

Help for preaching about issues of debt

Background statistics

One of the best sources of statistics on the web is credit action:
www.creditaction.org.uk/debt-statistics.html.

Some of the statistics that are of help show the degree of debt (18 per cent of adults have unsecured debt over £10k); the rate at which debt is increasing (by £1 million across Britain every five minutes); and the degree of concern that there is amongst people about debt (20 per cent increase in the number of people contacting Citizens Advice Bureaux for help).

Key principles that might be communicated when preaching

1. There is always hope - however desperate the situation feels. This is true on a practical and financial level, as well as on a spiritual level. No matter how high the level of debt, a way forwards can be found.
2. Seeking to be free - just as concerns for world debt (the Jubilee 2000 campaign, etc) seek to liberate those in developing countries, so many individuals with significant debt need to find freedom.
3. The principle of contentment (1 Tim 6:7,8) - we are blessed in living in an affluent society, and nearly all of us can afford the basics of life, such as shelter, food, education and healthcare.

Context

Our preaching on debt should be part of a broader teaching on money. Because we handle and deal with money on a daily basis, we often neglect the spiritual side of money, in favour of thinking solely practically. At their heart, though, money issues are profoundly spiritual. In fact, for many Christians, learning to apply their faith to their finances is a necessary step in discipleship. Stewardship is not just about giving to the church to pay the bills; God wants us to grow as stewards of the resources He has entrusted to us.

Further resources

The Money Revolution is a simple book on the whole stewardship of money - spending it, saving it or giving it. In bulk, it can be purchased for less than £1 per copy, and is accompanied by home group discussion guides, sermon notes, and powerpoint files. (www.themoneyrevolution.net)

Church action

The Christian charity, Stewardship, runs a volunteer programme for individuals and churches wanting to make a difference to debt and other money issues in their community. To find out more see www.stewardship.org.uk/money.

Christians Against Poverty is a national debt counselling charity working through a network of 64 centres based in local churches. To find out more about what this involves see www.capuk.org.