

The Faith Script

CPFI Serving Christ and the World Through Pharmacy

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Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law. Romans 13:8 (NIV)

[Prayer Wall](#)

Debt Free or Indebted Living?

Should we live a debt free life? Yes! Does that mean that we should not live an indebted life? No! So how are we able to live both a debt free life and an indebted life? The key is living free from what we should not owe while living in debt to what we should owe.

Debt has three main categories-- spiritual, financial, and relational. Spiritual debt is universal, it has the gravest consequences, and it negatively affects all areas of our life (Romans 5:12 – “just as sin entered the world through one man and death through sin, and so death spread to all people because all sinned;” Romans 6:23 – “For the payoff of sin is death, but the gift of God is eternal life in Christ Jesus our Lord”). The remedy for spiritual debt is faith in Jesus (John 3:16 – “For this is the way God loved the world: He gave his one and only Son, so that everyone who believes in him will not perish but have eternal life”). If we are living in spiritual debt, we should accept Christ’s free gift of forgiveness so that we may live free from sin’s eternal debt. Jesus is the only One who is able to eliminate spiritual debt and grant eternal freedom. Once the debt is canceled, we are free to truly live since “there is therefore now no condemnation for those who are in Christ Jesus” (Romans 8:1). What good news this is to communicate to our patients, colleagues, and students.

Financial debt can be paralyzing. When financial debt is present, we are held hostage by our creditors (Proverbs 22:7 – “the borrower is slave to the lender”). To eliminate debt and pay expenses in a timely manner should be our priority (Romans 13:7 – “pay everyone what is owed: taxes to whom taxes are due, revenue to whom revenue is due”). As we journey through our pharmacy careers, let us strive to rapidly eliminate personal, business, and educational debt so that our finances are not a ministry limiting factor.

There are two sides to the relational debt coin. One side is relational debt-free living – “pay everyone what is owed: ... respect to whom respect is due, honor to whom honor is due” (Romans 13:7). We are to live our lives demonstrating respect and honor. The other side of the relational coin is proper indebted living – “owe no one anything, except to love one another” (Romans 13:8). Although the coin has two sides, it remains one coin. If we truly love one another, then we will also respect and honor them. Let us love our patients, colleagues, and students.

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So, is it possible to simultaneously live both a debt-free and an indebted lifestyle? Yes, provided we rely upon the Lord rather than ourselves – “put on the Lord Jesus Christ, and make no provision for the flesh to arouse its desires” (Romans 13:14).

Lord, thank you for freeing us from the debt of sin. Help us to live in a fiscally responsible manner and to practice pharmacy in a way that honors You through loving others.

Jeffrey T. Copeland, CPFI Board Member
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Note: All Scripture is from the New English Translation (NET Bible).

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