

## *Student Loan Forgiveness??!!*

How many of you are familiar with Jeff Foxworthy's "You might be a redneck if?" Ok, So I thought I'd begin today with "You might be a United Methodist if."

You might be United Methodist if you raise your hand and promise your pastor that you read the 17<sup>th</sup> chapter of Mark as part of the introduction to a sermon on truth telling. (By the way, Mark only has 16 chapters). You might be United Methodist if You didn't know that.

You might be a United Methodist if, for lying about reading Mark 17, you promise to read the entire book of Hezekiah the following week. (Don't look in the Bible. It isn't there.

You might be United Methodist if you know that a circuit rider is not an electrical device.

You might be a United Methodist if your church is named for a geographical location rather than for a saint.

Your pastor moves every four or five years and you like it that way.

You might be a United Methodist if there's at least one person in every church meeting who says, "But we've never done it that way before."

You might be a United Methodist if you know that UMW stands for United Methodist Women and not United Mine Workers.

And you might be a United Methodist if you've ever sipped Welch's grape juice out of a plastic shot glass during communion.

Now let's play a game that I found on line written by Keith Simon. The game is called "America or Jesus?"

You guess which one – American or Jesus – goes in the blank in the quotations.

1. \_\_\_\_\_ is the world's best last hope.
2. \_\_\_\_\_ is the Savior of the World.
3. The only way for us to live up to the promise of \_\_\_\_\_ is to give \_\_\_\_\_ our all and to give it for all of us.
4. We must keep \_\_\_\_\_ first in our hearts.
5. \_\_\_\_\_ is the light and glory among the nations.

Now if you guessed “America” every time, you just might be a Christian nationalist. Ever since the January 6<sup>th</sup> “Stop the Steal” rally led to an angry and violent mob attacking the Capitol, the phrase “Christian Nationalism” has invaded our culture. The Christian symbols, music and themes present at the rally mixed with the quest for state power to bring the “God and Country” political philosophy to the attention of many Americans for the first time.

So are Christian nationalists simply Christians who love their country? Hint: the answer is no.

So how do you know if you’ve fallen for Christian nationalism?

Let’s use some more Jeff Foxworthy words to have some fun identifying Christian nationalism.

You might be a Christian nationalist if you think America’s founders were evangelical Christian.

You might be a Christian nationalist if you want your church to fly an American flag in the sanctuary.

You might be a Christian nationalist if you think America is God’s chosen nation.

You might be a Christian nationalist if you call yourself an evangelical but you don’t go to church.

You might be a Christian nationalist if you think it’s wrong to criticize America.

- you think government zoning laws should allow churches to be built, but not mosques.
- you want mandatory Christian prayers in public schools.
- you think immigrants aren’t as good of Americans as those who born in the country.
- you think spiritual revival will be ushered in by a new president.

Rep. Lauren Boebert from Colorado said she is tired of the US separation of church and state, a long standing concept stemming from a “stinking Letter” penned by one of the founding fathers.

Speaking at a religious service, she told worshippers “The church is supposed to direct the government. The government is not supposed to direct the church. That is not how our founding fathers intended it. She added, “I’m tired of this

separation of church and state junk that's not in the Constitution. It was in a stinking letter and it means nothing like what they say it does.

And the lovely Marjorie Taylor Green said "we need to be the party of nationalism and I'm a Christian and I say it proudly, we should be Christian nationalists. She stated that Christian nationalism is "nothing to be afraid of" and that the "movement" will solve school shootings and sexual immorality in America.

Now, I'm not the smarted theologian, but I thought I read somewhere that the word Christian meant follower of Christ. But I thought I should look that up again just to make sure. So I looked up the word Christian in the Merriam Webster dictionary and I see the definition as "related to Jesus or the religion based on his teachings." So I was pretty close.

So I got to thinking that the Christian Nationalists, should really be excited about welcoming the immigrant, paying folks a living wage, health care is a human right, etc.

So imagine my surprise when President Joe Biden announced his plan to forgive \$10,000 in student loan debt for borrowers making less than \$125,000. Now if you are a Jesus follower, you know that forgiveness of debts is what Jesus is all about. Grace, Mercy, forgiveness.

The Bible talks in the Hebrew Scriptures about the year of the jubilee where every fifty years all debts are wiped out.

So as a Christian, I was so happy for those who would get some relief. Even though I had paid off my loans years ago, I was glad others would benefit. But apparently, if you are a Christian Nationalist, you lost your ever loving mind! I guess the Bible they like to quote had been censored about that forgiveness stuff!

However, today our scripture reading deals exactly with debts and forgiveness. Amy Jill Levine says that parables are supposed to provoke us, and if that is the case, this might be the most successful parable ever. It refuses to be reduced to a children's story time with a vastly oversimplified more like "help people even when you don't know them" or "small things are important." Let's face it: "Reduce the wealth of your boss and get praised" is probably not going to go down well at children's time.

Interpreters can't even agree on what to call this story. Is it the Parable of the Dishonest Steward or the Unjust Steward or the Shrewd Manager? The name we choose may predispose our reading toward particular understandings; just as likely, it reflects who we identify with and what we aspire to.

Amy Jill Levine says that what makes the parables mysterious or difficult is that they challenge us to look into the hidden aspects of our own values, our own lives. They bring to the surface unasked questions and they reveal the answers we have always known but refuse to acknowledge.

So what does it reveal about our values that we so often read the most powerful person in a parable, the landowner, the king, the father as God? Is this the kind of

power God wields? Are humans created in the image of the rich man entitled to dismiss anyone who doesn't serve his self interest?

Most likely, the original hearers of this story would have identified not with the rich boss but with the debtors, or many in some cases, with the manager, who would have been part of the retainer class – by no means a peasant eeking out a debt based subsistence on the elite family's land, but still a dependent trying to earn favor with an elite family in order to survive.

Justin S. Ukpong reads this parable from his location in West Africa, where peasant farmers are often indebted to middlemen who get rich by buying their palm oil and cocoa at low prices and then selling them high. From that perspective, the actions of the so-called “dishonest” or “unjust” steward do not seem dishonest or unjust at all. They seem almost heroic. It was within the power of the steward to reduce the people's debts, and he chose to do so. Ukpong points out that nowhere in this scripture does Jesus call the steward's actions “unjust.”

In the context of the United States, people of all classes are encouraged to identify with the wealthy and to strive to become like them. This is the essence of the “American dream” mythology. It was the intended effect of the invention of “whiteness” in early 18<sup>th</sup> century Virginia to convince European and European descended indentured servants to believe they had more in common with their masters than with their enslaved African and African descended co-laborers and that when they were released from their servitude, they could become like their white masters.

This parable turns that upward aspiration upside down. The steward is faced with the crisis of imminent job loss, and so he aspires down. He identifies with the people that his job made him exploit. He realizes that they may be his best hope for survival in light of his loss of a means of supporting himself. So he reduces their debt out of self interest, but the debt relief is nonetheless real for those who are granted it.

The twist comes when the master commends the steward for essentially cutting his profits.

The percentages that the debts are reduced suggests that the steward is eliminating the interest on the debts. Although it reduces the rich man's profit, it also brings him into compliance with Jewish law, which forbids the charging of interest to begin with.

For a strange moment, everyone's best interest is served at once. The poor get relief. The middleman has a path to survival. And the rich man is liberated from his unjust practices.

But going back to our Christian Nationalists who lost their minds at the student loan forgiveness. I mean you have to pay your debts. It's the moral thing to do. Right?

I think that much of the confusion from this week's parable stems from that assumption.

To us, the reader, it seems to be common sense that the steward has done something immoral in reducing people's debts. Debt must be accurately and carefully tracked and payments must be made until the debt is paid in full. These assumptions are backed by the full force of an ideology of individual responsibility.

David Graeber, in his book *Debt: The First 5,000 Years*, writes about how deeply embedded this assumption is and how thoroughly this "moral" assumption masks the violence of a fundamentally immoral debt based economic system, a system that virtually guarantees that the rich get richer and the poor get poorer.

Haiti is a great example of this reality. After enslaved people rose up and beat back Napoleon's army, essentially winning independence from France in 1804, France came back to the island in 1825, 21 years later, with warships and canons, demanding that the country pay reparations. Yes, that's right – a European nation demanded reparations from a nation of formerly enslaved people for its loss of property. The original agreement was for five annual payments of 30 million francs – an amount that was utterly impossible for the fledgling country to pay. Just the first payment alone was six times the country's annual revenue.

So France "generously" offered Haiti a loan to cover the payments it could not make, essentially consigning it to perpetual debt. According to the *New York Times* investigations, the amount that Haiti has paid to France and then to US based Citibank, which took over serving the loan in the early 20<sup>th</sup> century would have amounted to some \$21 billion had it remained in Haiti's economy. For nearly 200 years, Haiti paid out the majority of its gross domestic product every year in service of this made up debt, impoverishing the descendants of enslaved people and others who make up the Haitian people. Now let's talk about morality!!

Costa Rica based liberation theologian Franz Hinkelammert talked about the debt crisis in Latin America in the late 1970s that led many churches to begin changing the language of the Lord's prayer from forgive us our debts to forgive us our

trespasses so that the people didn't get the revolutionary idea that their debts should be forgiven.

Let's get back to student loan forgiveness. What Biden planned is a modest policy decision in response to intensive organizing by Strike Debt! The Debt Collective and others. Although this plan is far from everything organizers have asked for, analysts affirm that it is likely to target relief to lower income borrowers. Organizers have long demonstrated that full student loan forgiveness would dramatically reduce the wealth gap, including the racial wealth gap, since Black women are the most burdened by student loan debt.

After this decision, the expected charges of laziness, immorality, and irresponsibility are being levied at potential recipients of relief, including from Christian sources. As Morgan Guyton pointed out in a recent Facebook post, it is ironic that a faith tradition founded on costly forgiveness has been so thoroughly reworked to accommodate debt-based capitalism. Guyton reminds us that Jesus 'forgiveness of sins' had real world economic impact, which is why it was so controversial at the time.

Our parable this week is about a middle man in crisis. Faced with the realization that his security is no longer guaranteed by the wealth person he serves, he switches his loyalty to those he has been helping that person exploit. He becomes willing to do what might have seemed "dishonest" or "immoral" based on his former identification with the elite.

Today we are faced with the similar crisis. Climate change threatens the lives of every person alive and yet to be born. Some say the global economic system is on the verge of collapse, that the planet simply cannot produce the percentage growth required for the system to sustain itself much longer.

We can be relatively certain that the gazillionnaires will not be taking us with them when they colonize Mars or hole up in bunkers.

What would it mean for us to aspire downward in such a way that we might be able to survive together.

Forgive us our debts as we forgive our debtors is more than a line from the Lord's Prayer that we memorized in Sunday School. For Christians, it is a regular reminder of

the Jubilee tradition that Jesus embraced in his first sermon in Luke's gospel, "The Spirit of God is upon me," and has anointed me to proclaim the favorable year of God.

As his first century hearers knew, Jesus was referring to the debt forgiveness laid out in Leviticus 25 which teaches a regular social practice of clearing debts in order to correct for the accumulated injustice of an unequal distribution of resources in society. This isn't socialism, it's scripture!!!

I'm amazed that many of the same people who consistently vote for corporate tax breaks and policies that give more money to our wealthiest neighbors cry "socialism" when anyone proposes relief to poor people who are saddled by debt. As people who took vows to proclaim scripture, we should find such reactionary defense of wealth to stand against biblical values.

Economic historian Michael Hudson, argues in his book "And forgive them their debts," that the notion of Jubilee wasn't simply an ideal for ancient Israel, but rather a practical lesson learned during the Babylonian exile. Ancient Mesopotamian societies had learned from experience that crippling debt was an inevitable consequence of lending with interest.

For the good of the whole, a practice of "Clean Slate" debt forgiveness emerged to keep society functioning. The children of Israel came to understand this practice as God's design!

Some commentators suggest that the reason the rich man in the story is pleased by the manager's actions is to his surprise he suddenly becomes a very popular man in town. The manager was acting as the rich man's agent and so those who had their debt load reduced suddenly feel gratitude towards the rich man.

In other words, the shrewdness of the manager has actually created what we might call a "win/win" situation. The people who have their debt load lowered are happy. The manager and the Rich man find themselves as the recipient of a level of communal good that they weren't accustomed to.

Maybe this parable is suggesting that in God's kingdom, there doesn't have to be winners and losers – we can all win.

I heard this story once about a man driving a truck for an ice cream company who got stuck on a hot summer day in one of those traffic jams where cars don't move at all.

The roadway was full of hot and cranky people and maybe the worst were parents with kids in their cars. On a whim the truck driver opened up his truck and started going

from car to car handing out free ice cream, lifting everybody's spirits. When the man's boss heard how he had given away his ice cream for free, he wasn't pleased. He planned on firing the truck driver, but then the grateful phone calls started coming in from parents, and a local news station picked up the story. The boss realized that he had stumbled into a PR coup thanks to the man's gracious actions, and suddenly the truck driver went from the "about to be fired list" to the "time for a promotion list."

As Christians, we know that the false promise of a "Christian Nation" has persuaded millions of Americans to support policies that hurt God's people. In a multi-faith democracy, we don't need our faith to be privileged by state power.

As I close, let me remind you that we do not live in a Christian nation. The great news is that the tradition of debt forgiveness, is shared by Christians, Jews and Muslims alike. Student Loan Forgiveness is a win. Debt forgiveness is a win! And, wait for it.....it's Biblical! Amen!