



---

## Does the Bible encourage us to become surety for another person?

---

Even though we might sometimes be tempted to become surety for another person, especially a Church member, a close friend or a relative, the Bible contains strong warnings against such conduct.

Proverbs 6:1-5 reads:

"My son, if you become surety [margin: guarantee or collateral] for your friend, If you have shaken hands in pledge for a stranger, You are snared by the words of your mouth; you are taken by the words of your mouth. So do this, my son, and deliver yourself; For you have come into the hand of your friend: Go and humble yourself; Plead with your friend. Give no sleep to your eyes, Nor slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter, And like a bird from the hand of a fowler [margin: one who catches birds in a trap or snare]."

The Bible warns against becoming surety for both a "friend" and a "stranger." According to the Ryrie Study Bible, the word for "stranger" is a neutral term and simply designates the borrower. The Soncino Commentary explains that the word "stranger" refers to another person, and that it is identical with neighbor.

This means, then, that Proverbs 6:1-5 cautions us against becoming surety for ANYONE. The Ryrie Study Bible states:

"The master teacher warns against becoming liable for the financial obligations of another. The one solution he offers is, deliver thyself."

The New Student Bible explains: "Proverbs warns against 'putting up security' for a neighbor--

something like co-signing a loan for a friend who doesn't otherwise qualify. Proverbs supports generosity, but not open-ended charity in which the amount you must give and the timing are determined by circumstances beyond your control. Too often it leads to disaster."

Fritz Rienecker states in his Commentary of the Bible: "The Book of Proverbs warns strongly against becoming surety for another... Each surety... remains uncertain for both parties, as the future is not within the control of men. That is why only God can truly be surety (Job 17:3)."

It is widely understood that the Biblical term for "surety" includes co-signing for the debt of another. The Ryrie Study Bible defines "surety" as "a cosigner, one responsible for a debt should the borrower default."

The Nelson Study Bible points out:

"These verses [in Proverbs 6:1-5] warn against putting up surety... or cosigning a loan. This does not mean we should never be generous or helpful if we have the means, only that we should not promise what we cannot deliver... inability to pay a debt is still a form of bondage and can be a serious problem..."

As many commentaries recognize, the Biblical warning refers foremost to becoming surety for more than one is able and willing to pay. We know that in New Testament times, Church members sold their possessions outright and gave the proceeds to the Church (compare Acts 2:44-45; 4:34-37). They sold what they could sell--they did not sell what they did not have. By the same token, they did not promise to pay someone else's debts, if they did not have the means to do so.

Matthew Henry's Commentary points out:

"It is every man's wisdom to keep out of debt as much as may be, for it is an encumbrance upon him, entangles him in the world, puts him in danger of doing wrong or suffering wrong. The borrower is servant to the lender, and makes himself very much a slave to the world. A man

ought never to be bound as surety for more than he is both able and willing to pay, and can afford to pay without wronging his family."

In addition, Proverbs 11:15 explains:

"He who is surety for a stranger will suffer, But one who hates being surety is secure."

Soncino comments that the better translation of this passage is "for another," rather than, "for a stranger." The commentary continues to explain: "There is no limitation implied. The practice is condemned unreservedly."

Proverbs 17:18 states:

"A man devoid of understanding shakes hands in a pledge, And becomes surety [margin: guarantee or collateral] for his friend."

Commentaries like Rienecker point out that the practice of shaking hands in a pledge confirmed the surety. Job 17:3 also makes reference to such a practice. Today, the equivalent to shaking hands in a pledge would be signing a surety or guarantee agreement.

Proverbs 22:26-27 adds the following caution:

"Do not be one of those who shakes hands in a pledge, One of those who is surety for debts; If you have nothing with which to pay, Why should he take away your bed from under you?"

Soncino remarks that the phrase "for debts" literally means, "for (another man's) loan." The warning expressed is abundantly clear: We are not to become surety for the debts of another, for IF WE HAVE NOTHING WITH WHICH TO PAY at the time of the borrower's default, we will be in deep trouble. This is not to say, of course, that the Bible prohibits husbands and wives to co-sign for a house loan. In God's eyes, husbands and wives are no longer two persons, but "one flesh," compare Matthew 19:4-6. In this context, please read our free booklet, "The Keys to Happy Marriages and Families."

Sometimes, we desperately may want to help others in need. And we should--but we must do so by following God's Way and directives. To become surety, guarantee or collateral for another person--by co-signing for his or her debt--is generally not in accordance with God's wise principles of right living. Even though we may have the means to pay when we cosign, we don't know what the future brings (compare James 4:13-16), and whether we can pay the borrower's debt when he defaults. Although it may seem right to us to become surety for another person, the Bible and experience caution us against such conduct.

Lead Writer: Norbert Link