

ground force

building a money education ministry
part 4: laying foundations with Red2Black



welcome

The red2black resources address the issue of personal debt and the importance of good practical money management. The resources are both biblical and practical, for congregation and community.

Running a red2black initiative in your church will lay solid foundations for both money advocates and money ministry teams. A key resource is the *Community Audit* which will structure essential research on local debt support and also networking in the community.

about debt

Debt is a huge problem in the UK. It is found in every community and in almost every church. Never assume that a wealthy church or community means no debt. Debt is hard to admit to; many simply don't know where to find debt advice. The bible has much to say about debt and it is important to get a balanced and biblical perspective on the subject.

Around 200 churches have established debt centres and the number is rising all the time. It is a rewarding ministry in every way and we commend it. Red2Black offers other, complementary ways to support those in debt including training people who can befriend people, provide 1:1 help and support and refer people to debt advice specialists if necessary.

➔ See [The Debt Sentence: How churches can help people in Debt](#)

➔ See [Debt in the Bible](#) for an overview

how will red2black support a money education ministry?

Launched in 2008, nearly 900 churches registered in just 9 months to access the resources for Stewardship's highly successful red2black campaign. The need is certainly there and in our experience debt captures the hearts and minds of clergy and congregations. It is often the arrowhead, the issue that grabs attention and opens the door for other money teaching and preaching.

Our suggestion is that as an important first step you plan for and be part of the delivery of a red2black Sunday in your own church. A red2black campaign will enable advocates and money ministry teams:

- to get familiar with the debt problem and a biblical perspective on the issue
- to explore the practical and pastoral options for churches around debt



- to structure and fully resource the early days of a money education ministry
- to work closely with your leaders and get debt/money on the radar of the church
- to engage with the community as well as the congregation
- to encourage money talk in the church and increase and make your advocacy or money ministry team more visible.

Red2Black is designed to be planned and delivered by the local church. Your minister or someone else should preach in the subject utilising the online resources.

red2black and budget coaching

As a specific initiative focused on a given Sunday and with the support of the church leadership a red2black campaign is an excellent opportunity to launch the personal budget coaching service of a money ministry. For a money advocate trained as a personal budget coach this is also an excellent opportunity to share this part of your advocacy.

- Have literature about your budget coaching ministry ready for people to take home to give to their family and friends
- Tell people about the budget coaching service, ideally with a personal story or testimony
- Verbal affirmation from the leadership is highly desirable



running red2black

Red2Black resources are found in a dedicated section on our website. There is a lot of material; more than you will need but the resources are broken down into convenient sections. Take time to explore them and don't try to read it all in one sitting!

Preparation is everything. Explore the resources and then roughly outline of how it might look in your church.

- **Start** at the red2black spotlight pages at www.stewardship.org.uk/money . *Engaging with Red2Black* offers a simple overview. *The Debt Sentence* is more detailed.
- **Biblical**: review the biblical resources to use in Sunday preaching. There is a sample sermon, background notes and liturgical materials. If the church has cell or small groups use the bible study materials.
- **Practical**: explore the practical actions you can take. You will gather information and signpost to source of debt advice through posters, leaflets information cards and other ways that you might think of. The key here is the *Community Audit* resource.

- **Youth and children:** discuss with youth and children's leaders if and how you want to use these resources. Some can be adapted for use in all age worship.
- **Events:** consider arranging an evening event, perhaps *How can the church help people in debt* session or *Money Makeover*.

When you are ready ask to discuss it with your church leadership. Have a clear overview of the resources and also a clear outline of how the campaign might be run in your church.

how might Red2Black look in my church?

There is no right or wrong way to run a red2black campaign in your church. The key is good planning and enthusiastic support from your church leadership. For example:

- Your pastor may use the background notes and sample sermon to prepare a sermon based on the widow's oil in 2 Kings 4:1-7
- The worship leader might use some of the worship resources
- A church member might be found willing to share their personal story
- Some home groups might use the single session bible study materials
- Two or three people might help with the community audit and then produce posters, leaflets or debt cards and display in church and community facilities in the area.
- Interest might be such that the church hosts a debt information session before or after the preaching and invites other congregations to find out more
- Your pastor tells other local pastors about R2B and they want to know more.

after Red2Black

Red2Black has a particular focus on personal debt. Remember that your Money Ministry/money advocacy is much wider: remember the three perspectives we explored in part 1 of *Ground Force*. Don't unintentionally communicate to the church that you are the 'go to guys' for debt and nothing else. Parts 5 and 6 of *Ground Force* explore the wider perspectives.

That said, debt will always be an issue, a need and an important perspective of Christian money education.

- Make sure your posters, leaflets, debt cards are kept up-to-date and in good order
- There are more red2black resources than you can use in one initiative. Use additional resources in subsequent years in a wider money focus or to revisit the debt issue
- If you are confident and have your minister's support consider informing other churches about red2black and perhaps offer assistance in running their own campaign. Your leader will be able to advise on the most effective way to make contact with the leaderships of local churches.

additional help

One of the huge advantages of Red2Black is that it can be planned and delivered in full by a money advocate working with the support of his or her church leader. Raising awareness through the initiative may lead others to an interest in sharing in this ministry.

It may be that Rd2Black stimulates interest among the church leadership to develop a money ministry team in the church as an identifiable and supported ministry of the church with your support and involvement crucial to its success.

networking in your community

Red2Black touches the local community as well as the congregation. The bottom line may be simply that debt advice information is gathered and publicised. However, the *Community Audit* raises the possibility of networking with key gatekeepers in the community and of course a church may already have an extensive network of contacts and relationships.

Some money advocates will feel comfortable networking with community groups and activists and should do so but always keep your pastor informed and remember that you are not speaking for the church as a whole unless you have specific permission to do so.

Money ministries by default will extend their ministry to the local community and the Community Audit provides a framework for exploring how this can best be done:

- Identifying the community gatekeepers in the church and share the ministry with them. After a sermon two GPs and a social worker asked for debt information cards to pass on.
- Can you build a relationship with a debt advice centre nearby?
- A local credit union is a natural choice; what are other groups doing around money issues? Talk to SureStart and community development workers. Is there something you can offer?
- Find out what umbrella groups there are which represent the voluntary sector in your local community. You may be able to play a part there.

