

## The Certificate of Debt

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Divine forgiveness is a difficult concept to grasp. So Paul uses a fascinating metaphor to help us understand how it works—if we are willing to learn from it.

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*“ . . . Having wiped out the handwriting of requirements that was against us, which was contrary to us. And He has taken it out of the way, having nailed it to the cross ” (Col. 2:14).*



The topic of God’s forgiveness is a common theme in the writings of Paul. But in this verse, the apostle uses a curious choice of words to explain the significance of what God has accomplished through Christ. It deserves a closer look.

First, Paul speaks of a “handwriting of requirements that was against us.” The word for “handwriting”—used only here in the New Testament—literally means “a note of hand,” a record of a financial transaction involving a debt. The word was often used in the Greek world describe a promissory note between two individuals—what today would be called an I.O.U. That’s why the Holman Christian Standard Version renders it, “the certificate of debt.” In this context, our debt was incurred in response to “requirements” that were placed upon us. Other translations render this word “obligations,” “legal demands,” “decrees,” or “rules.” We are quick to point a finger at the Law of Moses, with its voluminous and cumbersome regulations that no human could possibly obey perfectly (Ac. 15:10). That body of law, Paul writes, was “against us”; it was a

“curse” that could only condemn, never save (Gal. 3:10-12). But let’s be careful here. The Colossians were predominantly Gentiles, people who had never lived under the Law of Moses. The “requirements” should be understood as *any* body of law that places moral and ethical obligations on us, whatever form it takes. What Paul is addressing here is *any approach to salvation that depends on our perfect performance under a system of law*. Elsewhere, Paul wrote that “you have become estranged from Christ, you who attempt to be justified by law [*any* law]; you have fallen from grace” (Gal. 5:4). Trying to get to God by building a flawless record can yield only one outcome: a burden of indebtedness that we cannot possibly repay on our own.

But God through Christ has “wiped out” that I.O.U. The original word referred to a scribe scrubbing or scraping off the writing from a piece of papyrus or vellum in order to reuse the surface for another purpose. Our record of debt, in other words, is not simply marked “paid in full”—it is erased, blotted out, obliterated, as though it had never existed. Peter used the same word in Ac. 3:19—“Repent therefore and be converted, that your sins may be *blotted out*.” When we cast ourselves upon the mercy of God, He wipes our sins off the record. We are given a clean, fresh start.

The language in the first part of the verse clarifies what was “nailed to the cross” in the last line of the verse. We usually think of the Law of Moses as the crucifixion victim, but in this context, Paul seems to be speaking of the certificate of debt, a ruthless bill collector that pursues us without mercy. In Jesus Christ, that bill collector has lost his job. We are declared “debt-free.” The burden of sin is wiped out, taken out of the way, nailed to the cross.

Which raises an important question: If our debt of sin has been wiped out by our creditor, God Himself, why do we still carry the burden of guilt in our hearts? We beat ourselves up again and again over mistakes made in the distant past. We sink into despair and depression, convinced that God could never love someone so worthless. We live our lives in constant dread of the spiritual IRS knocking on the door, demanding payment of the huge bill we owe and cannot repay. Why? *The debt has been forgiven! It’s been erased from the record!* Jesus paid our debt on the cross, so we can now serve Him with joy and gladness. Let us do so!

— David King