

discover

how can the church help people in debt?

an information session exploring
the problem of debt and how churches can respond



getting your church started

Churches often know that debt is a problem. They want to take practical action. But they don't always know where to start.

How can the church help people in debt? provides all the resources for a church, or a group of local churches, to run a debt information session which does what it says on the tin.

This presentation helps congregations and their communities to:

- understand the rising problem of personal debt and its impact on lives and relationships
- enable churches to build simple systems for pastoral care in the congregation
- suggest options for churches to have a sustainable and effective community ministry

why run this information session?

How can the church help people in debt? provides information on accessible debt advice and the practical steps that churches can take to establish simple but effective systems of debt support in their congregations and with contacts in the local community.

In addition, it raises awareness of a pressing social issue and enables churches to gauge interest and perhaps identify individuals willing to take it further.

The presentation is free to download and can be run at a time and in a way most convenient for your church

the debt sentence

Although the meteoric rise in levels of personal debt has halted in the shadow of the credit crunch millions are still exposed by their borrowing to changes in work or domestic situations.

Millions rely on expensive sub prime credit for day to day living. The human cost of debt is felt in affluent suburbs and rural communities as well as the 50% of indebted households who in 2005 had an income of less than £7,500.

Churches are not exempt.

Baptism does not inoculate us against the affluenza virus; conversion does not guarantee freedom from debt.

Wise and careful thinking about money should be a normal part of discipleship teaching.



"I found it really helpful to be offered a range of options, each of which was explained in enough detail to understand, but not so I felt overwhelmed!"

"Informative, encouraging and inspiring. Resources are excellent and either free or affordable. Brilliant!"



the content of the presentation

How can the church help people in debt? is a speaker-led presentation with optional material for biblical reflection, discussion and questions. It has three main sections:

1. An exploration of the scale of the debt problem, the causes of personal debt and the impact on people trapped in debt and money anxiety. The presentation raises awareness of the debt problem and a little of the rich biblical material on debt and money generally.
2. An overview of four options for churches to take practical action appropriate to their resources of time, people, and finance.
3. An opportunity for discussion on how interested individuals and small groups from one church or group of churches can take the next steps.

hosting the session

Any church or group of churches can run **How can the church help people in debt?**

The presenter does not need to be a debt expert or a financial professional as extensive notes and background reading are provided. However, the presenter should be confident to lead a presentation and facilitate discussion.

- You may be able to invite a guest from a debt centre run by another church or from the community to assist or to tell some stories about their work.
- Allow one hour for the presentation plus time you wish to give for refreshments, discussion and questions.
- The venue should have projection facilities and flexible seating to allow for discussion. Helpful guidance on other practical issues is given in the accompanying notes to the presentation.
- Publicise the event widely in your church, other local churches and the community. Talk with your own church leader(s) ensuring their support. In fact, personal invitation is the most effective form of publicity. Search the Stewardship resource library for the briefing paper *The Debt Sentence* which provides more information and can form the basis of any discussions.

I'm interested – what do I do next?

- ➔ Visit the **spotlight** section of our website, www.stewardship.org.uk/money to download all the resources you need. The presentation comes with speaker's notes built in and there is a separate document covering all the practical details and what downloadable resources to make available to support the presentation.