

Good morning. I am Liz Miller Grasty. I recently moved back to my family home in Southampton. I attended elementary and junior high here in town.

Previously I lived for 25 years in northern Virginia and I retired after 42 years in a wonderful career with six credit unions. In my career of member service, lending, operations and management, I spent a good amount of time asking **probing personal financial questions**. I want to show a parallel of a personal financial credit score and the words we repeat in the Lord's Prayer to - **Forgive us our debts** or trespasses.

One of the main tools in lending is the borrowers' **credit report**. What is in a credit report you might wonder?

- Personal identifying information such as name, address, date of birth, social security number, previous address, and employment.
- Legal section which may include bankruptcies, judgments and charge off loans. Derogatory information may stay for seven years. Good, bad or no history , perhaps for a young person who has never had a loan.
- Current credit information with active accounts, length of account, high credit, current balance, payment and the payment history going back three or more years.
- Closed account information
- Inquiries from lenders

The point I want to make here is that a credit report is the basis for determining a FICO **credit score**. A financial grade if you will which is used to determine credit worthiness and ultimately an interest rate. **The score can change your life.**

The higher the score, the lower the probability is of financial loss and therefore the lower the interest rate.

The lower the score usually means a history of poor credit or even no credit history in the situation of young people starting out their financial path. Everyone starts somewhere.

Why do I go into this detail?

One, it is interesting information that might be new to you. Credit history information cannot be altered unless the lender specifies that an error was made. A late payment is a late payment regardless of the circumstances.

Two, Your credit score defines you and can affect your life in ways you may not know.

Judith read New Testament scripture The Parable of the Unmerciful Servant.

Jesus uses parables (a story using human characters) to explain a point or answer a question. In this parable he tells of a king (think GOD) who wants to settle up with his servants. One man owes an excessively large debt. When he tells the king he cannot pay, the king gives him a very harsh punishment – he will sell him and his family and his property to pay off the debt. The servant begs for more time and promises to repay the debt. The king takes pity on him and forgives the entire debt. What a relief for that servant!

But what does this servant turn around and do? A fellow servant owes him a small amount of money and is unable to pay up. He, too, begs for more time to repay his debt. But the first servant has no pity and begins to choke him in his rage and has the man thrown into prison.

When this news got back to the king, he was furious that the mercy and forgiveness he had given was not extended to the other servant. The consequence? The first servant was thrown in prison until he could repay his debt.

Jesus said “This is how my heavenly Father will treat each of you unless you forgive your brother from your heart.”

Now, I think you are all familiar with the Lord’s Prayer which we read or recited in every Sunday service.

The Lord's Prayer is the prayer that Jesus taught his disciples when they asked how they should pray. "Give us an example" I imagine them asking Jesus.

The Lord's Prayer is included in Matthew 6 and Luke 11.

In Matthew, New International Version, the second prayer request is "Forgive us our debts, as we also have forgiven our debtors" and in Luke "Forgive us our sins, for we also forgive everyone who sins against us". And the version read in this church (and usually printed in your order of worship) is "Forgive us our trespasses, as we forgive those who trespass against us." For the purpose of this discussion, I will treat these as meaning the same.

What do they have in common? Worshipers ask for forgiveness for their debts because they have already forgiven others. That sounds like making a bargain. I have done that and you may have thought this as well.

I don't believe we can bargain with God. But I do believe God forgives our sins when we **repent and ask for forgiveness and forgive others**. Those sins are forever erased from our heavenly credit report. (See my analogy?)

Our sins don't reappear to be used against us later in life. We must realize that God does not forgive us without our repentance. He already knows what is in our hearts. God is not fooled by words without actions or changes in our heart.

We are human and prone to sin. Big sins and little sins. Our repentance should include the real resolve to do better and extend the forgiveness we receive to those who have sinned against us. This is the meaning of the parable.

When we recite the Lord's Prayer, whether here in unison or during our personal prayer time, let us think about what we are asking for as we say: **Forgive us our debts as we have forgiven our debtors**.

God is waiting to forgive and bless us with a new start. Over and over if needed. I don't know the mind of God but through his son Jesus Christ I have been shown the heart of God and this is enough for me.

AMEN