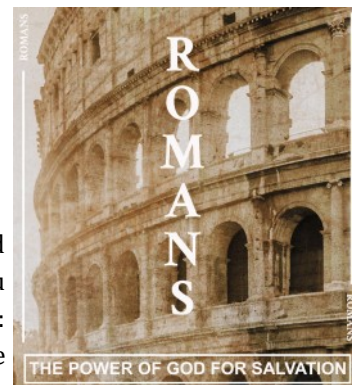


Pastor Jake Magee  
November 30, 2025



*A Debt that Never Ends*  
*Romans 13:8-10*

<sup>8</sup>Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. <sup>9</sup>For the commandments, “You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,” and any other commandment, are summed up in this word: “You shall love your neighbor as yourself.” <sup>10</sup>Love does no wrong to a neighbor; therefore love is the fulfilling of the law.



***What is the Debt?***

1. A Debt to \_\_\_\_\_

2. A Debt to \_\_\_\_\_

3. A Debt to \_\_\_\_\_

***A Debt that Never Ends***

REACH ♦ CONNECT ♦ GROW ♦ SEND

**Small Group Discussion Guide**  
**A Debt that Never Ends—Romans 13:8-10**

**Getting Started**

Share one humorous or frustrating “hidden fee” story you’ve experienced.

**Digging Deeper** (*Read Romans 13:8-10 and pray together.*)

1. Verse 8 speaks directly about financial debt: “*Owe no one anything...*” In brief, what core principles does Scripture teach about financial debt? Is having debt always wrong? Why or why not?
  
  
  
  
  
  
  
  
  
  
2. Love is a debt we will never pay off. Why do we sometimes struggle to recognize or admit that we owe a debt of love to others?
  
  
  
  
  
  
  
  
  
  
3. People are giving to you constantly —time, counsel, patience, help. Looking at the verses before, how are you to love these people in response?
  
  
  
  
  
  
  
  
  
  
4. When we fail to express gratitude for others’ investment in us, what does that reveal about how we view what they do for us?
  
  
  
  
  
  
  
  
  
  
5. We sometimes insert “hidden fees” into our relationships? Explain what “a hidden fee” looks like in a relationship?
  
  
  
  
  
  
  
  
  
  
6. Anger, silent treatments, impatience—these often surface when we believe someone is indebted to us. How have you seen this play out in yourself or others?

7. Paul encourages us to release debts we hold against others. What practices help you “audit” your heart and let go of relational debts? Share any personal insights.
  
8. Love fulfills the law—not at the **minimum** level (e.g., don’t murder), but at the **maximum** level (e.g., treat others as image-bearers). What’s the difference between obeying rules and expressing love?
  
9. Which command in verse 9 challenges you the most when raised to the standard of Christ’s love?
  
10. How does Jesus paying **our** debt empower us to love others freely rather than conditionally?

**Bonus:** Think about Paul’s appeal to Philemon on behalf of Onesimus. How does that situation illustrate Christlike love in the midst of conflict, relational brokenness, and debt?

### **Making It Real**

Who needs a “payment” of recognition and gratitude from you this week? What will you do?

### **Resources**

**Romans: Righteousness from Heaven** | R. Kent Hughes

[www.blueletterbible.org](http://www.blueletterbible.org)

[www.biblehub.com](http://www.biblehub.com)

[www.preceptaustin.org](http://www.preceptaustin.org)