

# 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

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**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' (עַמִּי, ammi) emphasizes covenant relationship—they're God's, not just yours. 'Usury' (נִשְׁכָּה, 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

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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

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**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

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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

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אִם	כֶּסֶף	תִּלְוֶהָ	אֶת	עַמִּי	אֶת	הָעֲנִי	עַמִּי
H518	money	If thou lend	H853	to any of my people	H853	that is poor	H5973
	H3701	H3867		H5971		H6041	
לֹא	תִהְיֶה	לְוֵי	כְּנִשׁ	הָ	לֹא		
H3808	H1961	H0	by thee thou shalt not be to him as an usurer		H3808		
			H5383				
	תִּשִּׁי	עַל	נִשְׁךְ				
	neither shalt thou lay	H5921	upon him usury				
	H7760		H5392				

## Additional Cross-References

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**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.