

Worship resources: Going deeper into debt

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The Children's Society has carried out substantial research into the impact of debt on children. The evidence shows that when debt gets out of control it can damage children's well-being, through the undermining of human relationships. At its most pernicious, debt can result in parents having to cut down on essential goods they need for their family, breaking the relationship of trust between parents and children. It is when debt escalates to the point that it undermines, rather than reinforces, mutual human flourishing, that we know that money has exceeded the theological role it is supposed to fulfil. Our research reveals that:

- Far from being immune to the impact of family debt, every aspect of children's lives, from access to necessities through to family relationships and school experiences can be affected.
- The presence of a child in a household makes it more likely to be hit by an unexpected bill, but also means a more limited ability to reduce spending in the wake of such an income shock. Under these circumstances, families with children are often trapped in a situation where they have little alternative but to take out credit to pay for necessities.
- 10% of parents say they have taken out credit in order to buy food for their children. This is part of a debt trap, with families subsequently finding that maintaining repayment on these credit commitments means their children are missing out compared to their peers.

Our analysis found that debt exacerbates the financial and psychological pressure families suffer. The impact of this debt trap on children is of real concern, yet neglected in previous analysis. Children face the emotional, physical, educational and social consequences of the debt that traps their families. They are unable to flourish, to be fully human, when they are concerned for their family, their reputation, their present and their future.

If you would like to explore the issues surrounding debt and the impact of problem debt on families then the following Bible studies offer you a way into conversation within your church community. They might be used in a special Bible study group, in house groups, youth or other meetings in your church.

The accompanying worship resources can be used when your community gathers together. They are based on the readings selected in the Common Worship and

Revised Common Lectionaries for 14 September 2014 (Proper 19, Year A) but can be used at any time to suit your congregation and worship plan.

Our report **The Debt Trap** and theology papers, **Who Bears the Burden?** can be found at www.childrenssociety.org.uk/debt.

These worship materials can be found at www.childrenssociety.org.uk/debtworship.

Bible study: from slavery to freedom

Exodus 14.19-31

When to use this study

This Bible study is a free-standing resource, which your church can use at any time – but it also ties in with the Revised Common Lectionary readings on Sunday 14 September, so could be used at that time by midweek groups, or as a resource for preparing the sermon.

On 14 September, the Gospel reading in both the Common Worship and Revised Common Lectionaries is Matthew 18.21-35, and there is a separate Bible study on that passage. One option from the Old Testament is **Exodus 14.19-31**, which is the focus of this study.

Introduction

The story of the **Exodus** is central to the Christian understanding of salvation.

In 1 Corinthians 5.7 Paul calls Jesus 'our Passover lamb... sacrificed for us' and in Christian worship, the image of the journey from slavery in Egypt to freedom in the Promised Land is often used – particularly in services of baptism. For example, the Church of England's baptism service includes this prayer:

*Through water you led the children of Israel
from slavery in Egypt to freedom in the Promised Land.
In water your Son Jesus received the baptism of John
and was anointed by the Holy Spirit as the Messiah, the Christ,
to lead us from the death of sin to newness of life.
We thank you, Father, for the water of baptism.
In it we are buried with Christ in his death. By it we share in his resurrection.
Through it we are reborn by the Holy Spirit.*

The story of the Exodus

Read the story of the Exodus, either from a Bible or use the condensed version on page 11, then ask the group to listen to it a second time, in the light of these questions:

- Why do you think this story is so central to the Christian understanding of salvation?

- How have you journeyed in faith? Have there been times when you have doubted or been afraid? What does it mean to you to journey from slavery to freedom?

Discuss the questions in the group.

Debt and slavery

The people of Israel were in fact slaves to the Egyptian king (Pharaoh) because they had become debt slaves. Read out this passage from Luke Bretherton's essay in **Who bears the burden?**

In the book of Exodus, the central dramatic act of the story is liberation from debt slavery in Egypt. Indeed the place of Genesis and Exodus in the ordering of Scripture underlines this point. The book of Genesis closes with the story of Joseph. At the end of this story, although saved from famine, the Israelites, along with everyone else in Egypt, are reduced to debt slavery. Debt slavery is a 'voluntary' process entered into in order to receive the grain from Pharaoh's stores that the people had given to Pharaoh for safe keeping in the first place.

After several rounds of expropriation the people finally come before Joseph and say: 'There is nothing left in the sight of my lord but our bodies and our lands... Buy us and our land in exchange for food. We with our land will become slaves to Pharaoh.'

The first chapter of Exodus opens with a new Pharaoh who takes advantage of the Israelites' debt slavery to exploit them... It is from this condition that the Israelites are redeemed.

The linkage between liberation from Egypt and debt slavery is made explicit in the book of Leviticus. In this text the prohibitions against usury [lending money at exploitative interest rates] and limits placed on debt slavery ... are grounded in the relationship established between God and the people through the act of liberation from Egypt.

Invite the group to discuss

- What experiences do you – or people you know – have of feeling 'trapped' financially?
- How does personal experience of debt change our understanding of the subject?
- What evidence is there in your community – and on your High Street – of things that trap people in debt? (Examples might be payday lenders or betting shops)
- What does the story of the Exodus have to say to these experiences of 'debt slavery'?

Debt and children

Moses' people were trapped in debt because their ancestors had been forced to sell themselves in to slavery at a time of economic pressure. The Children's Society's Debt Trap campaign focuses on the impact of debt today on children and families because, once again, they have to bear the burden of choices made by their parents – choices which are often made under huge financial pressures.

Play the debt trap video, [available online](#).

Invite the group to discuss

- What pressures do we think lead people to take out payday loans?
- What direct experience of this is there in our community?
- What can local churches do to help children and families who are caught in the "debt trap"? What might the story of the Exodus mean for them today?

Next steps

The Children's Society has produced two new reports on debt, and how it affects families:

[*The Debt Trap: Exposing the impact of problem debt on children*](#)
[*Who bears the burden? Christian theology and the impact of debt on children*](#)

Who bears the burden? includes some practical suggestions as to what churches can do next. If there is interest and energy in your group to take action, suggest a follow-up meeting to explore what action your church might take.

Further reading

If you are preaching on this passage, and also using the passage from Matthew, we have a Bible study on Matthew 18 which you may find useful.

If your discussions raise personal concerns about debt please refer to www.stepchange.org.

Bible study: the unmerciful servant

Matthew 18.21-35

When to use this study

This Bible study is a free-standing resource, which your church can use at any time that also ties in with lectionary readings for Sunday 14 September, so could be used around that time by midweek groups, or as a resource for preparing the sermon.

On 14 September, the Gospel reading in the Revised Common and Common Worship Lectionaries, used across a broad range of denominational traditions, is **Matthew 18.21-35**. Options offered from the Old Testament include Exodus 14.19-31. Churches that don't follow a lectionary might use these reflections at any time in their worship calendar.

Introduction

The imagery of debt and freedom from debt stands at the very heart of the Bible. It is in the Lord's Prayer – where (in Matthew's Gospel) Jesus' words are in fact most accurately translated as 'forgive us our debts, as we forgive our debtors'. (This is in fact the way the prayer is said in many Scottish churches.)

Invite the group to discuss

Can you think of other financial images in the Bible – relating to sin and forgiveness? If the group is struggling, here are a few examples you might point to:

- Romans 6.23 'For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.'
- Jesus' repeated use of the forgiveness of debts as an image in his parables (not only in Matthew 18, but also Luke 7 and 16).
- The use of the word 'redemption' in Romans, Ephesians and Colossians. The word 'redemption' is in fact a financial image: it originally meant 'to remove a financial obligation by paying off a debt or bond.' When we say Jesus 'redeems' us, we mean that he has removed or paid a 'debt' which owed.
- Jesus begins his ministry in Luke 4 by proclaiming 'the year of the Lord's favour.' This refers back to the 'Year of Jubilee' in Leviticus 25, when all debts were cancelled and property returned to its original owners. Jesus is using this image to define his own ministry of releasing human beings from debts both material and spiritual.

The Parable of the Unmerciful Servant

Read the story aloud – and then ask the group to listen to it a second time, asking different members to imagine they are

- the master
- the unmerciful servant
- the second servant (who owed the unmerciful one a hundred silver coins)
- the other 'fellow servants'

Invite each 'character' to stay in role and share their reflections on the passage. They might reflect on why each character behaves as they do.

Invite the characters to come out of role. Then ask:

- What situations in our own lives does this story remind us of? Encourage the group to consider **both** cases where there are literal debts, and ones where the debt is metaphorical (e.g. a moral 'debt' incurred when we let somebody down.)

Real debt in Britain today

Play the debt trap video, [available online](#).

Invite the group to discuss

- What are our attitudes to people who are in debt in Britain? In particular, what is our response to this story?
- When we discuss the debts of others, how do we see ourselves? How do our attitudes reflect Jesus' teaching that we are **all** debtors who stand in need of God's forgiveness – or do we divide the world into some people who 'pay their own way', and others who 'get themselves into debt'?
- Do we have personal experience – either directly or through friends and neighbours – of the burden of debt? How has that changed our understanding of the subject?

Pope Francis on 'mercy'

If time allows, read out this passage from Pope Francis, describing the ministry of the church today

'I believe this is the time of mercy... If the Lord never tires of forgiving, we don't have any other path than this one: before anything else, curing the wounds,

yes? It's a mother, the church, and it must go down this path of mercy. It must find mercy for everyone, no? I think about how when the Prodigal Son returned home, his father didn't say: 'But you, listen, sit down. What did you do with the money?' No, he held a party. Then, maybe, when the son wanted to talk, he talked.

'The church must do the same... [In fact, we must go further.] It's not enough to wait for [those who are lost]: We must go and seek them. This is mercy.'

Invite the group to discuss

- When have we experienced this mercy, from Christ and from his church?
- What would it mean for our economic systems to be 'merciful'?
- How might we support each other when people are treated without mercy?
- How do we combine mercy with encouraging responsibility – and addressing the root causes of debt?
- How much do we know about the causes of family debt? How can we find out more – so that our response to debt and poverty is based on the facts, not stereotypes?

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Who bears the burden? includes some practical suggestions as to what churches can do next. If there is interest and energy in your group to take action, suggest a follow-up meeting to explore what action your church might take.

Further reading

If your discussions raise personal concerns about debt please refer to www.stepchange.org.

Worship resources for Sunday 14 September

On 14 September, the Gospel reading in the Common Worship and Revised Common Lectionaries is Matthew 18.21-35. One option from the Old Testament is Exodus 14.19-31 on which these suggestions are based. There is also a fuller Bible Study.

Sermon notes

- The imagery of **debt** and **freedom from debt** stands at the very heart of the Bible. It is in the Lord's Prayer, where (in Matthew's version) Jesus' words are in fact most accurately translated as 'forgive us our debts, as we forgive our debtors.' Jesus' repeatedly uses the forgiveness of debts as an image in his parables (not only in Matthew 18, but also Luke 7 and 16), and the very word 'redemption' (used in Romans, Ephesians and Colossians. The word 'redemption' is in fact a financial image: it originally meant 'to remove a financial obligation by paying off a debt or bond.' When we say Jesus 'redeems' us, we mean that he has removed or paid a 'debt' which owed.)
- As well as using debt as a metaphor, the Bible is very concerned with literal, economic debt. When Jesus tells this parable, he is drawing on a huge wealth of Old Testament teaching on the evils of trapping people in debt.
- The story of the Exodus is a good example of this. As Luke Bretherton re-minds us in **Who Bears the Burden?**, 'The book of Genesis closes with the story of Joseph. At the end of this story, although saved from famine, the Israelites, along with everyone else in Egypt, are reduced to debt slavery. Debt slavery is a 'voluntary' process entered into in order to receive the grain from Pharaoh's stores that the people had given to Pharaoh for safe keeping in the first place... The first chapter of Exodus opens with a new Pharaoh who takes advantage of the Israelites' debt slavery to exploit them... It is from this condition that the Israelites are redeemed.'
- The story of the Exodus has practical implications for how we deal with exploitative lending today. The Old Testament makes a strong link between the deliverance of the Hebrews (recounted in Exodus 14 and 15) and the laws against exploitative lending (in Leviticus). While a very different society will need very different rules, the principle is the same: the God who delivers his people from debt slavery is utterly opposed to lending which preys on the poorest and most desperate.
- These themes have great relevance to how we think about debt today. We need to consider these issues in the light of three key questions, which arise from these readings from Exodus 14.19-31 and Matthew 18.21-35:

- Firstly, how does our attitude to the debts of others reflect the fact we are **all** indebted to God – and must rely on his mercy, not our own virtue, for salvation?
- Secondly, to what extent is family debt in the UK – as in the story of Israel – a product of desperation rather than irresponsibility? How 'voluntary' is debt when people are in desperate circumstances?
- Thirdly, how do we respond to the impact of debt on children – who (like the Hebrew slaves) are trapped by a burden of debt they did not choose?
- You may want to end with some suggestions for practical action your hearers can take. David Barclay's essay in [Who bears the burden? Christian theology and the impact of debt on children](#) offers a number of suggestions.

All-age prayer activity

For centuries, Christians in Ethiopia have used stones to represent the burden of sin. If someone feels a particular burden weighing on them, they will travel many miles with a stone, and set it down outside a church – as a sign that this burden is now placed in God's hands.

Ask the congregation: What is weighing them down? It might be a worry. It might be something they have done, or something someone has done to them. It might be a financial debt.

Either ask them to write the burden down on a post-it note, *or* give them a small stone to represent the burden. Invite them to be still and offer it to God in prayer, and then to come up and place the paper (or stone) in the centre of your space, perhaps at the foot of a cross or under a Communion table, as a sign this burden is now placed in God's hands.

If you have younger people present you might invite them think about something they find difficult and ask them to write or draw this on a piece of paper. Then they should scrunch up the paper into a ball. Place a bucket or bin in the centre of your space and invite them to throw their burdens into the bin. You can decide how far away from the bin they should stand.

Once people are back in their seats, ask them to reflect on what burdens they place on others. We have received mercy from Jesus: is there someone we need to show mercy to today?

Prayer

Loving God,
we stand before you because of your mercy, and not our own merits.
As you delivered the people of Israel from their slavery to debt
so be with children and families who are trapped in debt today,
that they may know you in Christ as the one who shares their burdens
and who offers them deliverance and redemption.
We make this prayer in the name of your Son, Jesus Christ.
Amen.

Intercessions

- Pray for the church, that it may be a sign of God's mercy. Pray that we may show to others the mercy God has shown to us – in the way we share the Gospel of redemption, the way we relate to one another, and the way we help the voice of those burdened by poverty and debt to be heard.
- Pray for all who are involved with the work of The Children's Society, especially those involved in the Debt Trap Campaign, and above all for the children and families they are seeking to support: for parents and carers who cannot provide what their children need, for children who feel marked out or excluded by poverty, for the pressure debt places on relationships within the family.
- Pray for all in positions of authority, and for each of us as citizens, that we may exercise our power to work for God's kingdom of mercy and of justice.

Exodus story... the condensed version

There was once a young man. He had many brothers. He even had a colourful coat. His brothers were jealous of him and plotted to get rid of him. The man was lucky. He was saved from a dastardly death and taken to live in Egypt. One thing led to another and his brothers ended up in Egypt with him. They had wives. They had children. Their children had children. And 'the family', the Israelites, grew in number. Life got increasingly difficult, eventually the Israelites asked the Egyptians to take over their land, and in return, they would work for them as slaves. And their children were then slaves. And their children's children were slaves. (You can, of course, read a much fuller version of this story in the Hebrew Bible books of Genesis and Exodus.)

When another man came along and told the people they could be free, they were sceptical. They knew nothing different. They had grown up as slaves. Mistreatment was the norm. They had inherited the debt of their forefathers and continued to pay the price as debt slaves. They were led out of Egypt with a promise of freedom.

Further reading

If your discussions raise personal concerns about debt please refer to www.stepchange.org.