

## 27.06 Nehemiah's Stand Against Usury (Nehemiah 5:1–19)

✓ “*Check*” it out. An opinion, inference, supposed conversation, or fact one can verify follows.

[. . .] Brackets indicate a remark to the teacher that will not be read aloud; they also show answers to questions.

### Visuals and Tools:

- Pictures and other visuals found at the end of this lesson. Check “Activities” and “Handwork” found below for additional needed materials. Please give credit to the sources of pictures.
- Professional pictures are available below. However, when this lesson was first written, no pictures on the internet seemed to be available for this chapter. Therefore, the crude drawings found below might serve as a sample for a teacher’s original illustrations. (Figures use red for Nehemiah, brown for the poor, purple for the nobles, and circles for heads in the crowd.)

**Bible Time Tips and Terms to Teach:** Vocabulary words are enlarged for flashcards at the end of this lesson. Print on colorful cardstock and cut apart.

- *borrow/lend*: Borrowing is getting money from someone else for a period of time according to their terms (the time in which the money must be repaid, the amount of interest, the date of monthly payments, etc.). Lending is to give money, expecting to be repaid, usually with interest.
- *interest*: the extra amount a borrower pays the lender for the use of the lender’s money. The extra amount is decided by the lender, but interest more than, say, five percent, was taking advantage of the borrower. In fact, Jewish law forbade charging fellow Israelites any interest at all (Ex. 22:25; Lev. 25:36, 37; Deut. 23:19, 20).
- *usury*: taking advantage of people by lending money at unreasonably high rates of interest
- *mortgage*: One sense of the word is found in today’s story and can be seen in this example: If someone owns land or a house but needs to borrow money, a mortgage is the agreement to let the lender take the land or house for himself if the money isn’t paid back.
- *tribute*: money (like taxes) paid to the king
- *bond servant*: a person who could not pay his debt and was forced to become the servant of the lender
- *rebuke*: to tell someone sternly what he has done wrong
- *redeem*: to buy back from slavery
- *oath*: a solemn promise as in “I swear by the God of heaven that I will do this thing.”

### Scripture: (ESV)

Nehemiah 5:1 Now there arose a great outcry of the people and of their wives against their Jewish brothers. 2 For there were those who said, “With our sons and our daughters, we are many. So let us get grain, that we may eat and keep alive.” 3 There were also those who said, “We are mortgaging our fields, our vineyards, and our houses to get grain because of the famine.” 4 And there were those who said, “We have borrowed money for the king’s tax on our fields and our vineyards. 5 Now our flesh is as the flesh of our brothers, our children are as their children. Yet we are forcing our sons and our daughters to be slaves, and some of our daughters have already been enslaved, but it is not in our power to help it, for other men have our fields and our vineyards.”

6 I was very angry when I heard their outcry and these words. 7 I took counsel with myself, and I brought charges against the nobles and the officials. I said to them, “You are exacting interest, each from his brother.” And I held a great assembly against them 8 and said to them, “We, as far as we are able, have bought back our Jewish brothers who have been sold to the nations, but you even sell your brothers that they may be sold to us!” They were silent and could not find a word to say. 9 So I said, “The thing that you are doing is not good. Ought you not to walk in the fear of our God to prevent the taunts of the nations our enemies? 10 Moreover, I and my

brothers and my servants are lending them money and grain. Let us abandon this exacting of interest. 11 Return to them this very day their fields, their vineyards, their olive orchards, and their houses, and the percentage of money, grain, wine, and oil that you have been exacting from them.” 12 Then they said, “We will restore these and require nothing from them. We will do as you say.” And I called the priests and made them swear to do as they had promised. 13 I also shook out the fold of my garment and said, “So may God shake out every man from his house and from his labor who does not keep this promise. So may he be shaken out and emptied.” And all the assembly said “Amen” and praised the Lord. And the people did as they had promised.

14 Moreover, from the time that I was appointed to be their governor in the land of Judah, from the twentieth year to the thirty-second year of Artaxerxes the king, twelve years, neither I nor my brothers ate the food allowance of the governor. 15 The former governors who were before me laid heavy burdens on the people and took from them for their daily ration forty shekels of silver. Even their servants lorded it over the people. But I did not do so, because of the fear of God. 16 I also persevered in the work on this wall, and we acquired no land, and all my servants were gathered there for the work. 17 Moreover, there were at my table 150 men, Jews and officials, besides those who came to us from the nations that were around us. 18 Now what was prepared at my expense for each day was one ox and six choice sheep and birds, and every ten days all kinds of wine in abundance. Yet for all this I did not demand the food allowance of the governor, because the service was too heavy on this people. 19 Remember for my good, O my God, all that I have done for this people.

### **Introduction/Review:**

The measure of a leader can be seen in the way he deals with problems. Nehemiah is one of the greatest of Bible leaders. He had many problems and dealt with them wisely, seeking the will of God in them. See if you can remember how he dealt with the following problems:

Problem #1: In Shushan he heard about Jerusalem’s broken walls and burned gates. [He prayed and fasted before asking King Artaxerxes to let him go back to Jerusalem.]

Problem #2: It would be dangerous to travel from Shushan to Jerusalem. Also, he needed timber to build. [He asked for letters from the king to pass through the land and to get timber.]

Problem #3: Seeing the broken walls and gates in Jerusalem he knew the rebuilding job would be huge. [He met with the leaders and nobles and encouraged them to build. They said they would.]

Problem #4: Sanballat and Tobiah, God’s enemies, accused Nehemiah of rebelling. [Nehemiah told them they were wrong and that they had no business in Jerusalem.]

Problem #5: Sanballat, Tobiah, and others mocked the Jews and their work. [Nehemiah prayed and encouraged the builders.]

Problem #6: Some of the men of Judah said there was too much work and too few strong helpers. [Nehemiah ignored them.]

Problem #7: Sanballat, Tobiah, and others planned to attack Jerusalem in order to stop the work. [Nehemiah set up a watch to guard day and night. Workers strapped a spear or sword to their bodies. He was prepared.]

Problem #8: People living outside the walls were not safe. [Nehemiah invited them to stay within the city walls and to help guard.]

Problem #9: The men were separated far from each other; the enemy might overtake at one place and the others not know what was happening. [Nehemiah had a trumpeter walk with him. If need be, the people would go to the place where the trumpet alarm sounded.]

### **Story:**

#### ***The problem of usury***

Problems, problems! Most of Nehemiah’s problems had to do with enemies from outside Jerusalem. But one problem involved the Jews inside Jerusalem. You see, times were hard in Jerusalem. A famine left very little

grain. Those who had grain sold it at very high prices. Men with large families grew poor as they sought to feed their many children. Some of them borrowed money by mortgaging their houses, lands, and vineyards. The lenders charged twelve percent interest. [Display interest chart found below.]<sup>1</sup> In other words, for every \$100 they borrowed, the people had to pay back \$112 if they repaid within a year of \$124 if repaid in two years, etc. When they couldn't repay their loans, the lenders were taking away the houses and lands and forcing some of the people, particularly the daughters, to become slaves.

### ***The notification of Nehemiah about usury***

As these poor men and women became desperate, they came to Nehemiah, looking to him as their leader and as a man of compassion who might help them. They cried to Nehemiah with a "great cry." "Please help us! Please make our brother Jews stop their mistreatment of us!"

One group cried, "We have many sons and daughters and can barely feed them!"

Another group cried out, "Because of the famine, we have mortgaged our lands, vineyards, and houses so that we might just buy food!"

Some said, "We mortgaged our land and vineyards in order to borrow money to pay the king's tribute."

Still others cried, "We are nearly forced to sell our children to become slaves. In fact, we have gotten money for some of our daughters. We can't redeem them because other men own our lands and vineyards."

"We are just like our brothers: we are all Jews. Yet, our own brothers are bringing us into bondage—into slavery to them! They are taking advantage of us! This is wrong!"

### ***The reaction and rebuke***

Hearing of all this injustice, Nehemiah became very angry. "What shall I do about this problem?" he asked himself. Then he came up with a plan.

Gathering a great crowd of people, he called the rulers and nobles who were oppressing the poor Jews to meet with him and the people. Then he rebuked them. "You are taking interest from your brothers contrary to God's law! Back in Babylon some of our brothers were sold to the Babylonians. We did everything we could to redeem them from the heathen. But you—you are selling your own brothers!"

That stinging rebuke left the nobles and rulers speechless. They had nothing to answer, for they knew they were guilty.

Nehemiah continued. "It is not good what you are doing. Shouldn't you walk in the fear of our God because of the reproach of the heathen, our enemies? What do you suppose they think of our God if His people mistreat their own brothers? Stop charging interest! Please give back the lands, the vineyards, the olive yards, and the houses. Also, give back the twelve percent you charged for interest, and give these poor people the grain, wine, and oil that you made them pay."

### ***The repentance of the rulers***

Clearly, Nehemiah's rebuke was effective, for the rulers and nobles answered, "Yes, we will give back those things, and we will not ask for more from the people. We will do as you say."

Praise the Lord for repentance! Praise the Lord that these rulers saw their sin and fixed the wrongs they had done!

Nehemiah ordered, "Call for the priests to come here. Let them witness as these men promise to do as they said. Now, do you, as surely as God is in heaven, solemnly promise to return all these things to the people and no more ask from the people?"

"Yes, we take this oath, and we promise," answered the rulers and nobles.

Nehemiah then shook the skirt of his robe and said, "As I have shaken out the dust and everything else from

my robe, so also may God shake out every man from his house who does not keep this promise.”

“Amen! Amen!” shouted the people. “Praise the Lord!”

Did the rulers and nobles keep their oath? Yes, for the Bible states, “And the people did according to this promise.” I say, “Praise the Lord,” for that.

### ***The needs of Nehemiah***

The rest of Nehemiah 5 tells about how Nehemiah himself did not ask money or food or goods from the people. Even though the governors before him had taken food, wine, and forty shekels of silver, and had even had the people pay their servants’ wages, Nehemiah would not do that because he feared God. He knew God would not be pleased about taking from the poor. Therefore, Nehemiah paid from his own pocket his servants’ wages when they built the wall and when they served him as governor.

The cost to Nehemiah was great, for more than 150 people ate with him every day. Each day’s food required an ox and six sheep to feed this many people. Nehemiah said, “I couldn’t ask the people to pay for all this expense but rather paid for it myself because times were just too difficult for the people.”

Now if I had been Nehemiah, I might have griped and complained about spending all that money that the other governors had been paid, but Nehemiah didn’t gripe. No, he just committed it all to the Lord, praying, “Think upon me, my God, for good, according to all that I have done for this people.” In other words, he trusted God to supply and to reward according to God’s own will.

---

<sup>1</sup>Interest rates on credit cards in 2025 can be 24% or more, twice the exorbitant 12% in Nehemiah’s day!

### **Lessons from this lesson:**

- We see Jesus:  
Nehemiah’s feeding 150 people each day reminds one of Jesus’ feed the 5000 and the 4000. Nehemiah, a wealthy man, could pay out of earthly resources. Jesus, a poor man while on earth, *made* food out of His omnipotent, divine resources.
- We need to do right lest non-Christians see our bad works and discredit God and the Lord Jesus Christ. Then [Nehemiah] said, “What you are doing is not good. Should you not walk in the fear of our God because of the reproach of the nations, our enemies?” (Nehemiah 5:9).
- If at all possible, do not borrow money. It is very difficult to pay back a loan. An old saying is, “The borrower is servant to the lender”; the lender, thus, has some control over the borrower.
- When you are proven to be wrong about something, admit it and change your ways as the nobles did.
- Keep your promises, even if it’s difficult to do so.

### **Activities:**

- Play dough: coins—cut out with various bottle caps and imprint with a rubber stamp
- Snack: “Mexican Coins” as shown in video at [Kids favourite mexican gold coins#Yummy evening bread snack for kids#bread gold coins](#). Video shows yield of only three. Perhaps size of coins should be cut down so that there would be more yield.  
Another choice is to cut fruits and vegetables—cucumbers, carrots, kiwi, etc.—into coins.  
A final choice is to put cheese or another topping (gold- or copper-colored) on round crackers.
- “Lend” real money to students to demonstrate repaying with interest. For example, give \$1 bill, one dime, one nickel, and five pennies, (\$1.20) to show they must repay \$1.12 and have very little left.
- Watch the video, “Nehemiah Leads the Family in Love and Oneness,” (5 minutes and 47 seconds) found

at [Bible Stories for the Young : Stories](#). Scroll down about 3/5 of the page and find Nehemiah's third story in the left column.

- Play a game. Print the game board path found below. Put coins in several sections. After rolling a die and advancing that number of spaces on the board, player will count the money on the section where (s)he lands and then put the money back on its section.
- Review questions: (Game: Give a penny to each student who answers a question correctly. By the way, as a general rule, allow only 2 or 3 correct answers to a student before he or she "sits out," allowing other students to answer.)
  1. In review, name one of the problems Nehemiah faced prior to today's story. [Teacher, see "Introduction" for answers.]
  2. What was Nehemiah's solution to the problem mentioned by the previous student? [See "Introduction."]
  3. How were some Jews mistreating poorer Jews? Tell one way. [Grain was sold it at very high prices; tribute had to be paid to the king in Persia; the poor borrowed money by mortgaging their houses, lands, and vineyards; lenders charged twelve percent interest; some of the people become slaves.]
  4. Why was charging 12% interest wrong? [God's law said not to charge interest of fellow Jews; it was a heathen practice.]
  5. How did the rich nobles respond to Nehemiah's rebuke? [They repented and agreed to pay everything back.]
  6. Tell one way Nehemiah showed generosity. [He paid his servants to build the wall; he fed 150 people from his own funds; he refused to take the usual governor's wages.]

### Memory Verse[s]:

Review Psalm 1:1–4. The video at [Bing Videos](#) is a great aid in learning this psalm. Song sheet is below.

Review definitions: *Blessed* is the condition of joy that is free from evil. *Counsel* is advice. The three words—*wicked*, *sinner*, and *scoffers*—all describe someone in rebellion against God and His ways. The *law of the Lord* is the Bible, the Word of God. To *meditate* is to think with deep study. *Chaff* is the light hull around the grain seed that blows away.

- **1** Blessed is the man who walks not in the counsel of the wicked, nor stands in the way of sinners, nor sits in the seat of scoffers;  
**2** but his delight is in the law of the Lord, and on his law he meditates day and night.  
**3** He is like a tree planted by streams of water that yields its fruit in its season, and its leaf does not wither. In all that he does, he prospers.  
**4** The wicked are not so, but are like chaff that the wind drives away.  
**5** Therefore the wicked will not stand in the judgment, nor sinners in the congregation of the righteous;  
**6** for the Lord knows the way of the righteous, but the way of the wicked will perish.

### Handwork:

- Using a paper with Nehemiah 5:19 printed on it (found below), do rubbings of coins, using the side of a crayon or pencil. You could do the rubbings for 4 quarters (\$1.00) and another of \$1.12, showing the interest at 12%.

*borrow/lend*

*interest*

*usury*

*mortgage*

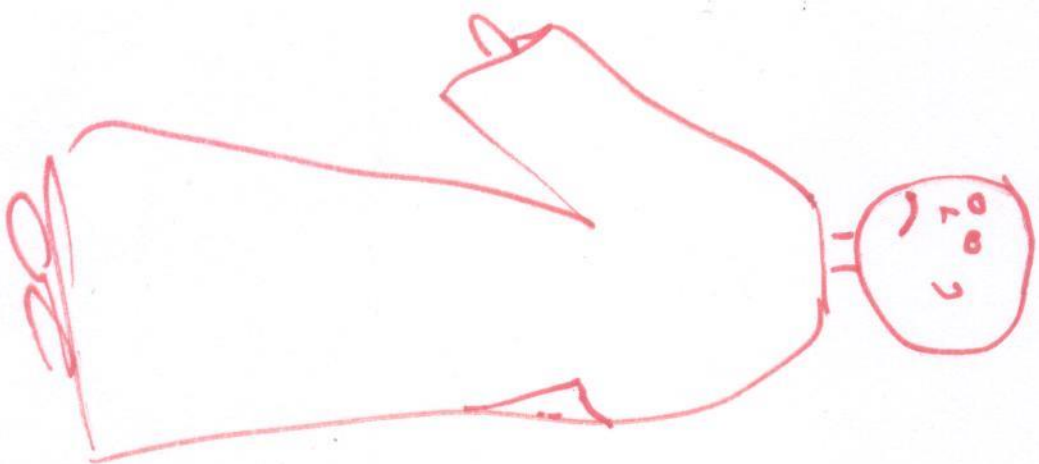
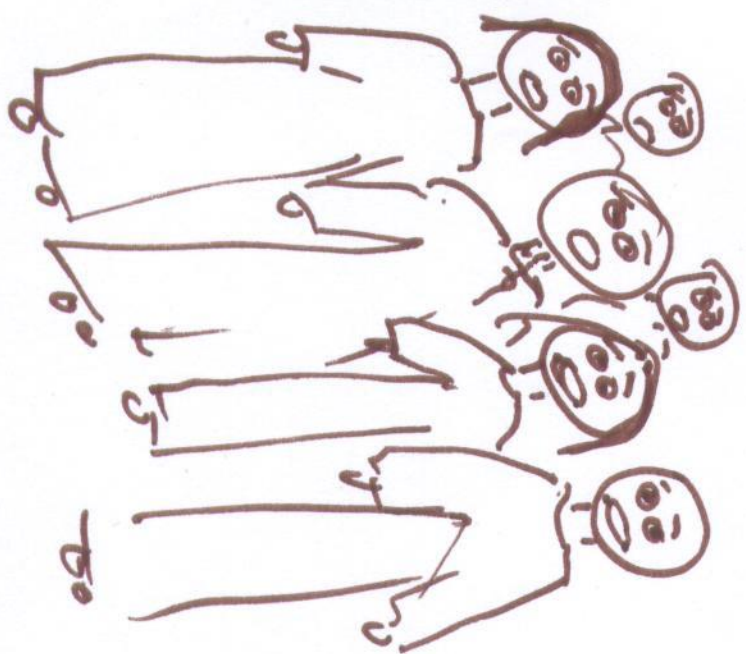
*tribute*

*bond servants*

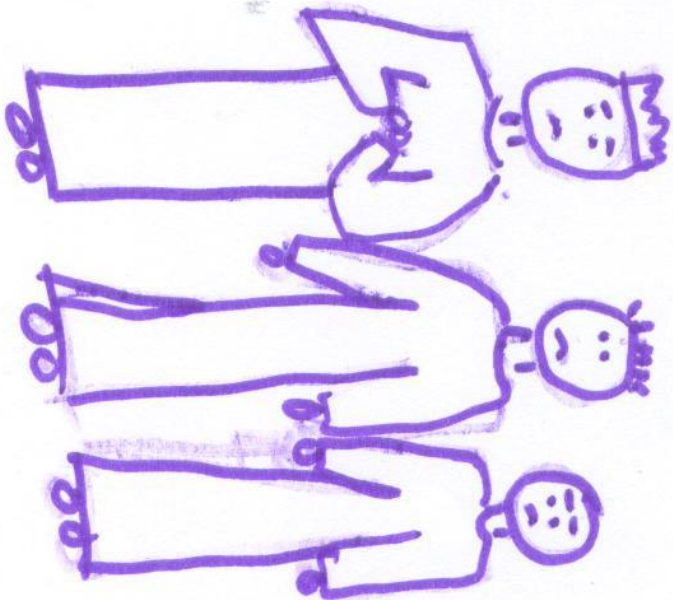
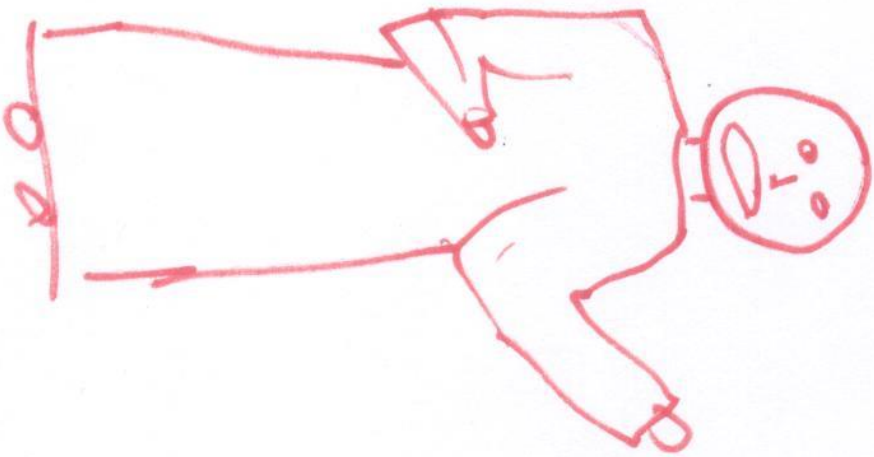
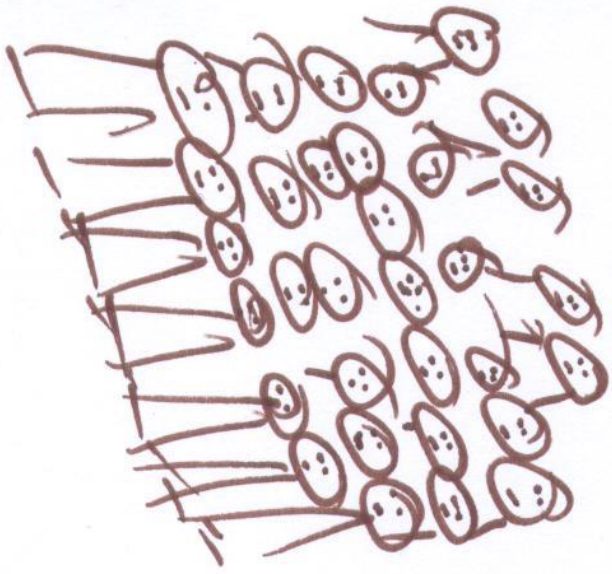
*rebuke*

*redeem*

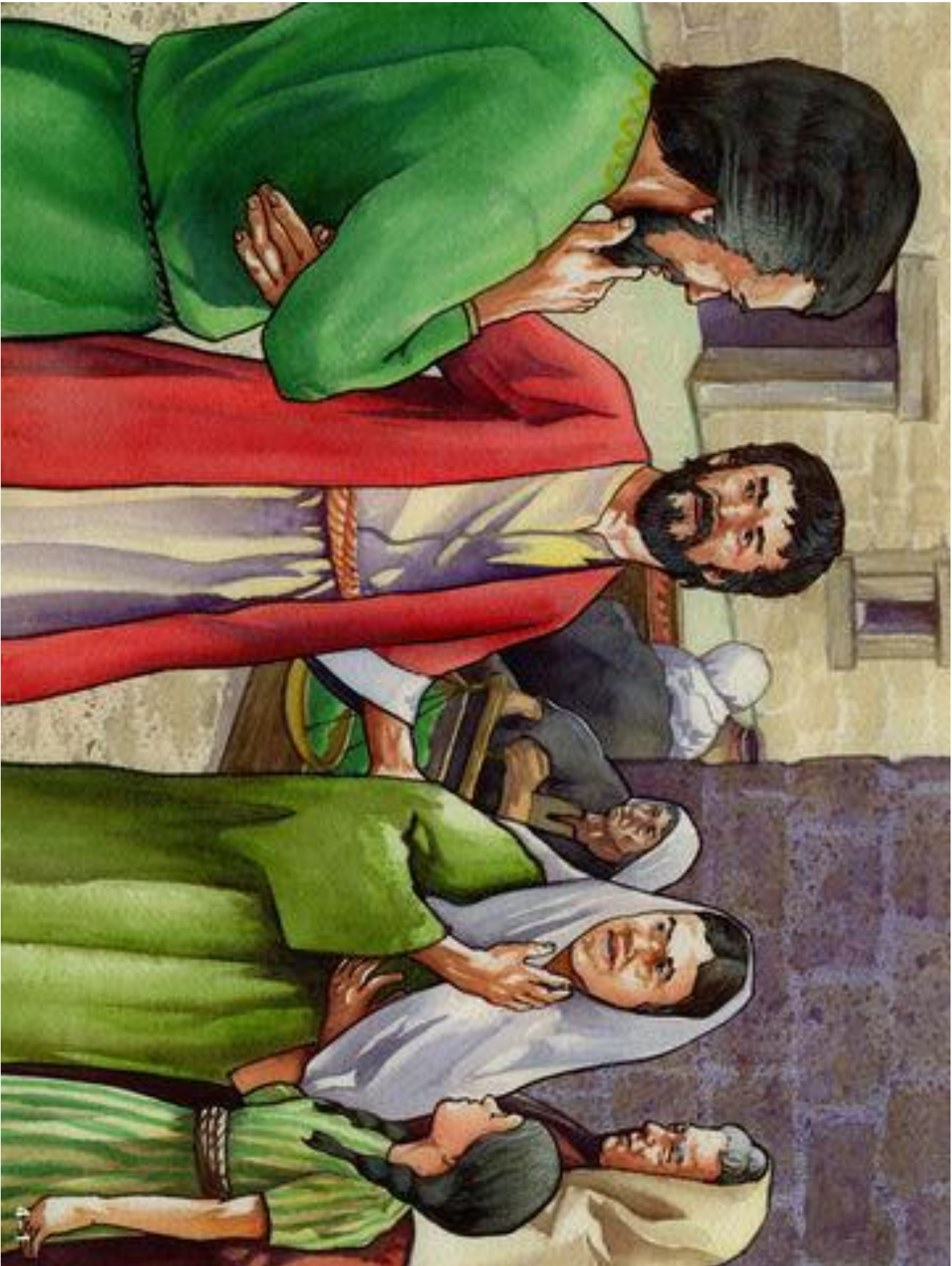
*oath*



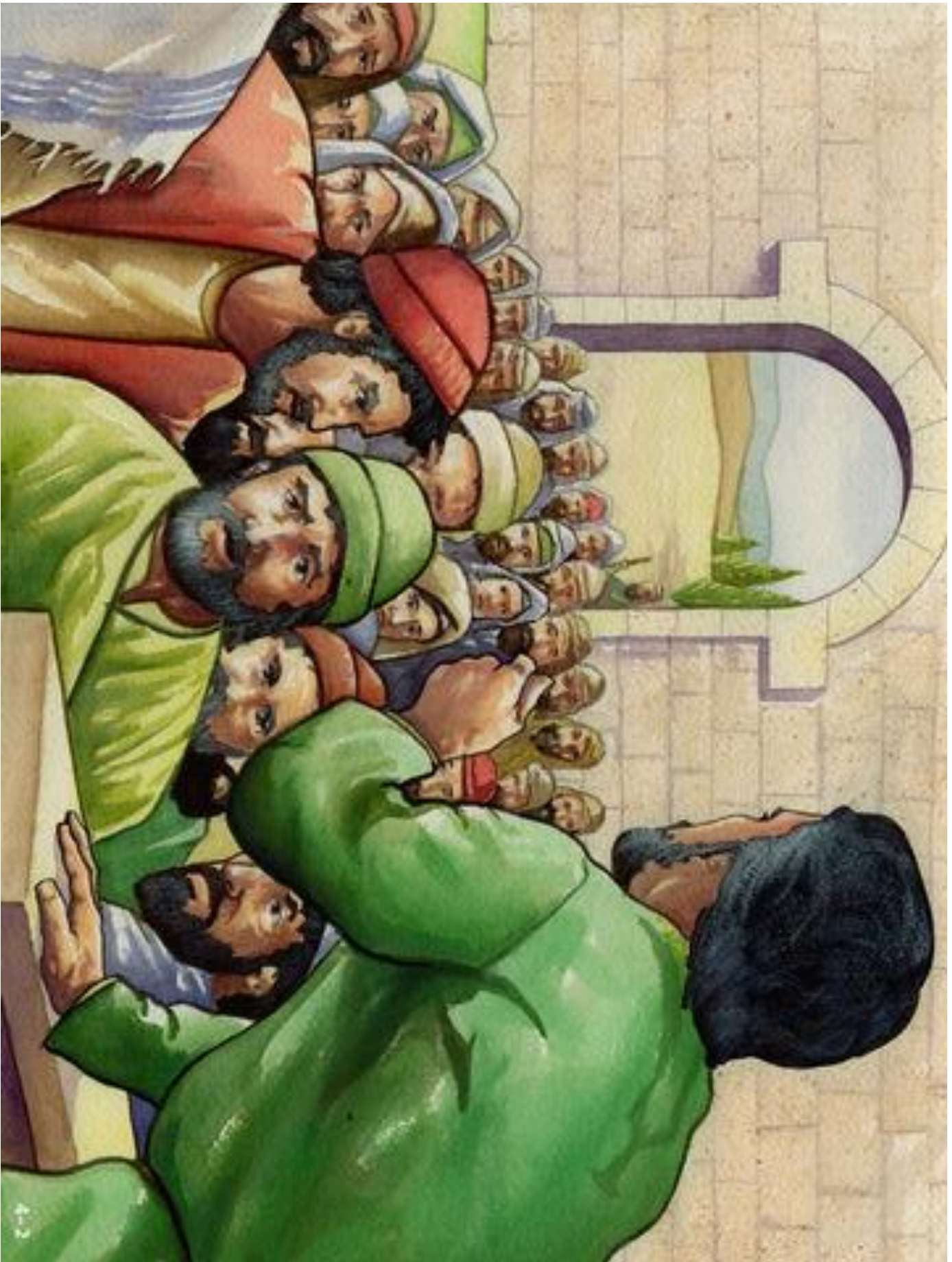






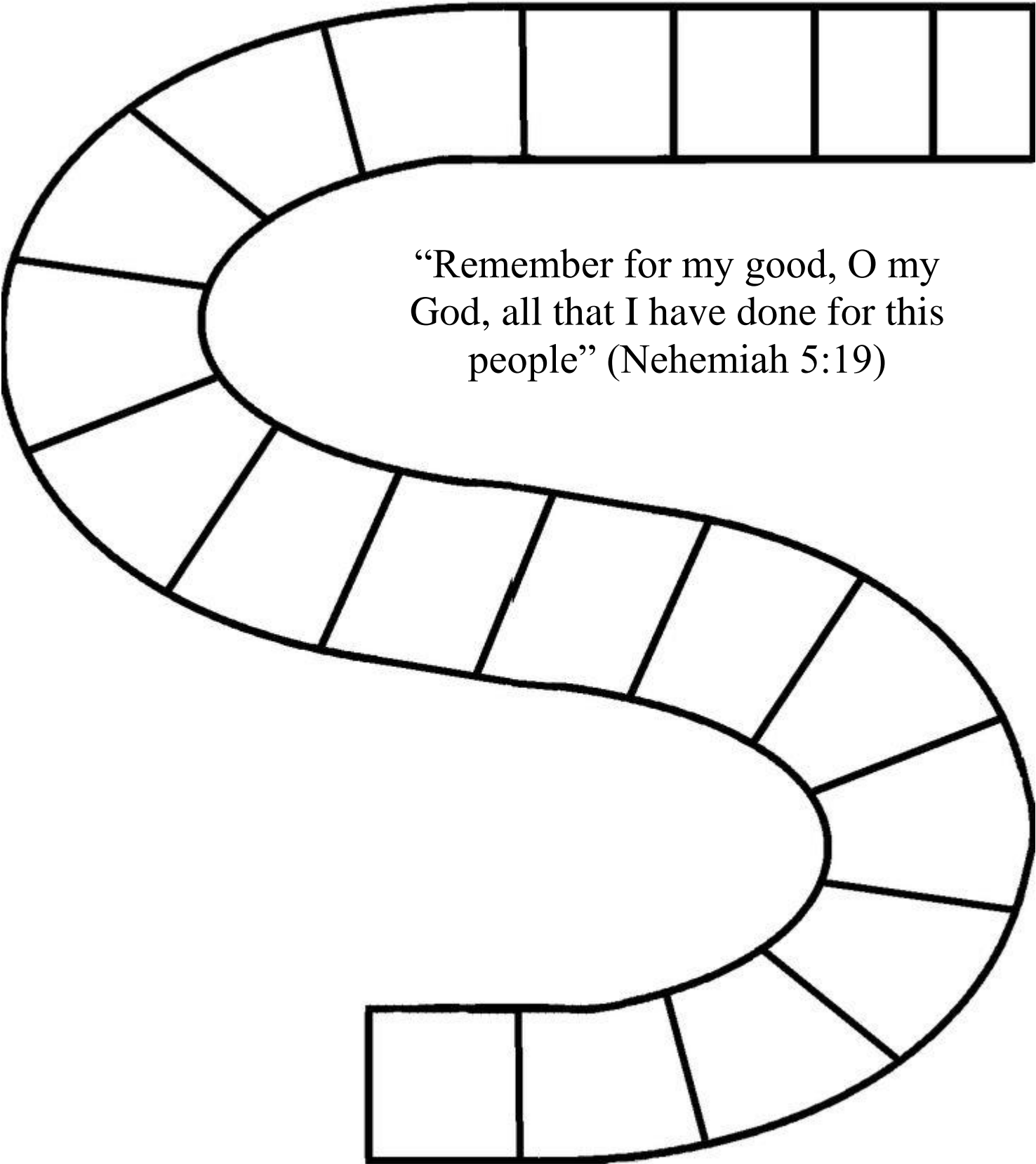






# 12% Interest per Year

First Year	\$112
Second Year	\$124
Third Year	\$136
Fourth Year	\$148
Fifth Year	\$160
Sixth Year	\$172
Seventh Year	\$184
Eighth Year	\$196
Ninth Year	\$208
Tenth Year	\$220



“Remember for my good, O my  
God, all that I have done for this  
people” (Nehemiah 5:19)

# Psalm 1 - Blessed Is the Man

Psalm 1 - ESV

Betsy James



1 Bless-ed is the man who walks not in the coun-sel of the wick-ed, nor

5 stands in the way of sin-ners, nor sits in the seat of scof-fers; 2 but his de -

10 light is in the law of the Lord, and on His law he med-i-tates day and

15 night. (tick, tick, tick) 3 He is like a tree plant-ed by streams of wat-er that

20 yields its fruit in its sea-son and its leaf does not with-er (with-er) In

25 all that he does he pros-pers. (pros-pers!) 4 The wick-ed are not so, but are like

30 chaff that the wind drives a - way. 5 There - fore the wick-ed will not stand in the judg-ment,

34 nor sin-ners in the con-gre - ga-tion of the righ-teous. 6 for the Lord knows the

40 way of the righ-tous, but the way of the wick-ed will per-ish. (per-ish,)

Nehemiah prayed, "Remember for my good, O my  
God, all that I have done for this people"  
(Nehemiah 5:19).