



May 2019

# Providing Hope

## FOCUS SCRIPTURE

Luke 4:18-19

## FOCUS MINISTRY

University Hope

## *fellowship!*

"Providing Hope"

Spring 2019

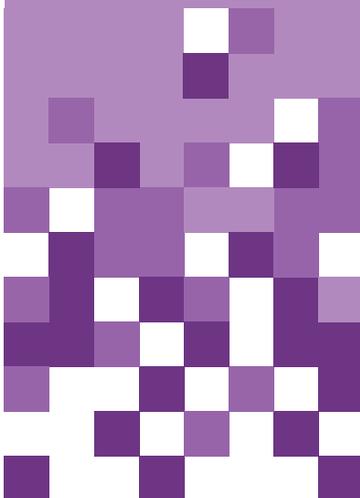
[https://issuu.com/fellowship/docs/spring19\\_fellowship-rgb/26](https://issuu.com/fellowship/docs/spring19_fellowship-rgb/26)

## ABOUT THE AUTHOR

**Rebekah Edmonds** is a graduate of McAfee School of Theology. She is currently a stay at home mom, but has previously served in various churches and is an endorsed chaplain through CBF. She is active at Smoke Rise Baptist Church in Stone Mountain, GA. She is married to Chris and is mom to Jose, Charlie and Grace.

Individuals and families in financial crisis are often desperate for ways to make ends meet. Often times, they turn to payday loans in hopes of meeting an urgent need. These loans are intended to help someone get from one paycheck to another with the intent that the loan will be immediately repaid. However, most are unable to meet these expectations and are then met with exorbitant interest rates on the loan. This makes it nearly impossible for most families to ever repay the principle amount of the loan. The faith community has seen how so many of their vulnerable neighbors get trapped in this cycle and they are working to find ways to help. University Heights Baptist Church in Springfield, Missouri, is one example of a faith community that has developed a plan of hope for those who are left feeling helpless in these payday loan traps.

- **ENGAGE:** Students will gain a better understanding of payday loans through an experiential learning activity.
- **EQUIP:** Students will read Luke 4:18-19 and answer these questions:
  - Who are the captives in our society?
  - What does oppression mean and who are the oppressed around us?
  - What does good news look like for the poor, the captive and the oppressed?
- **EXTEND:** Students will discuss how those caught in payday loans are the poor, captive and oppressed of our society. They will discuss how these individuals feel and how the Church can help restore hope.
- **MISSION PROJECT:** Students will be challenged to identify resources in the community that can support people with financial needs and discover ways to become involved. Students will be given the opportunity to help educate their congregation about payday lending.





# Providing Hope

## LEARNING GOAL

Students will be exposed to the idea of predatory loans and discover ways the Church can help intervene for individuals trapped in the predatory loan cycle.

## GETTING READY

1. Read the article “Providing Hope” in the Spring 2019 issue of *fellowship!*
2. Use this infographic to help students better understand the cycle of payday loans: <https://www.pewtrusts.org/en/research-and-analysis/data-visualizations/2013/how-payday-loans-work>
3. For more resources about CBFs role in fighting predatory lending, follow this link: <https://cbf.net/predatory-lending-advocacy>
4. Watch the trailer for the documentary “The Ordinance” to get a better understanding of how faith communities are working together to fight payday lending: [https://youtu.be/yi\\_Sf6ScA4w](https://youtu.be/yi_Sf6ScA4w)
5. Use this website to help understand how to calculate finance charges on payday loans: <https://www.incharge.org/debt-relief/how-payday-loans-work/>

## ENGAGE

1. As students enter the room, divide them into groups of 2 or 3. Give them each a notecard with the information below.
  - \$900. Needed for 3 months back pay on a car loan to avoid having car repossessed. You are a college student who works at pizza restaurant. You live at home but are paying your way through school. You make about \$700 a month.
  - \$850. Needed for rent this month. You are a single mom with 2 kids, ages 3 and 5. You work as a teacher’s aid at a daycare center. You make \$1200 per month.
  - \$600. Needed for 3 months backpay on electric bill. Your power is about to be turned off. You are a family of four. Dad works in a factory and mom works part time at a grocery store. Kids are 8 and 11. Your family income is \$2300 per month.
  - \$1000. Needed to pay medical bills and for medication. You and your wife are in your seventies. You get a total of \$1600.00 each month in social security. That is your only income. There is no retirement account.
2. Ask your students to put themselves in the shoes of the family on their card. What are the circumstances that could have surrounded the shortage of cash? What are your options?
3. **Say:** Each of you is panicked about how you will meet this urgent financial need. You are driving down the road and you see a neon flashing sign...CASH HERE! CASH NOW! You are desperate so you decide to go in and check it out. After all, it will just be a quick loan. You can pay it back! You go in and they ask you how much you need, have you sign a bunch of papers you don’t read and you walk out with cash in hand. You just got a payday loan.
4. **Say:** So what does that really mean? Sure your immediate need is met. But what about the terms of the loan? For simplicity sake let’s say your loan was assigned a 20% finance charge. So, each group, multiply the amount you borrowed times 20%. That is the amount it costs you to borrow that amount of money. How are you going to pay it back? You might go borrow more money to pay the loan and you are now trapped in cycle you can’t get out of.



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## EQUIP

1. Read Luke 4:18-19 to your students.
2. Ask your students these questions:
  - Who are the captives in our society?
  - What does oppression mean and who are the oppressed around us?
  - What does good news look like for the poor, the captive and the oppressed?

## EXTEND

1. Say, based on our exercise earlier, what would good news look like to the family your group discussed? How do you think people caught in the payday loan cycle feel?
2. Ask, how can the Church help bring this good news? How can the Church help restore hope and dignity?
3. Share with your students the story of University Heights Baptist Church. If time allows, also show them the trailer to the documentary, “The Ordinance.”

## MISSION PROJECT

1. Have students pay attention to your community over the next week. How many payday loan places can they identify? What areas of town are these located in? What is the population that surrounds the location? Make note of these places and encourage your students to pray for the individuals who find themselves in need.
2. Brainstorm with your students ways your congregation can help the poor, the captive and the oppressed in your neighborhood. What are existing resources? How can your students become involved in those places? What are some practical ways your congregation can help restore a sense of hope and dignity as people work towards financial stability?
3. Have students organize a viewing of “The Ordinance” for your congregation. Have students facilitate small group discussions about ways your church can help families stuck in the predatory loan cycle. This may include reaching out to local politicians to voice the concerns of congregation.

