

Romans 13 – Part II – *The Love Tax*

Summary

Paul transitions from teaching about honoring government authorities to the higher “tax” every believer owes, the ongoing debt of love. Taxes may eventually be paid off, but love is a perpetual obligation. Biblical love is more than fond affection; it is an assignment, an action, and an intentional choice. We are called to love fellow believers, our families, our neighbors, and even our enemies. True love is gracious, patient, forgiving, and faithful. Ultimately, love fulfills God’s law and reveals Him to the world.

Key Scriptures

- Romans 13:7–10
- 1 John 4:20–21
- Ephesians 4:2; 5:22–25; 6:1–2
- Luke 6:32
- Colossians 3:12–14
- 1 John 4:19

Study Questions (with answers)

1. Paul says, “Owe no one anything, except to love each other.” Why does he call love a “debt” we can never finish paying?

Because love is a continual, active responsibility that reflects God’s ongoing love for us. We never “arrive” or reach a point where we have loved enough.

2. What’s the danger of reducing love to mere feelings or fond affection?

Feelings change with circumstances. If love is only emotional, it will fade when feelings are hurt. Biblical love is a decision and action, not just an emotion.

3. Who specifically are we commanded to love, and why is each challenging in its own way?

1. Fellow believers (reflects God’s love in the church),
2. families (closest, but often hardest relationships),
3. neighbors (anyone we encounter),
4. enemies (the true test of faith).

4. Paul says love “does no wrong to a neighbor.” How does this shift our understanding of sin from just *commission* (doing wrong) to also *omission* (failing to love)?

It shows sin is not only doing harm but also withholding good. Neglecting to love is itself sinful. Love's absence often causes as much harm as direct wrongdoing.

5. What does it look like in practice to love with God's kind of love: gracious, patient, forgiving, and faithful? Which of these do you find the hardest?

Gracious: loving without merit. *Patient*: making allowances for faults. *Forgiving*: releasing offenses. *Faithful*: steady love despite circumstances. Each requires God's Spirit working in us.

6. How does understanding love as obedience (not optional), as debt (owed to others), and as fulfillment of the law change the way we approach our relationships?

It reframes love as *central*, not peripheral. It makes love our priority and measure of maturity, and keeps us accountable even when it's uncomfortable.

Family Spotlight

Object Lesson: The Never-Ending Bill

- Give kids a pretend “bill” (a piece of paper with LOVE written at the top). Explain: when you get a bill, you pay it, and then you're done. But the “love bill” never goes away — every day God asks us to “pay” it again with kindness, forgiveness, and patience.
- Activity: Have family members write or draw one way they can “pay the love bill” this week (e.g., sharing, encouraging, helping). Post it on the fridge as a reminder.

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