

Group Exploration Session



This session is designed to be used by a church discussion group, either in person, or run over a videoconferencing platform such as Zoom. It will last for 45-60 minutes. If being run in person, facilities to show short films to the group will be needed.

Opening activity

5-10 mins

Invite people to introduce themselves by sharing something they have lost or missed out on since the beginning of the coronavirus lockdown, and something they have gained.

Stories of experience

10-15 mins

One of the areas where people had the most varied experiences during the lockdown is around money.

- Show the film *Leanne's Story* from ResetTheDebt.uk/stories (also available in written form on page 12 of the *Reset the Debt* report)



Invite the group to discuss:

- Why did some people end up in a worse financial position as a result of the lockdown?
- Why did others end up in a better financial position?
- What options do you have if your income drops and your living costs rise?

The financial impact of lockdown was profoundly unequal. It fell hardest on people living on low incomes and those with little or no savings. Lower paid workers were more likely to be furloughed, face income cuts or lose their jobs. Families had additional expenses from having children at home full-time, and the higher costs of basics.

On the other hand, people on higher incomes were on average able to increase their savings, and reduce their credit card and other debts. Savings were made because holidays, social activities and meals out were not possible during lockdown.

This situation has led to a large and growing problem of unavoidable debt, with the biggest increases in debt amongst the poorest households. Almost one in five families borrowed to buy food or other essentials in July. Six million people have fallen behind on rent, council tax and other household bills because of coronavirus.

Bible study

20-25 mins

We're going to look at a situation in the Bible when people were also burdened by debt.

It comes from the book of Nehemiah, which is written from the perspective of a faithful Jewish leader who served as an official in the court of the Persian King, and was appointed governor of Judah.

Read **Nehemiah 5:1-5**, and discuss:

1. What was causing the people hardship?
2. What impact was this having on their lives?
3. Why were people powerless to pay their debts?
4. What parallels do you think there are between this crisis and the current situation in the UK?

Read **Nehemiah 5:6-13**, and discuss:

1. How did Nehemiah respond when he heard about the crisis?
2. How was the situation addressed?
3. Do you think this was a just solution?

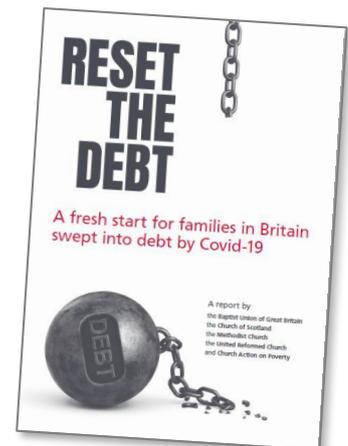
The idea of forgiving debts was not a new one. In Leviticus 25, the people of Israel were instructed by God to observe a year of 'Jubilee' every 50 years. Recognising that all things come from God, in the Jubilee year debts were to be written off, slaves freed, and land returned to its original holders. It reset any injustices that had built up in society, and offered everyone a fresh start.

This promise of liberation and release was referred to by Jesus at the outset of his ministry, as he proclaimed the arrival of 'the year of the Lord's favour' (Luke 4:19).

Take action

5 mins

The Reset the Debt campaign aims to highlight the crisis of household debt caused by Covid-19. Launched by a group of Churches and charities, and taking inspiration from the Biblical concept of Jubilee, it proposes the creation of a Jubilee Fund to cancel the unavoidable debts accrued by the poorest households during the lockdown period. This would give families a more stable platform from which to face the future.



In the story from Nehemiah, lenders and community leaders acted together during a period of famine and economic crisis to write off the debts that were leading to hunger and enslavement in their community. This campaign is arguing that the financial impact of the coronavirus lockdown, which was introduced for the good of us all and without people having a choice, should be borne equally across society. The best way of sharing the burden fairly is for the government to take on the unavoidable debts that people built up, possibly with contributions from lenders who would be indirectly assisted by the fund. You can read the *Reset the Debt* report at ResetTheDebt.uk

There are several ways you can support the campaign:

- Write to your MP. You can email them using a template letter at bit.ly/DebtAction
- Spread the word about the campaign. Share on social media with [#ResetTheDebt](https://twitter.com/ResetTheDebt)
- Pray for those facing the burden of debt. Find prayers at ResetTheDebt.uk/prayers
- Think about how you might support those in your community facing debt.

Invite group members to share what action they will take.

Closing prayer

2 mins

Share together in this prayer. A filmed version is available at ResetTheDebt.uk/prayers

Proclaim Jubilee

Jesus said:

“The Spirit of the Lord is upon me,
because he has anointed me
to bring good news to the poor.
He has sent me to proclaim release to the captives
and recovery of sight to the blind,
to let the oppressed go free,
to proclaim the year of the Lord’s favour.” *(Luke 4:18-19)*

So as God’s people, in this year of challenge,
let us reaffirm our hope and our task.

God’s kingdom is coming

Proclaim Jubilee

For those swept into poverty

Proclaim Jubilee

For those weighed down by debt

Proclaim Jubilee

For those living in fear of eviction from their homes

Proclaim Jubilee

For those enslaved by financial worries or poor mental health

Proclaim Jubilee

For those who are blind to the situation of their neighbours

Proclaim Jubilee

For those held captive by narrow vision

Proclaim Jubilee

For all who need to hear good news

Proclaim Jubilee

May our proclamations and our prayers
be accompanied by advocacy and action,
and God’s kingdom come.

Amen



Reset the Debt is a campaign being led by the Joint Public Issues Team, working on behalf of the Baptist Union of Great Britain, the Church of Scotland, the Methodist Church, the United Reformed Church, Church Action on Poverty, and other partners.