

# how can the church help people in debt?

## notes for speakers

Firstly, thank you for your interest in this important subject and your willingness to run this presentation. We trust that these notes will cover all the practical considerations but they are not intended to be prescriptive and you must feel free to run the event in the way that suits you. This talk has been run many times before by many different presenters and each person makes it their own.

The presentation can be run as a one hour presentation or can take up to two hours if you make use of the opportunities for interaction and discussion. It can be run as an event on its own (e.g. an evening in the local church) or part of a larger event – it's up to you.

### leading the seminar

You do not have to be a debt expert to lead this information session. However, you will need to be comfortable making a presentation and inviting people to discuss in small groups and receiving feedback from the group if you choose to do that.. The presentation has a clear structure for you to follow:

- The scale of the problem
- The causes of debt and its emotional impact
- The options open to churches and individuals who want to take action.

For all facilitators the key issue is to avoid being judgmental or communicating disapproval of the situations others find themselves in. This is especially true in group discussions and when there is plenary feedback from the floor.

Those who have a professional financial background should avoid coming across as an expert, as one who has money sorted. The critical thing is to facilitate not only communicating some information but also discussion which is open to God's prompting and to taking appropriate action where possible.

### publicity/invitations

It may be that you intend to run this event solely for your own church but think about other churches or organisations in the area who might also be interested. A debt centre, church based or otherwise is an obvious choice but think about other key agencies and the key 'gatekeepers' in your community. This might include health visitors, midwives, social workers, CAB, teachers or community workers for example. There may be useful contacts to be made or discussions to be had and this could be a springboard.



## the presentation

Each slide has accompanying speaker notes – this is suggested wording and not meant to be delivered verbatim. Personalise it and add in some personal or local stories to bring it to life. There may be a current news story around debt which will hold attention at the outset.

## the venue

You will need projection facilities and a screen that's clearly visible to all. Ideally, flexible seating is best so Arrange the chairs café style if possible as this facilitates group discussion. Depending on the size of the venue and your own voice projection you may need to think about sound equipment. If you wish to use the Red2Black video/DVD then sound is essential. There are a number of handouts which can either be put on chairs or you may want a side table for these.

A lectern is useful for you to use for your notes but make sure you don't obstruct anyone's view of the screen.

## refreshments

Light refreshments are recommended but it's up to you when these happen – the presentation suggests a break near the end but you may prefer to have the break in the middle. Don't feel you have to rigidly stick to the order suggested by the slides.

## the handouts

It can be tempting to produce a whole array of handouts for people but don't get too carried away. The following are suggestions and can be downloaded from the Red2Black website [www.red2black.org.uk](http://www.red2black.org.uk):

Money Makeover Leaflet – one per person

Budget Sheet – one per person

Maybe consider making some of the following available:

The Debt Sentence: how your church can help neighbours in debt

What is series: money ministry; money advocate; personal budget coach (search resources library on [www.stewardship.org.uk/money](http://www.stewardship.org.uk/money))

## help!

You can make sure that you've got the latest statistics by downloading them from Credit Action [www.creditaction.org.uk](http://www.creditaction.org.uk)

Once you've had a look at the presentation, if you have any questions about it, do get in touch. Equally, if a question comes up at the session which can't be answered from the information in the slides or notes – drop us an email at [education@stewardship.org.uk](mailto:education@stewardship.org.uk) and we'll do our best to answer it promptly.