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## The Principle of Love

Romans 13:8-10

In the book of Romans, Paul carefully builds his argument in stages. Romans chapters 1–8 explain the gospel—our sin, God’s righteousness, and salvation through faith in Christ. Romans chapters 9–11 answer a difficult question: What about Israel? Then in Romans 12, Paul shifts from doctrine to application. He begins to show us what the gospel looks like lived out in everyday life.

- Romans 12: **The practice of the gospel**
- Romans 13:1–7: **The pattern of the Christian citizen**
- Romans 13:8–10: **The principle of love**

Paul’s point is simple but profound: The gospel changes how we live. It affects our relationship with God, with fellow believers, with government authorities, and with the people around us. Now in Romans 13:8–10 Paul focuses again on our relationship with others—and he tells us that relationship must be characterized by love.

The key truth of this passage is this:

**Love is the motivation that empowers godly obedience because love fulfills the law.**

### 1. The Obligation to Love (Verse 8)

Paul begins with an interesting statement: “Owe nothing to anyone except to love one another.”

At first glance, it seems like Paul is speaking about financial debt. But the main point is not about borrowing money—it is about a deeper kind of obligation.

Scripture does not forbid borrowing money. The Bible even assumes normal financial transactions like lending, banking, and investing. What Scripture does condemn is:

- Exploiting people through excessive interest
- Failing to repay honest debts
- Taking advantage of the poor

The principle is simple: **be responsible with your obligations.**



But Paul moves beyond financial matters to something greater: **the permanent debt of love**. Unlike financial debts, which can eventually be paid off, the debt of love is never finished. We are always indebted to love others.

The world sees love as an emotion, an experience. The Bible illustrates and explains love as an attitude and an action.

- The debt of love is constant
- The debt of love is compelling

### *2 Corinthians 5:14-15 (NASB95)*

For the love of Christ controls us, having concluded this, that one died for all, therefore all died; and He died for all, so that they who live might no longer live for themselves, but for Him who died and rose again on their behalf.

## **2. The Connection Between Love and the Law (Verse 9)**

(Deuteronomy 6:5; Leviticus 19:18 ; Matthew 22:35-40; Luke 10:25-37)

- The Christian life begins with loving God because He first loved us.
- Love for neighbor flows from love for God

## **3. The Explanation: Love Fulfills the Law (Verse 10)**

Paul concludes with this powerful statement: "Love does no wrong to a neighbor; therefore love is the fulfillment of the law."

- The purpose of the law.
- The power of godly/righteous love



The law exists to guide human behavior and reflect God's character. But the law by itself cannot change the human heart. Only the transforming power of Christ can do that. When Christ changes our hearts, His love begins to shape our actions. And when we truly love others, we naturally live in a way that fulfills God's commands. If we love someone, we will not harm them. We will seek their good. This is why love fulfills the law.

## Conclusion

Paul ends this section with several powerful principles.

- Pay your debts and live responsibly.
- Remain constantly indebted in love.
- Love is central to understanding God's law.
- Love is not optional for Christians.
- Love never seeks harm for others.
- Love fulfills everything God's law requires.

One writer summarized this verse beautifully:

**"Let your only unpaid debt be the debt of love—a debt you should always be trying to repay, but one you will never fully discharge."**