

## Fair Debt Collection Practices per Deuteronomy

### The Seven Year Debt Cancellation Policy

Have you ever wondered where the foundation for the Seven Year State & Federal Debt Cancellation Policies in the Fair Debt Collection Practices Act originated?

Take a look at this:

### Deuteronomy 15:1-11 (NIV)

#### The Year of Canceling Debts

**Note:** The Expanding Scripture is Leviticus 25:8-38 (Calculating the Year of Jubilee)

<sup>1</sup> At the end of every seven years you must cancel debts. <sup>2</sup> This is how it is to be done: Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or brother, because the LORD's time for canceling debts has been proclaimed. <sup>3</sup> You may require payment from a foreigner, but you must cancel any debt your brother owes you. <sup>4</sup> However, there should be no poor among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you, <sup>5</sup> if only you fully obey the LORD your God and are careful to follow all these commands I am giving you today. <sup>6</sup> For the LORD your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you. <sup>7</sup> If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. <sup>8</sup> Rather be openhanded and freely lend him whatever he needs. <sup>9</sup> Be careful not to harbor this wicked thought: "The seventh year, the year for canceling debts, is near," so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the LORD against you, and you will be found guilty of sin. <sup>10</sup> Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. <sup>11</sup> There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land.

#### Freeing Servants

<sup>12</sup> If any of your people—Hebrew men or women—sell themselves to you and serve you six years, in the seventh year you must let them go free. <sup>13</sup> And when you release them, do not send them away empty-handed. <sup>14</sup> Supply them liberally from your flock, your threshing floor and your winepress. Give to them as the Lord your God has blessed you. <sup>15</sup> Remember that you were slaves in Egypt and the Lord your God redeemed you. That is why I give you this command today. <sup>16</sup> But if your servant says to you, "I do not want to leave you," because he loves you and your family and is well off with you, <sup>17</sup> then take an awl and push it through his earlobe into the door, and he will become your servant for life. Do the same for your female servant. <sup>18</sup> Do not consider it a hardship to set your servant free, because their service to you these six years has been worth twice as much as that of a hired hand. And the Lord your God will bless you in everything you do.

**And here's a bonus**

**Psalm 37:30-36 (NIV):**

<sup>30</sup> The mouths of the righteous utter wisdom,  
and their tongues speak what is just.

<sup>31</sup> The law of their God is in their hearts;  
their feet do not slip.

<sup>32</sup> The wicked lie in wait for the righteous,  
intent on putting them to death;

<sup>33</sup> but the Lord will not leave them in the power of the wicked  
or let them be condemned when brought to trial.

<sup>34</sup> Hope in the Lord  
and keep his way.

He will exalt you to inherit the land;  
when the wicked are destroyed, you will see it.

<sup>35</sup> I have seen a wicked and ruthless man  
flourishing like a luxuriant native tree,

<sup>36</sup> but he soon passed away and was no more;  
though I looked for him, he could not be found.

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I hope you have an amazing day!!

- Jack