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# A DEBT-FREE SCREAM

EXODUS 22:1-15



SIN PROMISES TO MAKE US **FULL**.  
BUT LEAVES A BILL WE MUST PAY IN **FULL**.

All of us know what it is to be in debt. Debt causes bondage, fear, and even misery. Having the shadow of debt hanging over us is a dark and dismal way to live, isn't it? We sometimes daydream about someone coming along and paying it all off for us. That would be the loudest debt-free scream ever, wouldn't it!

God's instructions about debt in Exodus 22:1-15 set the stage for the greatest debt-free scream ever. If you want to scream that scream, stay with me for a few minutes.

## LEARNING

### WE ARE DEBTORS

**If a man steals an ox or a sheep, and kills it or sells it, he shall repay five oxen for an ox, and four sheep for a sheep** (1). When someone steals, God imposes a debt upon them. That debt was not just the value of the animal but also included lost income resulting from the theft. The thief stole one animal but had to pay back four or five times the value of the animal. Sin incurs debt, a debt far greater than any gain we might have hoped for from the sin.

SIN ALWAYS PROMISES PROFIT,  
BUT IS A GET-POOR-QUICK SCHEME

Can't I just forget my debt?

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## WE MUST REPAY DEBT

**He shall repay** (1). God demands repayment of debt. Indeed, if someone had no assets to pay his debt, he had to sell himself to pay it (3). Later in the chapter, God sets out how disputed debt should be settled (7-13), and when there should be full restitution. God is clearly opposed to debt and demands that it be paid in full.

SIN PROMISES TO MAKE US FULL,  
BUT LEAVES A BILL WE MUST PAY IN FULL.

### LOVING

By associating sin with debt, and by insisting on its repayment, God was instilling a horror of debt and its consequences. In doing so, God was also teaching that sin was a debt, that sin-debt must be repaid, and when it couldn't, they forfeited their lives.

So, how welcome are the words of Jesus when he taught his people to pray, **Forgive us our debts as we also have forgiven our debtors** (Matt. 6:12). Because of Jesus, it doesn't matter how deeply in spiritual debt we find ourselves, by his cross he can pay in full.

On the cross, Jesus was the greatest debtor the world has ever seen. By taking the sins of his people, he had the greatest debt in history. But the cross was also the scene of the greatest debt-repayment ever. As a result, it was the place of the greatest debt-free-scream ever. It is finished! Jesus paid it all, all to him I owe. Is that not worth a debt-free scream from you too?

### LIVING

Let's seek Christ's forgiveness for our unpayable debts and enjoy our own debt-free scream.

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