

# Psalms 37:21

Authorized King James Version (KJV)

The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.

## Analysis

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**The wicked borroweth, and payeth not again** (רָשָׁע לֹוֶה וְלֹא יֵשְׁלֵם, rasha loveh v'lo yeshalem)—the Hebrew captures persistent dishonesty: borrowing with no intent to repay reflects covenant-breaking character. In contrast, **the righteous sheweth mercy, and giveth** (צַדִּיק חֹנֵן וְנוֹתֵן, tsaddiq chonen v'noten)—the righteous demonstrates chen (grace/favor) through generosity. This verse exposes economic ethics as spiritual fruit: wickedness exploits relationships for selfish gain, while righteousness creates a culture of grace. Paul's command "owe no man any thing, but to love one another" (Romans 13:8) echoes this principle.

The contrast isn't merely financial but reflects heart orientation: the wicked takes and hoards, the righteous blesses and shares. This verse demolishes any notion that material success indicates divine favor—generosity, not accumulation, marks God's people.

## Historical Context

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Written during Israel's monarchy (likely David's later years), when economic disparity and debt slavery were pressing issues. The Torah's sabbatical year provisions (Deuteronomy 15:1-11) provided institutional release from debt, making failure to repay a willful moral choice, not merely economic hardship.

## Related Passages

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

**1 John 4:8** — God is love

## Study Questions

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1. How does your financial integrity—keeping commitments, paying debts, generosity—reflect your spiritual character?
2. In what ways might you be 'borrowing' from others (time, trust, resources) without 'repaying' through reciprocal kindness and reliability?

## Interlinear Text

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לֹא הַ	כִּי שָׁעַ	וְלֹא אֶ	יִשְׁלַם	אֶל צַדִּיק
borroweth	The wicked	H3808	and payeth not again	but the righteous
H3867	H7563		H7999	H6662
חֹנֵן	וְנוֹתֵן:			
sheweth mercy	and giveth			
H2603	H5414			

## Additional Cross-References

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**Hebrews 13:16** (Parallel theme): But to do good and to communicate forget not: for with such sacrifices God is well pleased.

**Psalms 112:5** (Parallel theme): A good man sheweth favour, and lendeth: he will guide his affairs with discretion.

**Proverbs 22:7** (Parallel theme): The rich ruleth over the poor, and the borrower is servant to the lender.

**Psalms 112:9** (Righteousness): He hath dispersed, he hath given to the poor; his righteousness endureth for ever; his horn shall be exalted with honour.

**2 Corinthians 8:9** (Grace): For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

**Deuteronomy 28:12** (Parallel theme): The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.

**Luke 6:30** (Parallel theme): Give to every man that asketh of thee; and of him that taketh away thy goods ask them not again.

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