

Since God Owns Everything, Does He Own Our Financial Debts?

By [Michel A. Bell](#)



The Bible is replete with confirmation of God's ownership of everything. It starts in Genesis 1:1. It flows through The Old Testament, in verses such as Psalm 24:1-2, and continues in The New Testament, with verses like Colossians 1:16. God's ownership of everything means we manage for His purposes, everything we use.

We see clearly a key part of the believer's stewardship role, in the prayer Jesus taught His disciples in Matthew 6:9-13: Seek God's will continually. This must be the primary purpose of the believer's prayers.

Jesus Tells Us He Will Supply Our Needs

The essence of Jesus' messages to His followers is embodied in these four scripture passages:

1. Come into a personal relationship with Jesus (John 3:1-21).
2. Come; be Jesus' disciple and be prepared to give up all for Him: surrender parents, children, money, everything (Luke 14:25-35).
3. Come to Jesus with all your burdens (Matthew 11:28).
4. Go and make disciples, teaching them to obey everything Jesus commanded (Matthew 28:18-20).

As believers go to make disciples, we must remember that Jesus will be with us always (Matthew 28:20). And we should recall that He has assured us not to worry because He will supply our needs (Matthew 6:24-33). But, our prayers should be according to Jesus' will (John 16:24).

We Do Not Believe Jesus Will Supply Our Needs

Do we believe Jesus will give us what we need when we need it? Does our behavior show we believe that God owns everything, and we are His stewards? What does the debt load of Christians communicate to the world about our stewardship? Each of us should ask the Lord!

God's ownership of everything means, to supply our need, He will direct us away from borrowing. He has everything to provide our needs! His word tells us that our only debt should be love for our brothers and sisters (Romans 13:8).

Still, the Bible does not forbid borrowing, specifically. It states clearly that we must repay when we borrow

(Psalm 37:21). Today, it is difficult to own a home without borrowing. Even so, before borrowing, we must "count the cost" and ask Jesus to show us His will and His timing. This will lead to buying a home with a down payment that gives an affordable mortgage, which will allow us to support our families, and give to God's work.

Faced with a need, what should we do? Take it to Jesus. However, before we go to Him, first, we should define it properly, so we can understand it clearly. We might think we need a van, when the real need is transport, which could be inexpensive public transit. Here is where we would be tested because, to choose this alternative, we will need God's PhD--patience, humility, and dependence on Jesus.

So too, we might say we need student loans, when the need is for education funding, which might mean delaying our education while we work, save, and seek a grant. Again, we will need God's PhD.

Second, be ready to accept Jesus' results, which might not be what we contemplate. His timing, too, might differ from ours. So, mull over His PhD, be patient, and wait for Him to show you His way.

How do we stay focused, seeking His will, when bad things dominate our lives, and we want solutions now? Keep in mind these key scripture passages:

1. The Bible shows clearly that God is dependable, predictable, and available always. Hebrews 13:8 tells us that He is the same yesterday, today, and tomorrow.
2. If you are His follower, you listen to His voice (John 10:27).
3. He knows our needs before we tell Him (Matthew 6:8).
4. He will provide for our needs (Matthew 6:25-34).
5. He loves us so much that He died for us (John 3:16-17).

When we pray, we need to believe God hears and will answer our prayers according to what He knows is best. It is like a dad or mom answering a three-year-old child's request based on what each knows is right. If she begged, beseeched, threw a tantrum, would we agree to her request to play with a sharp knife? We know it is harmful and so, we would encourage her to use an appropriate toy. In the same way, God, who knows the future, will give us what He knows is best for us at the time, and what glorifies Him. In the process, He will teach us to depend on Him, and to draw close to Him.

God knows our illnesses, loss of job, and other issues we face, even before we do. That is why we ought to leave these situations with Jesus and seek His peace to take us through them (Philippians 4:6-7). As believers, we should be confident God is at work in our lives.

So, let's accept our trials, tribulations, and challenges and ask Jesus to show us lessons to take from them. Difficulties we face are learning stations in life's journey that we can benefit from to draw closer to Jesus. When we ask, the Holy Spirit will help us be patient and humble, and keep our eyes riveted on Jesus. Our question during difficult periods ought to be: how can I glorify Jesus in these circumstances?

God does not allow events in our lives beyond what we can bear. Besides, He does not direct us to use borrowed funds to satisfy our needs. When we borrow without His clear confirmation, we preempt His solutions, and we must bear effects of the financial debt. Still, He will be with us to guide us through.

Jesus Will Take Our Emotional Stress While We Repay Our Financial Debts

Today, if you ask, Jesus will take the emotional stress arising from your financial debt (Matthew 11:28). Just ask Him. Meanwhile, you need to accept where you are, seek His forgiveness for running ahead, and allow Him to show you the way out. He has promised to lead us through all our challenges. Do you believe Him?

God, the Owner of everything, never needs to borrow; He owes no debts. He paid for our sins, our debts, in full. Strive to be debt free. And when in financial debt, though Jesus will be with you on the journey to repay them, understand that you own those debts, and you must bear their repercussions.

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For information on living a debt free lifestyle, visit <http://managinggodsmoney.com>.

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