

DEBT

Overwhelming personal debt is a serious issue in our society today, with the average amount of debt per adult in the UK today standing at over £29,000 and 3.9 million people in 'persistent poverty' according to the Office for National Statistics in May 2016. Financial difficulty is among the leading causes of marriage breakdown and suicide, with people in debt often feeling trapped and hopeless.

FRANCHISES

One of the most effective ways for your church or Christians in your community to help people in debt is by adopting a franchise that already exists. Usually this means that for a small annual or monthly subscription, you gain all the expertise and knowledge of an organisation that has already tried and tested what is most effective at helping and supporting people out of debt.

Christians Against Poverty (CAP) Debt Centres

CAP partners with local churches to run Debt Centres through which people facing crippling debt can find hope again. Local debt coaches are trained by CAP to help people gather their paperwork and send it to CAP's head office, where a manageable repayment plan can be put in place and CAP can take the pressure off by dealing with creditors directly. Meanwhile, those in debt are supported by their local coach and 'befrienders'. www.capuk.org

Community Money Advice (CMA)

CMA has helped over 120 churches and other locally based organisations establish high quality, free, face-to-face money advice services. CMA provides support, materials and expertise to enable churches to offer direct, local help to those overwhelmed by debt. www.communitymoneyadvice.com

COURSES

[CAP Money Course](#) – a short course to help people budget effectively.

[Quidz In](#) – a Care for the Family course to help parents talk to their children about money.

RESOURCES

[Jubilee+ research](#) – we have conducted research into the impact of church-based debt and money advice initiatives, along with recommendations.

[The Money Secret](#) – a book from Care for the Family about how to get out of debt and be wise with money.

[Centre for Social Justice](#) – *Maxed Out: Serious Personal Debt in Britain* (November 2013).

You can find our latest blogs, research and media on the issue of debt [here...](#)