

Dear Abraham,

Thank you for writing us at Christian Questions Radio. You wanted to know what God has to say about Christians who run loan shark operations.

God gave Moses specific rules that the Jewish nation was to follow regarding the practice of lending. God said, "If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest." (Exodus 22:25) However, God did allow the Israelites to charge foreigners interest. (See Deuteronomy 23:20.) Subsequently, at the end of seven years, debts of fellow Israelites were automatically canceled while debts of foreigners were not. (See Deuteronomy 15:1-3.) We must assume that since God instigated the Law, it was fair and equitable for the foreigner as well as for the Jew. Even though debts of foreigners were not canceled, there is no indication whatsoever that God wanted the Jews to take advantage of their situation.

Many years later when Jesus appeared on the scene, he took the Law of Moses to a much higher level. Regarding lending he said, "Give to the one who asks you, and do not turn away from the one who wants to borrow from you." (Matthew 5:42) "Give to everyone who asks you, and do not demand it back. Do to others as you would have them do to you. . . . But love your enemies, do good to them, and lend to them without expecting anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked. Be merciful, just as your Father is merciful." (Luke 6:30, 35-36)

It is obvious from the above scriptures that God would not approve of a Christian running a loan shark operation due to the predatory nature of the practice. Because a loan shark lends money for personal gain at excessively high and possibly illegal rates of interest, he takes advantage of a borrower's desperation or inability to borrow money through more legitimate channels such as banks or mortgage and finance companies. Taking advantage of another's misfortune is contrary to the principles of Christianity set forth by Jesus. However, it is important not to confuse a loan officer or a financial representative of a legitimate mortgage or car company with a loan shark. There is a big difference between being in the personal business of lending money to individuals for profit and being an employee of a legitimate money lending institution.

We believe it would be unconscionable for anyone professing Christianity to be in the business of lending money for personal profit. Conversely, we see no problem with a person working for an institution, such as a bank, where money is lent. Regarding personal affairs, the Christian's focus always should be on following the example that Jesus set forth, that is, giving from the heart and expecting nothing back in return. We hope we have answered your question. Be sure to sign up for CQ Rewind at [www.christianquestions.net](http://www.christianquestions.net). The service is free without obligation and will provide you with scriptural perspective on many questions and topics.

Sincerely,

**Christian Questions Radio**