

# Proverbs 22:27

Authorized King James Version (KJV)

If thou hast nothing to pay, why should he take away thy bed from under thee?

## Analysis

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This verse explains the previous warning's stakes: 'If thou hast nothing to pay, why should he take away thy bed from under thee?' The rhetorical question highlights the absurdity of risking essential possessions. 'Thy bed' (מִשְׁקָבְךָ/mishkavkha) symbolizes the most basic necessity—shelter and rest. Ancient law protected certain essential items (Exodus 22:26-27), but co-signing could override these protections. The principle is stewarding what God has entrusted. We are not absolute owners but managers of God's resources (1 Corinthians 4:2). Foolish financial decisions squander God's gifts and potentially harm our families. Proverbs emphasizes prudent planning: 'A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished' (Proverbs 22:3). This doesn't contradict faith—trusting God includes using the wisdom He provides. Jesus taught stewardship accountability (Matthew 25:14-30; Luke 16:1-13). Believers should avoid debt when possible and manage resources wisely.

## Historical Context

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Ancient Israel's agrarian economy meant most people lived close to subsistence. Losing essential assets—fields, livestock, tools, shelter—brought catastrophe. The law provided protections: debts were forgiven every seventh year (Deuteronomy 15:1-2), and property returned during Jubilee (Leviticus 25:8-34). However, these protections applied to direct debts, not necessarily guarantees for others. Nehemiah confronted wealthy Jews who exploited fellow Israelites through debt slavery (Nehemiah 5:1-13). In the Greco-Roman world, debt-slavery was common.

Inability to pay led to imprisonment (Matthew 18:30) or slavery. Paul uses debt imagery spiritually—we owe God what we cannot pay, and Christ paid our debt (Colossians 2:14). The gospel transforms our relationship with resources—we hold everything loosely, recognizing God's ownership and our stewardship role.

## Related Passages

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**1 Corinthians 13:4** — Characteristics of love

**John 15:13** — Greatest form of love

## Study Questions

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1. What possessions or financial stability are you risking through unwise commitments?
2. How does viewing yourself as a steward rather than owner change your financial decision-making?
3. Are there areas where you need to exercise greater financial prudence to protect your family's wellbeing?

## Interlinear Text

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אֵין אָמֵן לְכָה לְשִׁלְמָה לְמַה בְּזַעַם  
H518 H369 H0 If thou hast nothing to pay H4100 why should he take away  
H7999 H3947

מִתְחִזְקִיבָן מִשְׁכַּבְךָ  
thy bed H8478  
H4904

## Additional Cross-References

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**Proverbs 20:16** (Parallel theme): Take his garment that is surety for a stranger: and take a pledge of him for a strange woman.

