

# Stewardship Forum

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## Stewardship Tools for Individuals : Debt Counselling

**Title: Debt – The Scourge of Western Society Today**

**Author: Keith Tondeur**

Since around 1980 there has been a dramatic upsurge in the availability of credit in western society. This phenomenon seems to have taken place particularly in English speaking countries. For example there are about 2.5 million credit cards in Germany compared with 47 million in Britain. Furthermore, in Britain there are more than 1200 different credit and store cards to choose from! It is obvious that with this explosion in credit a significant number of casualties will be occurring. Sadly, the number of people suffering from over-indebtedness has been increasing sharply and the problem has now grown so acute that it is seen as the biggest problem that most people suffer from. It has even been named as the major cause of relationship breakdown. Given this, what should be a Christian's attitude to debt? Also what can be done to help those who are struggling with money problems?

### A Christian viewpoint

One of the first things to remember is that most people get into debt through changed situations, which lead to a sharp rise in expenditure or drop in income. These situations often have other traumas associated with them so it is not surprising that many people do not stay on top of handling their money at this time.

It is important to think for a minute about how different our Western society is compared to Jesus' teaching. Our Lord came into the world teaching us to love God, but also to love our fellow men and women as ourselves. Jesus often showed through his parables that we could demonstrate this by using "our" money and possessions for the benefit of others. This is totally opposite to what we are told in our society where we are encouraged through things like the lottery to worship money and possessions – and even to put down others to get more for ourselves.

### Why should Christians get involved?

The Bible makes numerous references to God's concern for the poor and oppressed. Proverbs 31:9 tells us "Speak up and judge fairly; defend the rights of the poor and needy." Jesus constantly taught that we should love others in a practical caring way. Helping those with financial difficulties is one way in which we can be obedient to God's Word. "Let no debt remain outstanding, except the continuing debt to love one another." [Romans 13: 8].

Additionally, most secular organisations dealing with people with money problems merely try and sort out the debt. For many, however, there are other emotional issues that need

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addressing as well. By addressing such issues the Church is immediately sending out a message to its community that it cares practically as well as spiritually for those around them.

### The pain of debt

- **People who are in debt feel totally trapped.** The more debt you have the worse it becomes as interest starts piling up and creditors increasingly dictate how the money is spent. As Proverbs 22:7 says, “The borrower is truly the slave of the lender.”
- **Debt hurts.** There is a whole range of emotions felt by those in debt and these include fear, unease, guilt, anger and loneliness. Imagine being petrified every time there is a knock at the door or when the phone rings. Many people are so ashamed and afraid that they dare not even tell their partners the full extent of the problem – though they inevitably will learn of it one day. This in itself leads to a breakdown in trust, which accounts for the large number of separations that follow.
- **The constant pressure of dealing with creditors causes tension to rise.** This can lead to problems with the children, a significant increase in health problems due to stress and an increasing sense of loneliness and loss of self-esteem. In a society that is based on what you have rather than who you are this is sadly hardly surprising. So people keep their problems to themselves thinking they are all alone, when in actual fact there is an epidemic of debt sweeping Western society. Recently on the Credit Action help-line the average level of unsecured debt has been in excess of £30,000 a case. This is much more than an average year’s salary in Britain. Clearly these pressures lead to all sorts of negative actions and it is hardly surprising that debt is increasingly featuring in cases of suicide.

### What Christians can do to help?

As Christians, we need to be offering practical help and hope to those who are suffering in this way. So what can we do to help?

1. Be aware of the likely needs and remember that there will almost certainly be a significant number of people in your own church who are struggling with money issues so try and encourage more preaching about the various aspects of money.
2. Be a resource centre for those in need. This can range from having your own trained counsellors to just providing free posters advising where people can go for help.
3. Think of ways of preventing debt. Credit Action has a range of preventative “Better Money Management” guides for families, young people, single parents etc. Churches have been taking these, attaching their logo on the covers and then distributing them widely within their community.

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4. Does your church have a hardship fund to provide immediate help in urgent circumstances? This can be a vital first area of help and will solve the immediate crisis, but then more will need to be done to address the financial problems that caused the emergency to occur.

### Conclusion

Helping people with money issues is not easy. It makes demands on time, money and resources. There also needs to be a real compassion for those seeking help. For all, reaching out into the pain of others will not be easy. But the joy of serving Jesus and seeing lives changed for the better will be both satisfying and encouraging. Pray about your situation and seek God's will for you individually and for your church.

**About the Author** - Keith Tondeur is Director of Credit Action, a Christian charity that offers resources on money management and practical advice on dealing with debt issues. For more information about Credit Actions resources and services go to [www.creditaction.com](http://www.creditaction.com)