

Help - I'm in Debt

If you (or someone you care about) are in debt or worried about your financial situation - **seek help now**

For **FREE** confidential advice contact:

CCCS (Consumer Credit Counselling Service)

FREEPHONE Helpline:
0800 027 4995

Mon - Fri: 8am - 8pm
www.cccs.co.uk

facing the facts

For households with unsecured borrowing (bank loans, overdrafts, credit cards etc) average debt is over £21,000. Christmas and New Year are especially stressful with last minute panic buying, pressure to buy expensive gifts and worries about the debt situation cited as the three biggest concerns.



Some 3,000 people a day are being made redundant

Around 360 people a day will be declared insolvent or bankrupt.

The statistics are shocking, the hurt to real people, more shocking still. A lady at a Stewardship Money debt seminar spoke of how she could not open the curtains, answer the phone or the door or open her letters; trapped, lonely and isolated in her own home by debt. Despair, shame, embarrassment and a sense of failure are common feelings.

Stewardship's desire is that the church rises up with a counter-cultural message that brings financial freedom to church members and a practical platform of hope for neighbours in debt.

Click NOW to www.stewardship.org.uk/money

red2black

HOW YOUR CHURCH CAN HELP NEIGHBOURS IN DEBT



An invitation

We would like you, as a pastor, vicar, minister or church leader, to consider bringing teaching to your church on the subject of finance and debt.

Red2black is a free set of high quality, biblical materials that you can use in your church, in home groups and other settings.

Have a look at this document and look at the website, we think you'll like it!

www.stewardship.org.uk/money

“Churches know that there is a mission opportunity in reaching out to neighbours in debt, but they want resources and practical pointers. Red2Black does this.”

“As churches are made up of individuals, we can't minister financial freedom and generous living to others if we are not experiencing it ourselves.”

Red2Black is a free resource launched originally by Stewardship in 2008.

The theme 'How your church can help neighbours in debt' was supported by a national campaign at launch and website. Over 900 churches took part in 2008 and many more continue to make use of the wealth of resources available.

Red2Black encourages churches to use a Sunday service to look at debt issues and how the church should respond.

Steve Pierce, head of content at Stewardship says

"Churches know that there is a mission opportunity in reaching out to neighbours in debt, but they want resources and practical pointers. Red2Black does this."



The resources also challenge and help churches to address debt within their own membership.

The education team at Stewardship consider it is not uncommon to find 20 or 30% of people in a church struggling quietly with money issues.

Anthony McKernan, Director of Marketing and working on the campaign says "As churches are made up of individuals, we can't minister financial freedom and generous living to others if we are not experiencing it ourselves."

Resources include sermon outlines, small group studies, videos, children's activities, youth activities, presentations, community resources and much more.

Have you had a red2black Sunday yet?
www.stewardship.org.uk/money

Take a tour of the site today and start downloading free resources to use in your church.