



Close to Home Study Guide

Dealing with Overwhelming Debt

1. Opening (2 minute)*

Acknowledge that people may end up in overwhelming debt or bankruptcy due to things beyond their control, such as illness or loss of jobs. No matter what the cause, the church should be a place where people can find help and support during difficult times.

Read Matthew 6:25-34. *Dear God, Jesus told us not to worry and yet so many voices urge us to do just that. They tell us over and over again that we can't be secure and happy unless we own a lot and consume a lot. Help us remember that life is more than this. Give us what we need and help us be content. Thank you for your love and care. Amen.*

2. Story-telling (6 minutes)

Summarize David and Joanne's story. What led them into debt? What led them to seek help? Why is this so difficult to do? How did the congregation respond? What resources and strategies were especially helpful to them in making the necessary changes?

3. Review of pamphlet (10 minutes)

- Look at "The problem of debt" on page 4. What types of debt are good and which are bad? Also, notice the costs associated with credit cards. Who is responsible to educate people about the proper use of credit cards and debt?
- Review the side-bar on page 5, "Am I in over my head?" What factors encourage or even push people to borrow more than they should?
- Ask the group to recall two advertisements or commercials they saw or heard in the past week. How did they respond to these messages? Which are hardest to resist? To what extent do they respond in a conscious way? How do they talk with children or others in the congregation about the power of advertising?
- Invite the group to share in small groups about two important factors influencing their approach to money. If there is time, list responses on chart paper.

4. Reading of Scripture text (15 minutes)

- Highlight the second paragraph on page 6, which suggests that finances are not a private matter for Christians. Ask the group to form a continuum across the room - from agree to disagree. Discuss why people placed themselves where they did. To what extent should church members help one another be accountable with regard to money? How can this be done in a helpful way?
- Point out the fourth paragraph on page 6, which cautions against mistreating those who are in debt. In Jesus' time, some people used lending and debt to force others off their land in order to increase their own wealth. Unfortunately, these practices continue today, with some targeting vulnerable people with high interest rates and hidden fees. What responsibility do Christians have to help protect people from unjust or predatory lenders? What are some practical ways Christians can help those who are especially susceptible to being taken

*The suggested time frames are for a 45-minute session. With more discussion and storytelling, you will need to adjust upward, and possibly extend to a second session.

advantage of? For more information, see Americans for Fairness in Lending (<http://www.affil.org/>.)

- Underscore the statement at the bottom of the page, “Our self-worth is not defined by what we buy or own.” How does your congregation support this statement? What sermons or teachings in the past year have stressed this truth?
- Refer to the section, “Contentment and gratitude” on page 7, especially the first sentence. Why is it important to recognize that God owns everything and we are merely borrowing things for a time? How does this assist or challenge our use of money?
- Look at the second paragraph in that section and ask the group to share times in their lives when they felt most content and grateful. What factors contributed most to that sense of well-being and contentment?
- If there is time, ask the group to share additional scriptures which have helped them embrace contentment, e.g. Matthew 6:19-34 and I Timothy 6:6-11. How do they hang onto these teachings in the face of the advertisements they hear and see daily?

5. Steps toward healing (10 minutes)

- Review the steps listed under “If you are overwhelmed with debt” on pages 8-9. Which step might be the most difficult? Why?
- Are there people in the congregation who could mentor or advise those who are struggling with debt? How would someone find these people?
- Brainstorm additional ways the congregation can educate or coach members about financial issues. What are some tangible ways the congregation can support contentment and gratitude rather than consumerism?
- Discuss the section about bankruptcy as an option. What teachings have you heard about this? When is bankruptcy an acceptable route for Christians to take? When is it not acceptable?
- Provide information on local credit counselors or other financial services. Also, give information on family and marriage counselors, since financial issues often cause stress and conflict in marriage and family life.
- Encourage the church library to purchase the books listed on page 10.
- Pray for all those experiencing difficult financial situations, and their family members. Pray that the church will find ways to stand with people in these circumstances, as well as live out the values Jesus taught and modeled for us.

6. Closing (2 minute)

Sing together “Take my life” (by Frances Havergal) or “Heart and mind, possessions, Lord” (by Krishnarao Rathnaji Sangle, translated by Alden H. Clark).



This study guide is written by Linda Gehman Peachey, Director for Women's Advocacy in the Peace and Justice Ministries section of Mennonite Central Committee US. It is one of a series of free downloadable study guides for the Close to Home pamphlets, which can be ordered from the Mennonite Publishing Network of the Mennonite Church (see www.mpn.net/closetohome) or the Mennonite Brethren Kindred Productions (www.kindredproductions.com/closetohome).