

Deuteronomy 15:1-11

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“At the end of every seven years you shall grant a remission of debts [שְׁמִטָּה *shemittah* – a letting drop – this forgiveness occurred every seven years when the Feast of Booths was celebrated; see [Deut 31:10](#)].² “This is the manner of remission: every creditor shall release what he has loaned to his neighbor; he shall not exact it of his neighbor and his brother, because the LORD’S remission has been proclaimed [divine command to forgive loans].³ “From a foreigner you may exact it [because he’s not in the covenant community], but your hand shall release whatever of yours is with your brother.⁴ “However, there will be no poor among you, since the LORD will surely bless you in the land which the LORD your God is giving you as an inheritance to possess [a reminder their blessings derive from God; cf. [Deut 4:21, 40; 9:6; 11:31; 12:9-10, 13:12; 15:7; 16:5, 18, 20; 17:2; 20:16](#)],⁵ if only you listen obediently to the voice of the LORD your God, to observe carefully all this commandment which I am commanding you today [blessing was conditioned on obedience].⁶ “For the LORD your God will bless you as He has promised you [giving wealth], and you will lend to many nations, but you will not borrow [have financial superiority]; and you will rule over many nations, but they will not rule over you [have military superiority].⁷ “If there is a poor man with you, one of your brothers, in any of your towns in your land which the LORD your God is giving you, you shall not harden your heart, nor close your hand from your poor brother;⁸ but you shall freely open your hand to him [and release God’s resources], and shall generously lend him sufficient for his need [not his greed] in whatever he lacks.⁹ “Beware that there is no base thought in your heart [because motives matter with God], saying, ‘The seventh year, the year of remission, is near,’ [which is the year of forgiveness of loans] and your eye is hostile toward your poor brother, and you give him nothing [and withhold what he needs]; then he may cry to the LORD against you [go to God and file a complaint that His law has been violated; cf. [Pro 11:24-26; 29:7](#)], and it will be a sin in you [a violation of the Lord’s directive].¹⁰ “You shall generously give to him [according to his need], and your heart shall not be grieved when you give to him [with a right attitude], because for this thing the LORD your God will bless you in all your work and in all your undertakings [to reward the giver because of his obedience].¹¹ “For the poor will never cease to be in the land [because Israel would never fully obey the Lord]; therefore, I command you, saying, ‘You shall freely open your hand to your brother, to your needy and poor in your land.’

Observations:

In this pericope, Moses continues his address concerning godly behavior toward fellow Israelites and the need to have the right heart attitude and to be forgiving and open-handed. This section assumes economic stratification within the Israelite community. Deuteronomy 15:1-6 pertains to forgiving loans to fellow Israelites based on the seven-

year pattern set forth for the nation. Deuteronomy 15:7-11 pertains to the attitude and actions God expected of the blessed in Israel toward the poor, as they were to see them as a “brother” (Deut 15:7, 9, 11). Moses does not address why the fellow Israelite is poor (maybe because of poor lifestyle choices, bad investments, etc.), but only that he is poor, and that those with means should be open-handed in giving loans to help him succeed.

Moses opens this pericope, saying, “At the end of every seven years you shall grant a remission of *debts*. This is the manner of remission: every creditor shall release what he has loaned to his neighbor; he shall not exact it of his neighbor and his brother, because the LORD’S remission has been proclaimed” (Deut 15:1-2). God had established a seven-year cycle the nation was to follow, and this ended when the Feast of Booths was celebrated (Deut 31:10). At the end of every seven years, those Israelites who had made loans to others within the covenant community were to release them from any remaining debt. The Hebrew word for remission is שְׁמִטָּה *shemittah*, which means *a letting drop*. Some Bible scholars believe the payment of the loan was only suspended for the seventh year, and would then resume afterwards. Complete cancellation of the loan seems more consistent with the spirit of Deuteronomy, as God had provided complete liberation from physical slavery and generously blessed His people. Eugene Merrill states:

The lender must simply forgive the debt as a necessary consequence of God’s declaration of a “time for canceling debts” (v. 2). This was, as already noted, at the end of seven years, a period not necessarily commencing with the making of the loan but, as v. 9 makes clear, a universally recognized year of release (cf. Ex 23:10–11; Lev 25:2–4). To protect both lender and borrower, the loan, one assumes, was of such an amount as to reasonably be repaid in whatever time remained until the year of cancellation. That is, the size of the loan was commensurate with the time to repay it.¹

Israel was an agricultural economy and God required they follow a seven-year cycle to let the land rest every seventh year. Not only were Israelites forgiven their debts in the seventh year, but landowners were not to work their land, and the poor were permitted to eat freely from whatever the ground produced (Ex 23:10-11; cf. Lev 25:3-7, 20-23). Apparently, Israel never obeyed the command to let the land rest, and was later judged for their disobedience (2 Ch 36:20-21; Jer 25:11-12; 29:10).

But this loan forgiveness was extended only to those within the covenant community and did not apply to outsiders. Moses said, “From a foreigner you may exact it, but your hand shall release whatever of yours is with your brother” (Deut 15:3). In this verse, Moses

¹ Eugene H. Merrill, *Deuteronomy*, vol. 4, The New American Commentary (Nashville: Broadman & Holman Publishers, 1994), 243.

draws a distinction between Israelites who are blessed because of their covenant relationship with the Lord, and the *foreigner* (Heb. נֹכְרִי *nokri*) who lived among them but was not part of the covenant community. Clearly membership had its privileges. Here, one observes divinely sanctioned discrimination (cf., Gal 6:10). Nothing is said about the resident *alien* (Heb. גֵּר *ger*) who resided among the Israelites, who enjoyed greater benefits than the *foreigner* because he/she had committed themselves to the Lord. Concerning Israelites who lived in the land, Moses said, “However, there will be no poor among you, since the LORD will surely bless you in the land which the LORD your God is giving you as an inheritance to possess” (Deut 15:4). The notion of *no poor* in the land does not mean economic equality through redistribution of wealth, for there would always be economic stratification. Rather, it meant no Israelite would fall below the poverty line and be without food, shelter, or clothing (cf., 1 Tim 6:8).² And Moses reminds his hearers, again, that God was the One who would bless them “in the land which the LORD your God is giving you as an inheritance to possess” (Deut 15:4b; cf. Deut 4:21, 40; 9:6; 11:31; 12:9-10, 13:12; 15:7; 16:5, 18, 20; 17:2; 20:16). Thinking from the divine perspective, Israel was to understand God was the One who had liberated them from slavery (Deut 5:6), given them the land of Canaan (Deut 4:1; 9:6), which included cities, houses, wells and vineyards (Deut 6:10-11), enabled them to produce wealth (Deut 8:18), and blessed their labor (Deut 7:13; 11:13-15). The wealthy were to treat fellow Israelites the way God had treated them, with a generous heart and an open hand. God hears the cry of the poor, “For the LORD hears the needy and does not despise His who are prisoners” (Psa 69:33), and “He executes justice for the orphan and the widow, and shows His love for the alien by giving him food and clothing. So, show your love for the alien, for you were aliens in the land of Egypt” (Deut 10:18-19).

This ideal situation of *no poor* in the land was possible for the nation, but was conditioned on their obedience to the Lord’s directives. Moses made this clear by the following conditional clause, saying, “if only you listen obediently to the voice of the LORD your God, to observe carefully all this commandment which I am commanding you today” (Deut 15:5). God’s ideal concerning the poor could be actualized if His people would walk in His will. The blessed of the Lord were called, not to hoard their wealth, but to be generous as He had been generous. God would honor such open-handed behavior by blessing His people, as they would serve as conduits of His grace to others. For the obedient Israelite, Moses said, “For the LORD your God will bless you as He has promised you, and you will lend to many nations, but you will not borrow; and you will

² Some theologians argue for Socialism or Communism from this and other biblical passages, but this is wrong. Socialism and Communism are godless evil governmental systems that seek to steal wealth from those who are skilled at making it, and then hoard it for their own power-hungry purposes. The notion of redistribution of wealth to the poor never materializes in Socialistic and Communistic systems, as greedy and manipulative leaders actually hoard the wealth for themselves and use it as a means for further suppression. The naïve in a society are little more than useful idiots.

rule over many nations, but they will not rule over you” (Deut 15:6). If Israel obeyed the Lord concerning their generosity toward those in the covenant community, God would bless them greatly, which would give them economic superiority over other nations.

But the Israelites were to be mindful about learning and living God’s Word. Moses said, “If there is a poor man with you, one of your brothers, in any of your towns in your land which the LORD your God is giving you, you shall not harden your heart, nor close your hand from your poor brother; ⁸ but you shall freely open your hand to him, and shall generously lend him sufficient for his need in whatever he lacks” (Deut 15:7-8). It was inevitable that a wealthy Israelite would encounter a poor person, and when faced with the prospect of helping the impoverished, he was to be generous. What Moses describes is a loan to the poor person with the expectation that it would be repaid. This was different than the gift given through the tithe (Deut 14:22-29). And the help given to the poor was to be “sufficient for his need” and not his greed. A study in Scripture reveals some were poor because of bad choices such as laziness (Pro 6:9-11; 13:18; 24:30-34), alcoholism (Pro 23:21), or chasing daydreams (Pro 28:19 NET). Whereas others were poor through no fault of their own, such as those who were robbed (Mic 2:1-2; cf. Jer 22:13; Jam 5:4). It’s possible that giving money to the poor may be harmful if it facilitates a destructive drug addiction or fosters laziness. Certainly, we don’t want to do that. Scripture promotes a strong work ethic, saying, “if anyone is not willing to work, then he is not to eat” (2 Th 3:10). This assumes that a person is able to work and that work is available. Helping the poor in society is always a good thing, but compassion must be governed by wisdom.

In this context, it appears Moses assumes a person is impoverished through no fault of his own and needs a loan to help until his situation improves. When the need was legitimate, God called the wealthy to be generous (cf., Pro 11:24-25; 14:31; 19:17; 28:27). But God was concerned about the heart and wanted His people to act on right motives. Moses said, “Beware that there is no base thought in your heart, saying, ‘The seventh year, the year of remission, is near,’ and your eye is hostile toward your poor brother, and you give him nothing; then he may cry to the LORD against you, and it will be a sin in you” (Deut 15:9). The concern here was that a needy brother would ask for help near the seventh year, just prior the time when loans were automatically forgiven, and the loan would become a gift with the lender losing all hope of repayment. If the wealthy Israelite failed to obey the Lord and withheld the loan to the poor person, then the poor “may cry to the LORD” in such a situation, which meant he would take his case before the Judge of all the earth and, it would “be a sin” in the one who was stingy. Here, it is revealed that the poor had legal rights in God’s theocratic kingdom, which is revealed in other parts of Scripture (Deut 27:19; Pro 29:7; Isa 10:1-2). The cure of a hostile attitude toward the poor was a generous heart and an open hand. This cure was to be self-administered. Failure to be kind and open-handed would bring about God’s cursing, but obedience would secure His blessings (Deut 7:11-13; 11:13-15, 26-28).

Rather than be stingy, Moses said, “You shall generously give to him, and your heart shall not be grieved when you give to him, because for this thing the LORD your God will bless you in all your work and in all your undertakings” (Deut 15:10). The wealthy Israelite knew God was watching him, and that God would bless him for his obedience. And because the nation as a whole never fully obeyed all God’s laws, there would always be poor among them, as Moses said, “For the poor will never cease to be in the land; therefore, I command you, saying, ‘You shall freely open your hand to your brother, to your needy and poor in your land’” (Deut 15:11). Failure to be generous was unbecoming the Israelite who claimed to be the Lord’s servant, who represented His values in everyday life. In all this, we see how Israelites were to have a theological perspective that governed their daily lives, even how they handled money and treated others within the community.

Though there are no theocracies today, many Old Testament and New Testament passages reflect the heart of God toward the poor, needy, and most vulnerable in society. Scripture reveals God has compassion on the poor (Psa 72:13), helps the poor (1 Sam 2:8; Psa 12:5), is a refuge (Psa 14:6), saves those who cry out to Him (Psa 34:6), rescues the afflicted (Psa 35:10), provides for them (Psa 68:10), lifts them up (Psa 113:7), and seeks justice for them (Psa 140:12). Helping the poor is a demonstration of grace. Being gracious to the poor means listening to their cry for help (Pro 21:13), giving to meet their need (Pro 19:17), and defending their social rights (Pro 31:9). Such actions honor the Lord (Pro 14:31), who “will repay him [the giver] for his good deed” (Pro 19:17; cf. 28:27). John wrote, “Whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?” (1 John 3:17; cf. Jam 2:15-16). Paul wrote, “Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed” (1 Tim 6:17-19).