by loaning money. Jesus didn't condemn that system, but rather condemned the slave for not using the system to earn a profit. Most if not all resources agree that Paul isn't forbidding all debt. Rather he is saying that we must pay our debts when they are due.

At the same time, the Bible warns against the dangers of debt. Proverbs 22:7 says, "The borrower becomes the lender's slave." There are times when our debt reveals underlying ungodly desires that drives us to buy things that we can't afford. Or it reveals that we love the world and the things that are in the world (1 John 2:15). We want the status that goes with having nice things, and so we go into debt to get those things. Also, if you're in debt, you're not free to give generously to the Lord's work. And so we need to be very cautious about taking on debt, especially for depreciating items. Never incur debts that you cannot pay on time.

Paul uses the transition from "pay your taxes and pay your debts" to say that there is one debt you will always owe.

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2. As Christians, we should work at, but can never fully pay, our debt of love toward others.

Romans 13:8: "Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled *the law*."

This mention of our neighbor reminds me of Jesus being asked, "who is my neighbor". And Jesus gives a story instead, the story of the Good Samaritan. He gives an example of five types of people:

1. The man traveling. It becomes a victim. He lives his life saying, "What is mine is mine, and I will hold tight to it."
2. The robbers. They steal from the man. They live their lives saying, "What is yours is mine if I can steal it."
3. The Priests that pass by. They live their lives saying, "What is mine is mine and I can't be bothered."
4. The Levites that pass by. They live their lives saying, "what is mine is held in trust for God and not to be shared with anyone."
5. The innkeeper. He lives his life saying, "What is mine is yours if you can pay for it."
6. The Samaritan who bound up his wounds, transported to the nearby town, got the victim a room and paid for it all. He lived his life saying, "What is mine is yours if you need it."

A. We owe the debt of love to all people.

Certainly "one another" includes those who are believers, but this command extends to all people. "His neighbor" (13:8) is literally, "the other," which includes any other person. In the parable of the good Samaritan (Luke 10:29-37), Jesus showed that the command (Lev. 19:18), "You shall love your neighbor as yourself," extends even to strangers in need. It applies to people whom we may not especially like and to those who have wronged us. We do not necessarily have to *like* them, but we do need to *love* them. We need to treat them as we treat ourselves.

B. We pay the debt of love out of the surplus of God's inexhaustible love for us.

Hold on here Larry, "How did we incur this debt of love to others?" How can I pay a debt if I do not know what they have done to deserve our willful actions. They haven't given us anything to put us in their debt. We may not even know these people! We find a clue to this question back in Romans 1:14, where Paul wrote, "I am under obligation both to Greeks and to barbarians, both to the wise and to the foolish." "Under obligation" is literally, "I am a debtor." Paul's debt was to preach the gospel to all people (Rom. 1:16). The reason he incurred that debt is that he received God's gracious love while he was yet a sinner (Rom. 5:8).

Even so, if you have received the gracious gift of eternal life, then you owe a debt of love to all people. Nevertheless, **you don't have to pay it out of your own meager store of love. Rather, you pay it out of the limitless overflow of God's love toward you.** As God has given you love, He enables you to be grounded in love, and now out of that love we are to love others. As God enables you in abundant love of God it spills over onto others. That's why I emphasized a moment ago that you must have experienced the love of God in Christ before you can love others as you should.

C. The measure of our love for others is whether we love them as we love ourselves.

I would caution you to not fall into the psychological mantra of you have to love yourself. They would tell you that your relational problems stem from your low self-esteem and because you don't love yourself enough. They would say most of your relationship issues is that you must first learn to love yourself before you can properly love others. This idea does not come from the second great commandment or from anywhere else in the Bible. It came to us from worldly psychologists who do not know God.

There are only **two** great commandments, not three: **Love God** and **love your neighbor**. **Self-love is the assumed standard by which to measure your love for others.** We all love ourselves very well. Most decisions look first at the SARX, the body, the self. We all take care of ourselves. We give ourselves the benefit of a doubt in every situation. I've noticed that the guy who drives faster than I is a complete idiot who is going to cause an accident. And the guy who drives slower than I needs to take some driving lessons or get off the road. But I drive just right! Or, if my wife and kids would just get their acts together, our family would run just fine. But me? Hey, I don't need to change!

Love your neighbor as you do in fact love yourself.

D. Since we can never exhaust the debt of love, we must keep working to pay it off.

When I die all my worldly debts will no longer be my problem. Nevertheless, every purchase, every conscious decision to buy something requires a discipline. I would like a new truck, but I personally am trying to reduce debt not increase it. The last couple of weeks I have been in a crusade to change information technology services from three companies to one. Not because my service for my phone, my TV, and my internet were insufficient for my needs but wanted to save some money. So I have spent over seven hours on the phone to save the money. One call was 94 minutes just to save 10 bucks a month.

It's not easy to get out of debt because it requires denying yourself to reach your goal.

But there is one debt I will never repay. You'll never get to the point where I can honestly say, "I love my wife as much as I should. I don't need to work at it any longer." The reason that it's difficult to love others is that it always requires self-sacrifice or self-denial. At church, you're so focused on talking with your friends that you don't notice a visitor who is standing there all alone. You have to take your focus off yourself and put it on others and their needs in order to work at this debt of love that you owe.

Love is not easy. It takes effort. You don't fall in love, you chose to love.

E. The debt of love involves not only our feelings, but also our actions, both positive and negative.

While love, especially in marriage, should involve our feelings, at its core it's not a feeling but rather **a commitment that results in action.**

Love is the commitment that we make to sacrifice ourselves in order to seek the highest good of the one loved. Again there may or may not EROS (Sexual romantic) love, or STORGI (Family love) or even AGAPE (unrequited love), but PHILIO (brotherly love) is always required.

The highest good for every person is that he or she comes to know Jesus Christ and grow to be more like Him. So with a total stranger, love may be the commitment to sacrifice our time or our comfort level to tell him about Christ. Love may be the thoughtfulness to recognize a need and take action to meet that need without any request from the other person. Love may realize that a brother in Christ is drifting spiritually or is in sin and so you take the initiative to try to help restore him to the Lord.

***For this, "YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET," and if there is any other commandment, it is summed up in this saying, "YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF."***

In our text, Paul cites four of the Ten Commandments to show what love does not do. First, he cites the seventh commandment (13:9), **"You shall not commit adultery."** Although those who commit adultery convince themselves that they love the new partner, they are deceived. They love themselves and mistakenly think that the new partner will make them happy or meet their needs. But they aren't loving the new partner, because they are not committed to helping that partner know Christ and grow in Him. They certainly aren't loving their present spouse or their children.

Then Paul cites the sixth commandment, **"You shall not murder."** (He may have been following a LXX manuscript which reverses the sixth and seventh commandments in Deut. 5:17-18.) While most of us have never actually murdered anyone, Jesus pointed out that our anger towards others violates this command (Matt. 5:21-22). If you are angry at your mate or at your kids, you're not loving them.

Then Paul cites the eighth commandment, **"You shall not steal."** Obviously, taking what belongs to others is not loving them. It is loving yourself above them, because you think that you have a right to what they own.

Finally, Paul cites the tenth commandment, **"You shall not covet."** Coveting or desiring what others have is the attitude that lies beneath stealing. It's based on self-love, not on the love of God and others. When I covet, I want what others have because I mistakenly think that it will make me happy. I'm not thinking about how it will make them feel if I take it from them.

Paul is not being exhaustive and so he adds (13:9), **“And if there is any other commandment, it is summed up in this saying, ‘You shall love your neighbor as yourself.’”** Since he has been citing the Ten Commandments, which are negative, he summarizes negatively (13:10a), **“Love does no wrong to a neighbor.”**

Thus love involves concrete actions, often positive, but sometimes negative, towards others. It requires continual self-denial in order to meet the needs of others. Since self-denial runs counter to my flesh, love requires constant effort and thought. I have to take my focus off myself and think about how the other person must feel or what the other person may need.

### 3. As Christians, loving others fulfills God’s law.

Paul says this twice explicitly (13:8, **“he who loves his neighbor has fulfilled the law”**; 13:10, **“love is the fulfillment of the law”**) and a third time implicitly (**“it is summed up,”** 13:9).

Why does Paul bring up God’s law here? Earlier in Romans (6:14) he has made the point that we are not under law, but under grace. We have died to the law in Christ (7:4). He has said (10:4) that **“Christ is the end of the law for righteousness to everyone who believes.”** So, why does he now bring up the law and cite from the Ten Commandments?

In my estimation, this is one of the most difficult theological issues in the Bible.

So my understanding here (Rom. 13:8-10) is that Paul is countering his critics who accused him of abandoning the law and promoting licentiousness (Rom. 3:8; 6:1). He is showing them that when believers in Christ love others, they are fulfilling the law of Moses. And while we always fall short of perfectly loving others, Christ, who is our righteousness, did perfectly fulfill the law on our behalf. But as we practice true biblical love, which is to seek the highest good of those we love, we will not commit adultery or murder or theft or coveting. We will obey God’s holy commandments. Thus we fulfill the law through love.

### Conclusion

In conclusion, the question that Paul asks us here is, **“Are you paying your debts?”** Are you working at paying the debt that you will always owe, the debt of love for others? Are you making the effort to sacrifice your comfort and convenience to meet the highest good of others? If you’re married, begin with your mate. If you have children, practice on them. We all have difficult members of our extended families who need God’s love and we may be the only channel for it to flow to them. It may be someone at work. Love’s aim is their highest good, which is to know Christ and be conformed to Him. It will take effort. But we owe such love to them, both in good deeds and in sharing the gospel as opportunities arise.

If you ask, **“How can I develop this quality?”** Paul’s answer is, **“Walk in the Spirit.”** Love is the first fruit of the Spirit (Gal. 5:16, 22). If you ask, **“How can I know whether I am acting in love?”** Paul gets pretty specific (1 Cor. 13:4-7):



Love is patient, love is kind *and* is not jealous; love does not brag *and* is not arrogant, does not act unbecomingly; it does not seek its own, is not provoked, does not take into account a wrong *suffered*, does not rejoice in unrighteousness, but rejoices with the truth; bears all things, believes all things, hopes all things, endures all things.

That's our debt to all people! Are you working on paying it off?

### **Application Questions**

**Debt of Love:** In this passage, we're encouraged to owe nothing other than the debt to love one another. Reflect on a time when you owed someone something (e.g., borrowed money, a favor). How did it feel to have that debt? How is a debt to love another different from other types of debts?

**Motivation for Love:** How often do you think love motivates our interactions with people in our community or the world? Share a personal experience when your motive for doing something was genuinely out of love. How can having a motive of love change our actions toward others?

**Impact of Love:** Consider how being known for love could make a difference in our community. Have you seen love break down barriers that people have had with the church, Jesus, or even with you personally?

**Doing Good:** Love not only avoids doing wrong but also actively does what is right and good. How can we ensure that our actions are positive, not just avoiding negative behaviors?

**Love for Jesus:** Our motivation for loving people and fulfilling the Law should come from our love for Jesus Christ. How has God's love for you changed the way you view the law and treat others? How has God grown your ability to live a life of love for Him?

Should we borrow to purchase a house? A car? A computer? How can we know when debt is permissible or wise?

Who is a person that you find difficult to love? How could you show God's love to him (or her)?

What is the difference between liking someone and loving him (her)? Are we required to like everyone?

Memorize 1 Cor. 13:4-7 and do an in depth study of these verses. Then ask God for opportunities to apply them.