Lord, in your mercy hear our prayer.

We pray for ourselves, that through our choices, actions and words we may daily live out our faith, and bear witness to you, the source of all good things.

Lord, in your mercy hear our prayer.

Almighty God, the fountain of all wisdom, you know our needs before we ask, and our ignorance in asking: have compassion on our weakness, and give us those things which for our unworthiness we dare not, and for our blindness we cannot ask, for the sake of your Son Jesus Christ our Lord. Amen.

Prayers taken from www.cofe.anglican.org/prayers/#debt

WORDS TO THINK ABOUT FROM THE BIBLE

We must fulfil our obligations

'Let no debt remain outstanding, except the continuing debt to love one another.' *Romans 13:8*

Learn to be content with what you can afford

Keep your lives free from the love of money, and be content with what you have; for he has said, 'I will never leave you or forsake you.' So we can say with confidence,

'The Lord is my helper; I will not be afraid. What can anyone do to me?'

Hebrews 13.5-6

God cares for you

Jesus said to his disciples, 'Therefore I tell you, do not worry about your life, what you will eat, or about your body, what you will wear. For life is more than food, and the body more than clothing.

Luke 12.22-23

IF YOU NEED HELP...

The Consumer Credit Counselling service http://www.cccs.co.uk/freephone helpline 0800 138 1111

The Citizen's Advice Bureau

http://www.adviceguide.org.uk/ Sevenoaks branch 01732 454443 Buckhurst Lane, Sevenoaks Kent TN13 1HW

The Samaritans

For emotional support http://www.samaritans.org/ 08457 90 90 90

Church of England debt advice website

http://www.cofe.anglican.org/debt

You can also contact the priest in charge of this church.

Revd. Anne Le Bas 01732 762955 annelebas@dsl.pipex.com

PRAYERS FOR A TIME OF FINANCIAL CRISIS

PRAYER FOR THE CURRENT FINANCIAL SITUATION

Lord God, we live in disturbing days:
 across the world,
 prices rise,
 debts increase,
 banks collapse,
 jobs are taken away,
 and fragile security is under threat.
Loving God, meet us in our fear and hear
 our prayer:
 be a tower of strength amidst the shifting
 sands,
 and a light in the darkness;
 help us receive your gift of peace,
 and fix our hearts where true joys are to be
 found, in Jesus Christ our Lord. Amen.

VERSES FROM PSALM 139

O Lord, you have searched me out and known me; you know my sitting down and my rising up; you discern my thoughts from afar. You mark out my journeys and my resting place and are acquainted with all my ways. Where can I go then from your spirit? Or where can I flee from your presence?

If I take the wings of the morning and dwell in the uttermost parts of the sea, Even there your hand shall lead me, your right hand hold me fast.

A PRAYER FOR WISE FINANCIAL STEWARDSHIP

Lord Jesus Christ, by taking human flesh you sanctified material things to be a means of your grace; grant us wisdom in our attitude to money, and a generous heart in the use of the resources entrusted to us,that by faithful stewardship we may glorify you. Amen.

Adapted from a prayer from the C of E Central Board of Finance

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PRAYERS FOR THOSE WORRIED ABOUT DEBT

VERSES FROM PSALM 107

Let us give thanks to the Lord for his goodness and the wonders he does for his children.

Some sat in darkness and in the shadow of death, bound fast in misery and iron.
Then they cried to the Lord in their trouble, and he delivered them from their distress.
He brought them out of darkness and out of the shadow of death, and broke their bonds asunder.

Let us give thanks to the Lord for his goodness and the wonders he does for his children

For he has broken the doors of bronze and breaks the bars of iron in pieces.

PRAYERS FOR THOSE LIVING WITH DEBT

Father, we pray for the many who are trapped by growing burdens of debt, who see no way out, and who despair for their future:

give them courage to tackle the problems they face, clarity in taking decisions which will turn their situation around, and faith that, as they cry to you in their trouble, you will deliver them from their distress; through Jesus Christ our Lord. Amen.

God of power, you are strong to save and you never fail those who trust in you. Keep under your protection all who suffer as a result of debt:

help them through their time of darkness, give wisdom to all who seek to help, and bring them to know true freedom in your Son, Jesus Christ our Lord.

Amen.

A PRAYER FOR GUIDANCE

Lord God, your will is to bring hope and a future to all your people.

Trusting in your steadfast love,

we ask your guidance as we work out a household budget.

Help us to learn to let no debt remain outstanding, except the debt to love one another, through Jesus Christ our Lord. Amen.

A FORM OF INTERCESSION

We pray for the Church, that it may be a compassionate community, ready to stand alongside those who suffer the burden of debt.

Lord, in your mercy hear our prayer.

We pray for those who work in government, finance and the law, that they may work towards practical solutions for the problems caused by debt.

Lord, in your mercy hear our prayer.

We pray for those individuals who, because of their debts, feel they have nowhere to turn: that they may know your presence, guidance and peace.

Lord, in your mercy hear our prayer.

We pray for those countries affected by the enormous burden of international debt: for a just and lasting solution to the problems they face.