

THY SHALL NOT CO-SIGN

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Proverbs 11:15

A **CO-SIGNER** is a person who agrees to pay a borrower's debt if they default on a loan. Co-signing on a loan may be a heart felt gesture. However, the Bible discourages us from paying another persons debt. God commanded that we become lenders, **NOT** the borrowers.

Avoiding borrowing money is easier said than done. As we all know, life gets in the way, circumstances occur and unexpected issues come about. Sometimes borrowing money **SEEMS** to be the best option in some cases, when in actuality it's not.

Most people understand that co-signing is not a good option. However, when matters of the heart get involved people forget what is right. Doing what is right becomes

clouded when love gets in the way. However, it is your responsibility to honor **PRINCIPLE OVER LOVE**.

As much as God loves us He will never go against His word to please us. He is a person of principle. His integrity for His word trumps His passion for His children. You need to remind yourself that in the most emotional and trying times of your life you must do what is righteous, **NOT** what is helpful.

BE RIGHTEOUS, NOT HELPFUL

Co-signing for a person is a helpful act. However, it is **NOT** a righteous act. Proverbs 11:15 says, "Whoever guarantees to pay somebody else's loan will suffer. It is safer to avoid such promises." Doing righteous acts will never cause you to suffer.

It is very important to know the difference between doing what is helpful and doing what is righteous. Doing what is helpful does not mean you will not get hurt. Doing what is

helpful does not mean you will be blessed. If doing what is helpful **CONFLICTS** with righteousness it will cause you more harm than good.

HERE ARE TWO EXAMPLES

- Allowing a **LAZY** relative to stay in your house may be helpful. However, it is not righteous. If a person is too lazy to care for themselves they deserve to go through hard times. 2nd Thessalonians 3:10
- Helping a person get employed yet, they are too **ARROGANT** to work a minimum wage job may be helpful. However, it is not righteous. If a person is too arrogant to do what is necessary for them to survive they deserve to suffer a great fall. Proverbs 16:18

Most people do not know the difference between being helpful and righteous. Unfortunately, a multitude of people blame God for their misfortune because they did a helpful thing for someone else while hurting themselves

in the process. It is not uncommon for people to blame God but it is unfair.

The book of Proverbs tells us how people blame God in their minds for **THEIR OWN MISUNDERSTANDINGS AND MISTAKES**. The Lord never told you that He would reward you for being helpful. He said He would reward you for doing good. The word good in the Kingdom of God means to be righteous.

Co-signing may be a helpful thing. However, it is never a righteous thing. Proverbs 22:7 says, "[The rich rule over the poor, and borrowers are servants to lenders.](#)" People who borrow money enslave themselves to the lender.

A portion of what the borrower earns goes to the lender. The borrower's life is no longer his own. When you decide to co-sign on a person's loan you are choosing to enslave yourself over someone else's foolish decision. God does not want you to suffer on the behalf of another person.

Do not let your heart get in the way of your head. Remember, God will honor His word over His love. If you allow the pain of a love one to influence you to co-sign for them, **YOU** will suffer. Everyone is responsible for their own life. Galatians 6:5 says, "Each person must be responsible for himself."

God did not tell us to reap the consequences of **ANOTHER** person. Each person will reap their own consequences. Galatians 6:7 says, "Do not be fooled: You cannot cheat God. People harvest only what they plant."

If you see someone who needs financial help there are other ways of helping them rather than co-signing. You can impart wisdom and give them knowledge but do not take on their burden. You will **NOT** be rewarded for it. You will suffer for it.

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