It's Bad Credit Forgiveness Day

(Luke 23: 34 KJV)

*Then said Jesus, Father, forgive them; for they know not what they do. And they parted his raiment, and cast lots.*

I

 must admit that my personal credit has not always been impressive. There indeed were times that I couldn't get a pen to work that was full of ink to help fill out a credit application. In addition to that, some of my problem was because of my mother. When I was a child she put a phone in my name, water bill, and gas bill—and when I became older, I was told that, I had several past due bills, that had to be paid off before I could reestablish a relationship with the companies my mother owed—not me! But because she used my name, my date of birth, and my social security number, I was fully responsible to pay the bill to restore my credit with those companies. I remember once that my credit was so bad, I had received a credit card offer that was PRE-DECLINED—and me being foolish still called the credit card company foolishly and said, "I'll Take It!"

Furthermore, I was trained also at an early age to never co-sign anything for anybody—because sooner or later your good credit will have to pay for their bad credit. I remember once applying for an apartment back in 1990, because I didn't have anywhere else to go after my first marriage. I was riding around with my clothes in the hatchback of my white 1985 Toyota Corolla for three days—but glory be to God I had a job! Well I decided that I would give the Mikado apartments a try although I had bad credit.

Well I met with the apartment manager and she said, "I need two forms of ID, four current paycheck stubs, an instant background check, and if approved a SMALL down PAYMENT. Well guess what? I was approved, and she grabbed a pair of keys and proceeded out the door to show me the apartment unit where I would be placed. I said to her ma'am before we proceed, I have to inform you that my credit once ran is going to disqualify me for the apartment—she immediately turned to me and said, "Mr. Bell, today you're in luck—because it's actually the last day to move in regardless of your credit" In other words, "It's Bad Credit Forgiveness Day!

### What Does It Mean to Forgive?

What does it mean to forgive? The word in Greek is aphiēmi, with the basic meaning "to send away." It could also mean "to release from legal or moral obligation or consequence, cancel, remit, pardon." The word is also used in legal documents to describe releasing a person from an office, severing a marriage obligation, or cancelling a debt that was owed. But, in the text Jesus uses the verb aphiēmi in the context of forgiving us of our sins and trespasses. So again what is forgiveness? It could mean that I have to cry because of my forgiveness, I have to forgive in spite of my misfortunes, I have to forsake my negative attitude for peace sake, I have to lay aside every weight that so easily beset me, I have to leave the past behind and press forward towards my blessings, and sometimes suffer in silence—and still love my fellow brother and sister despite their trespasses against me. That's forgiveness! And this is what Jesus did by dying on Calvary!

Now let me set the platform for the validation of this message. We have Church Anniversary Day, Pastor & First Lady Day, Graduation Day, Senior Day, Mission and Brotherhood Day, but we don't have a Bad Credit Forgiveness Day. And the reason why it's important to have Bad Credit Forgiveness Day is because we're so out of synch with each other and can't live our lives in peace and harmony! Just take a moment and tell three people, "Today Is Bad Credit Forgiveness Day!"

This was Jesus request to God while hanging on the cross on our behalf! In other words God gave us Jesus' Good Credit in the place of our Bad Credit.

1. **Our Bad Credit Problem Was Pitiful**

(Luke 23:34 KJV)

*"Then said Jesus,* ***Father****,*

Our past credit problem was pitiful because we all enrolled in Adam and Eve's Sin University. This might have been Involuntary (before Salvation made us a member) and Voluntary (after Salvation made us a member). So, while on the cross the first name Jesus called to fix our credit problem was the (**FATHER- our debt collector**) and it was planned this way. You see before God made the world, He planned to send Jesus Christ to live because of our credit, die once because of our credit, rise again once because of our credit, and he's coming back again because of our credit —you do the math. That's right once! He was chosen from all eternity. This is inconceivable when we consider it—that before Adam ever sinned, God planned that Jesus would save us from our sins!