

## PRACTICAL IDEAS:

# first steps for your church

Debt knows no social or economic boundaries. It is found in every community, rich and poor and also in and around every church. Tackling this problem is not easy, but with careful and prayerful planning your church could have a profound effect on those suffering from debt in your congregation and surrounding neighbourhood.

## first steps

### 1. determine your vision

The starting point is to pray and to listen. What is it that God is calling you or your church to do? Have you shared your vision with others? Does the church leadership support some form of ministry around indebtedness or is at least willing to know more?

### 2. learn more about the debt problem

Our website is a good place to get an outline of the issue. [www.stewardship.org.uk/money](http://www.stewardship.org.uk/money)

### 3. utilise others

Find out about the existing sources of debt support in your community. Your local Citizens' Advice Bureau can almost certainly help here, as can The Consumer Credit Counselling Service ([www.ccccs.co.uk](http://www.ccccs.co.uk))

### 4. finally - explore the options and get involved!

Read the information sheet "The debt sentence—how your Church can help people in debt" and learn how you can equip yourself with the skills to address debt and money anxiety in both your church and community (details on [www.red2black.org.uk](http://www.red2black.org.uk))



## what your church can do

### 1. go red2black

Visit [www.red2black.org.uk](http://www.red2black.org.uk), download and use the free debt resources in your church.

Join the hundreds of churches who are raising awareness of debt and money issues in their churches and communities.

### 2. establish a church-based money ministry

A Money Ministry is charged by the leadership to shape and drive a biblically-based money education ministry in your church and reach out into the local community. It will also offer help and support for those in debt. Download our "what is a money ministry" fact sheet.

### 3. train as a personal budget coach; become a money advocate

Learn how to assist individuals and families in the preparation of a realistic and sustainable household budget. If you are not part of a money ministry then consider becoming a money advocate. Download our fact sheets "what is a personal budget coach" and "what is a money advocate".

### 4. start a specialist debt centre

Offering professional, indemnified debt advice, Stewardship can provide consultancy on issues such as training, licensing and professional indemnity insurance for churches wishing to explore this option. Download a copy of our "Debt Advice Service" information sheet.