

Exodus 22:25

Authorized King James Version (KJV)

If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.

Analysis

If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.

'My people' ('אֲמִם, ammi) emphasizes covenant relationship—they're God's, not just yours. 'Usury' (נֶשֶׁךְ, neshekh) means interest, literally 'bite'—money that bites back, multiplying debt. Charging interest to poor fellow-Israelites is prohibited—loans should be charitable, not profitable. Proverbs 28:8 condemns wealth gained through usury. Nehemiah 5:7-11 shows Nehemiah rebuking usury during post-exilic rebuilding. The principle: don't exploit brothers' need for profit. Note the limit: 'poor by thee'—commercial loans aren't banned, but charity loans to the impoverished shouldn't charge interest. Love gives without expecting return (Luke 6:35).

Historical Context

Ancient Near Eastern interest rates were often exorbitant (20-50%). Israel's ban on charging interest to poor fellow-Israelites protected the vulnerable from debt-slavery. Interest could be charged to foreigners (Deuteronomy 23:20) in commercial contexts.

Related Passages

Romans 1:17 — The righteous shall live by faith

James 2:17 — Faith and works

Colossians 1:16 — All things created through Christ

Genesis 1:1 — Creation of heavens and earth

Study Questions

1. Why is charging interest to poor fellow-believers prohibited—what principle is at stake?
2. How can Christians apply the 'no usury to the poor' principle in modern financial interactions?

Interlinear Text

עַמְּךָ תַּלְּהֵנִי אֶת־עַמְּךָ אֶת־עַמְּךָ
H518 money H3701 If thou lend H3867 H853 to any of my people H5971 H853 that is poor H6041 H5973

לֹא תַהֲנֵי הַלְּכָנֵשׁ הַלְּכָנֵשׁ
H3808 H1961 H0 by thee thou shalt not be to him as an usurer H5383 H3808

תַּשְׁמִמְךָ לֹא עַל־יְנֵשָׁה
neither shalt thou lay H7760 H5921 upon him usury H5392

Additional Cross-References

Psalms 15:5 (Parallel theme): He that putteth not out his money to usury, nor taketh reward against the innocent. He that doeth these things shall never be moved.

Ezekiel 18:8 (Parallel theme): He that hath not given forth upon usury, neither hath taken any increase, that hath withdrawn his hand from iniquity, hath executed true judgment between man and man,

Proverbs 28:8 (Parallel theme): He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.

Nehemiah 5:7 (Parallel theme): Then I consulted with myself, and I rebuked the nobles, and the rulers, and said unto them, Ye exact usury, every one of his brother. And I set a great assembly against them.

Ezekiel 18:17 (Parallel theme): That hath taken off his hand from the poor, that hath not received usury nor increase, hath executed my judgments, hath walked in my statutes; he shall not die for the iniquity of his father, he shall surely live.

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