

Taking action:



Engaging with red2black

A step by step guide

If a member of the church or a friend in the community was in debt would they feel they could talk to someone about it, would you know how best to support them and would you know where to find expert help?

Red2Black helps churches to answer these questions.

This paper, *Engaging with Red2Black*, helps churches take the first steps in raising awareness and setting up simple, effective ways of providing support and signposting to appropriate advice.

1. Set the scene

Two background papers help set the scene for clergy and church leaders:

- The information sheet “**The Debt Sentence - how your church can help people in debt**” explores the issue of personal debt and ways in which local churches can take action
- **Debt in the bible** reflects on the biblical material relating to personal debt.

2. Use the worship resources

Red2Black offers a range of resources for adults, children and small groups meeting in your church. Using a selection of these resources in worship will:

- help raise awareness of the debt issue;
- make connections between debt and the bible;
- create space and give permission for people to acknowledge a problem for themselves, a family member or a friend.

Resources include:

- Sermon notes and a sermon outline based on the story of the indebted widow in 2 Kings 4:1-7
- A small group bible study exploring the subject of personal debt
- Liturgical resources for Sunday worship
- Resources suitable for all age worship



3. Identify sources of debt advice

Most people do not know where to find impartial and free debt advice and can be vulnerable to borrowing more to solve a debt problem. So do some local research and build a database of addresses, contact numbers, and opening times.

Citizens' Advice Bureau

Check whether your local Bureau offers debt advice and if so, what is the waiting time for an appointment? Check opening times and how an appointment is made. Ask the CAB what other money advice services are available in the area.

Local authorities

Ring your local authority, speak to a local councillor or a contact in social services, to see if your local authority provides a debt and welfare service.

Church-based debt advice

The websites of both Christians against Poverty and Community Money Advice have useful postcode searches for local centres.

www.capuk.org

www.communitymoneyadvice.com

Personal Budget Coach

Consider training up someone to be a personal budget coach or start a Money Ministry in your church.

Other agencies

Ask around. Agencies or charities may offer debt or money advice support in your area.

Freephone helpline

It is not always possible, convenient or practical to obtain advice in person. The Consumer Credit Counselling Service (CCCS) is the largest debt advice charity in the UK.

They have provided Stewardship with a dedicated freephone helpline number:

0800 027 4995

This line is open from 8.00am to 8.00pm, Monday to Friday. They also have an online debt remedy system at www.cccs.co.uk



Free resources for you to share and use

4. Publicise this information

Having gathered the information, it is a simple step to make it publicly available.

Download and print the template poster on the red2black website, which advertises the Stewardship freephone number at the CCCS.

Use the template to customise the poster with local sources of debt advice or create your own information sheet.

Be creative in getting this information out into the community.

Use church notice boards, bookstalls and Christian bookshops and make sure local clergy have copies to hand to people when appropriate. With permission put posters and information sheets in GP and dental surgeries, libraries, cafes, community centres and local shops.



5. Run a debt workshop

A great way to raise debt awareness, measure local interest and local need and to identify possible volunteers, is to run a "how can the church help people in debt" workshop.

This 60 - 90 minute workshop outlines the causes and the effects of debt and the steps churches can take to get involved.

Consider sharing the workshop with other local churches and invite community groups where appropriate. Download the workshop from www.stewardship.org.uk/money.

6. Want to take it further?

If you would like to explore other possibilities for taking action on debt please:

- Download the information sheet "**The Debt Sentence - how your church can help people in debt**"
- Explore setting up a Money Ministry or becoming a Money Advocate. Visit the "taking action" section at www.stewardship.org.uk/money

7. Contact us

If you would like to know more or discuss any aspect of engaging with Red2Black, please ring Fiona Means on:

0208 502 8585 or email education@stewardship.org.uk