The Debt Trap and the Call to Freedom
Matthew 6:12

One of the awkward, almost comical things that frequently happens when I lead the Lord's Prayer at a wedding or a celebration of life is the sudden collisions of voices.

Those of us in the Presbyterian tradition boldly pray:

*"Forgive us our **debts**, as we forgive our **debtors**…"*

Meanwhile, our Anglican, Catholic, and Methodist siblings are praying right alongside us:

*"Forgive us our **trespasses**, as we forgive those who **trespass** against us."*

You can immediately hear the hesitation in the room as voices compete and falter. During my very first time officiating a wedding, this exact moment threw me off so completely that I stumbled through the rest of the prayer!

So why do we in the Presbyterian tradition stubbornly insist on saying *debts* and *debtors*?

Ancient Greek Text ⟶ Matthew 6:12 (opheilēmata = "debts")

William Tyndale (1526) ⟶ Translates as "trespasses" (via v. 14 context)

Book of Common Prayer ⟶ Standardized "trespasses" in Western liturgy

Reformed Tradition ⟶ Retained literal translation: "debts"

For almost all of Christian history, the Lord's Prayer was translated directly using the language of ledger books. In Matthew's version, the Greek word *opheilēmata* literally means physical, monetary debts.

When William Tyndale translated the Bible into English in 1526, he opted for "trespasses," drawing from Jesus' explanation of forgiveness a few verses later. Tyndale's wording was adopted by the Anglican *Book of Common Prayer*, setting the pattern for most English-speaking worship. Yet the Reformed tradition held firm to the literal text: **Jesus was explicitly talking about debt.**

Two Economies: The World vs. The Kingdom

Why would Jesus instruct us to pray for the forgiveness of financial debts? From our modern perspective, it feels deeply impractical—even unfair.

- **The World's Economy:** If someone borrows money, we expect to be repaid. Financial institutions exist not just to recover principal, but to extract interest—turning another person's need into a profit stream.
- **The Kingdom Economy:** Jesus offers a radical counter-culture rooted in mutuality, sharing, and radical sufficiency. It is an economy where no one lives in fear of scarcity, because the community actively ensures everyone has enough.

Human society constantly falls into the trap of debt. We have built multi-billion-dollar industries that thrive on keeping people bound to high-interest loans. Consider **medical debt**: when someone falls ill, missing a paycheck while hospital bills pile up, they can end up indebted for the rest of their lives for the simple "crime" of getting sick.

Keep these realities in mind when you hear Jesus' words in Matthew 6:12:

"And forgive us our debts, as we also have forgiven our debtors."

Jesus was standing firmly in his Jewish heritage—a tradition governed by the **Sabbath Year** (deleting debts every seven years) and the **Jubilee Year** (a total economic reset every fifty years).

The entire sixth chapter of Matthew targets the primary drivers of human anxiety: money, security, and physical resources. We are trained to believe that God's vision of Jubilee is a naive pipe dream. Yet as followers of Christ, we worship the God who makes the impossible possible.

When we view the world solely through the lens of competition and scarcity:

1. **Financial Life:** We become trapped in overwork, consumer debt, and constant market anxiety.
2. **Emotional Life:** We keep strict spiritual ledgers. We hold onto grudges, refuse to forgive injuries, and live as hostages to old animosities.
3. **Spiritual Life:** We struggle to truly receive God's grace because we cannot grasp an economy that operates without earning and paying back.

The Imagination of Grace: Amos McGee

How do we break free from these deeply entrenched narratives of fear? Transformation always requires the imagination to picture a new reality.

In the Caldecott-winning children's book ***A Sick Day for Amos McGee*** by Philip C. Stead, Amos is an elderly zoo keeper. Every day, he spends quality time with his animal friends:

- He plays chess with the elephant (who thinks long and hard before making a move).
- He runs races with the tortoise (who always wins).
- He sits quietly with the timid penguin.
- He lends a handkerchief to the rhinoceros with a runny nose.
- He reads bedtime stories to the owl, who is afraid of the dark.

Amos gives generously without keeping score. He doesn't bill the elephant for his time or demand repayment from the owl.

One morning, Amos wakes up with a terrible cold—sneezing, chilling, and completely unable to go to work.

Later that afternoon, the animals walk to the bus stop, board the No. 5 bus, and travel to Amos's house. The elephant sets up the chessboard. The tortoise plays hide-and-seek under the blanket. The penguin keeps Amos's feet warm. The rhino brings a handkerchief. And when night falls, the owl reads the bedtime story.

Amos didn't build a ledger of debts; he built a **community of care**.

When Jesus teaches us to pray, *"Forgive us our debts, as we forgive our debtors,"* he is inviting us to step off the competitive treadmill and enter the home of Amos McGee—a space defined by mutual flourishing, where care flows back and forth freely without a price tag.

Living the Kingdom Economy

Praying this line of the Lord's Prayer every day is a subversive act. It slowly re-wires our minds, loosening the grip of fear and releasing us into a new future.

When we pray for the forgiveness of debts, we are asking the Holy Spirit to expand our holy imagination:

- It looks like **systemic grace**: supporting initiatives for medical debt relief, advocating for fair wages, and supporting micro-lending programs that empower communities.
- It looks like **relational freedom**: shredding the mental IOUs we hold against our partners, children, friends, and co-workers.
- It looks like **radical trust**: believing that God's grace is sufficient, and that when we fall ill or run low, the community of faith will board the No. 5 bus and come sit by our bedside.

May we have the courage to pray this prayer not as a routine habit, but as a declaration of independence from the traps of this world. Let us open our hands, forgive the debts, release the debtors, and step fully into the freedom of the God who makes all things new. **Amen.**