

The King's Law of Lending

And don't refuse the person who wants to borrow from you.

MATTHEW 5:42

Written by Bill Perkins

A request to borrow money
is never a small moment.

It presses on us
and reveals something
dark within us—
a gravity that swallows generosity
the way a black hole swallows light.

That darkness isn't new.
It appears whenever
another person's need
collides with our fear
of having less.

The Bible doesn't treat
that collision as incidental.
When someone asks to borrow,
Old Testament writers
look beyond the transaction
to a poverty moment
for someone who can't repay.

God has been watching
these moments for millennia.

"Do not harden your heart."

"Do not close your hand."

"Do not refuse your needy brother" (Deut. 15:7–9).

So when Jesus says,
"Do not refuse the one who wants to borrow" (Mt. 5:42),
He's reviving something ancient.

He's restoring the way God
taught His people to respond
when someone has financial need
and asks to borrow.

This isn't about business,
or protecting your assets.

It's about the mercy
of an open hand.

It's about following the lead of Jesus
and allowing the King
to shape the instincts
of citizens in His kingdom.

Because the natural instinct
is to guard ourselves.
To hold tight
when repayment is uncertain
or impossible.

But the King calls His people
into a different way.
A way where compassion
rises above caution,
where generosity
outruns fear.
And the heart of the King
shapes the hand of the citizen.

So the question rises:
When someone comes to us in need,
will we listen to the voice of fear—
or the King?

You may not know this about Jesus:
He doesn't ask us
to solve every problem
or give what we don't have.
He does ask us
not to harden our hearts,
close our hands,
or protect our comfort
at the expense of someone else's need.

Mercy never begins
with a clenched fist.
The One who has shown us mercy
now invites that mercy
to flow through us.

So when the request comes,
we don't begin with,
"What if we never get it back?"
We begin with,
"Father, how do You want
Your compassion to reach this person
through us?"

Because the question isn't merely,
"What will we do with our money?"
It's,
"How will the King
extend His generosity
through us?"