

ROMANS

THE CHRISTIAN'S CONSTITUTION

STUDY THIRTY-THREE

Legal Tender and Loving Care

Romans 13:8–10

Love never goes out of style. Love is never inappropriate. The absence of love always is. In writing this grand letter filled with doctrine, Paul keeps unpacking the same message about love so we can see all its facets as we would look at various facets of an enormous diamond sitting on black velvet.

—Pastor Charles R. Swindoll

THE headlines read the same everywhere in the world. Violence and vengeance. Abuse and terror. Political mudslinging and all forms of personal misery. Like a shroud, depravity drapes over every corner of the world.

Against this bleak backdrop, Christ's love shines brighter . . . and the brightest display was at the cross!

We know what real love is because Jesus gave up His life for us. So we also ought to give up our lives for our brothers and sisters. (1 John 3:16)

Christ's love, *real love*, has taken up residence in our hearts through the indwelling Holy Spirit. The Spirit is ready to empower us to be Christ's welcoming arms of love in a world that is cold, dark, heartless, and uncaring. In this *Searching the Scriptures* Bible study, we'll peer into the sparkling facets of Christ's love and discover ways we can reflect His heart in a world that has lost its way.



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SEARCHING
THE
SCRIPTURES
BIBLE STUDIES

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PREPARE YOUR HEART

*I love you, LORD;
you are my strength.* (Psalm 18:1)

Express your love to the Shepherd of your soul. Tell Him that you're depending on His strength to observe, interpret, correlate, and apply Paul's teaching on love.



TURN TO THE SCRIPTURES

After lifting us into the theological heavenlies in Romans 1–11, Paul puts our feet on solid ground with his earthly practicalities in chapters 12–16. The heavenly love God showed us “by sending Christ to die for us” (Romans 5:8)—from which nothing can “separate us” (8:35) and through which we have “overwhelming victory” over sin and death (8:37)—overflows all over the earth through the practical love we extend to others.

Love is life's guiding principle. Whether in our behavior in the body of Christ, in our response to enemies, or in our submission to governmental authorities, love weaves through every aspect of life.

Love should guide even our financial dealings—which Paul addresses next. What do you think might be the connection between showing Christ's love and managing our finances?

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Observation: The Debt of Love

Observation, the first step of this *Searching the Scriptures* Bible-study method, entails a careful and thorough reading of our passage, [Romans 13:8–10](#), to find out what it says. Observe the words—the verbs, the prepositions, and the tenses used—to help you have an accurate view of the text.¹

Pay Your Loans—Romans 13:8

Look at the first four words of Paul’s admonition in [Romans 13:8](#). Note that he used the present tense, “Keep on owing nothing to anyone.” What idea does this verse communicate about personal debts?

The idea is, don’t keep on owing on the same debt. Pay it off. You borrow money to buy a car, pay off the debt. If you have a credit card, pay it off. Don’t keep stacking credit on top of credit. —Pastor Chuck Swindoll

The Debt of Love—Romans 13:8

Now that you have found the point of the first four words, understand Paul’s main teaching point. What did Paul say in [Romans 13:8](#) about love?

Love Fulfills the Law—Romans 13:8–10

Love means “to seek the highest good of another.” What does [Romans 13:8–10](#) say that we fulfill when we act in loving ways toward others? What will we *not* do when we love our fellow human beings?

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Love is the debt you never stop paying. Love seeks the highest good of the other person. I'll tell you what love doesn't do: "Love does no wrong" to our neighbors (Romans 13:10). —Pastor Chuck Swindoll



Interpretation: Believers' Obligation to Love One Another

Paul stated that believers should “owe nothing to anyone except to love one another” (Romans 13:8 NASB). Note the nuance of “love one *another*” in the original Greek: “another of a different kind.” What is the implication about whom we should love?

Don't let any of the barriers stop you that would normally hold you back from extending godly love to an individual. You're in debt to him or her, and it's a perpetual debt that goes on and on. —Pastor Chuck Swindoll

According to Jesus, the greatest commandment is to “Love the LORD your God,” and the second greatest is to “love your neighbor as yourself” ([Matthew 22:35–40](#)). Paul's point that love fulfills the Law echoes Jesus' teaching.

Reread [Romans 13:8–10](#) in several other translations such as the NET, MSG, and J. B. Phillips. How does love fulfill the Law? What would be the significance of this statement to Roman believers who were being persecuted for their faith and to Christians today?

When you love, you actually fulfill the Law. What's the purpose of the Law? To make you like God. But it has no power to do it until Christ comes into your life. And as Christ comes into your life and you live out the life of Christ, which is a life of love, it is amazing the difference it makes. —Pastor Chuck Swindoll

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Correlation: The More Excellent Way

Scripture keeps no secret about how even spiritual giants fail to love. Recall David—one listed in the “Hall of Faith”—and his violation of Bathsheba (2 [Samuel 11](#); [Hebrews 11:32–33](#)). Contrast David’s behavior with Paul’s descriptions of love in 1 [Corinthians 12:31–13:13](#). Why is love called the more excellent way?

Don’t let anyone who is attempting to lure you into adultery convince you that it’s love. Love doesn’t prompt adultery. It wasn’t love that David had for Bathsheba. He didn’t love Uriah, her husband, when he lured Bathsheba into his palace. It wasn’t love. —Pastor Chuck Swindoll

Visualize the parable in [Luke 10:25–36](#) that Jesus used to emphasize the importance of “paying the debt of love.” The loving person in Jesus’ story is the Samaritan—the people despised by the Jews. What important truths does this passage teach about love?

*Even though he may have been a Jew who had been attacked, assaulted, and left to die, when he woke up in that hotel room with his wounds bandaged, with medication on them, with a bed to stay in and a roof over his head, perhaps not even remembering how he got there, his first question would be, “Who did this?” When the Samaritan showed up again, I can assure you that Jew listened to that Samaritan because the Samaritan had loved him in his hurt.
—Pastor Chuck Swindoll*

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Jesus is the perfect model of love! Watch how He loved His disciples unconditionally in [Matthew 16:13–20, 21–27](#); [Luke 9:54–55](#); and [John 13:1–5](#). What principles about love can we learn from these passages? Which one resonates with you the most and why?

Nothing is more attractive than being around someone who loves us unconditionally, yet who is discerning enough to express to us tough love.
—Pastor Chuck Swindoll



Application: Find Ways to Show Tender Loving Care

The conviction we feel in our hearts about our obligation to show tender loving care changes the way we see others and leads us to action. What has the Holy Spirit revealed about Christ in your study that inspires your admiration?

Are you a Christian? What you are will determine what you see, and what you see will determine what you do. The only continuing debt that honors the Lord is loving others, which means finding ways to show love. —Pastor Chuck Swindoll

Has the Holy Spirit brought someone to mind who needs love—even someone closest to you, such as your spouse or family member? Make a love-deposit in this person's emotional bank today. What can you do to show this person that God loves him or her? What practical ways can you express God's love to him or her?

Perhaps your emotional account is depleted. In the closing moments of your Bible study, bask in the sunlight of God's love for you. Warm yourself in His love, and let it fill you. Then you'll have plenty to share with others.

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A FINAL PRAYER

Heavenly Father, thank You for loving me unconditionally. Use me to shine Your love everywhere. Help me to abide in You so I can have the wisdom and courage to be Your arms and feet on earth—giving tender and loving care to those in need as Your Son, Jesus, did. In His name, I pray. Amen.

ENDNOTE

1. To learn more about Pastor Chuck Swindoll's *Searching the Scriptures* Bible-study method, go to the web page, "[*How Does Pastor Chuck Swindoll Study the Bible?*](#)"

For the 2025 broadcasts, this *Searching the Scriptures* Bible study was developed by Mirlenda Noëlliste in collaboration with Aaron Massey, senior vice president of *Searching the Scriptures* Ministries, and Bryce Klabunde, vice president of *Searching the Scriptures* Ministries, based upon the original outlines, charts, and transcripts of Charles R. Swindoll's messages. Copyright © 2007, 2025 by Charles R. Swindoll, Inc. All rights are reserved worldwide. Duplication of copyrighted material for commercial use is strictly prohibited.

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