

LEADER'S GUIDE

ESCAPE THE DEBT TRAP

Let the Lord Lead You Out



Dr. Kregg Hood

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STEP-BY-STEP GUIDE

Launch the Escape the Debt Trap preaching series with these simple action steps:

Week 1

- ✓ Print Bulletin Ad 1 to help people anticipate this powerful series. It may also cause some to invite their friends who struggle with debt.
- ✓ In the Sunday morning service:
 - Make Pulpit Announcement 1 and 2.
 - Distribute one copy of *Escape the Debt Trap* to each family (for maximum participation, distribute them at the time of the two announcements).
 - Ask families to read chapters 1 and 2 during the week.

Week 2

- ✓ Print Bulletin Ad 2.
- ✓ In the Sunday morning service:
 - Ask your congregation to read chapters 3 and 4 before next Sunday.
 - Mention something significant that you found in these chapters.
 - Preach sermon 1.

Week 3

- ✓ Print Bulletin Ad 3.
- ✓ In the Sunday morning service:
 - Ask your congregation to read chapter 5 during the week.
 - Tell about a point that had special meaning to you in this chapter.
 - Preach sermon 2.
 - Following the sermon, distribute a copy of the “Beware of the Debt Trap” brochure to each family. (See the Follow-Up Resources section in this guide.)
 - Encourage your members to check out their current debt load as soon as they read chapter 5.
 - Thank the congregation for their willingness to stretch and grow during the last two weeks and ask them to share what they’ve learned with someone else who needs this information.
- ✓ In your next bulletin after you preach sermon 1, print Bulletin Ad 4.

PROMOTIONAL RESOURCES

INSTRUCTIONS:

- > Prepare the Introductory Letter to Church a few days before handing out the books. The sample letter is written from the minister. By changing a few words, it can become a letter from the elders, deacons, finance committee, or some other leadership group in the church. Mail on Monday, the day after the book distribution, and it will give your absent members an opportunity to get the books during the week.
- > Bulletin ads are provided to encourage weekly participation.
- > Pulpit Announcement 1 is designed to be delivered by the minister on the Sunday of the book distribution. Pulpit Announcement 2 is to be delivered by a selected church leader on the same day.

INTRODUCTORY LETTER TO CHURCH

Date

Dear [Name of Congregation] family,

It's no secret that a rapidly growing problem is facing many in our society—excessive credit card debt and overspending. Did you know that

- The average credit card debt per family in the USA is now \$8367.
- Half of all credit card holders report difficulty in making their minimum payments.
- Last year 40 percent of Americans spent more than they earned.
- Financial crisis is the #1 reported cause of divorce.

Christians, of course, are not immune to this problem. In fact, a significant number of us are either facing financial crisis or headed toward a major ditch. Plus, when we hit these challenges we tend to keep the problem to ourselves and suffer in silence.

It's time we turn the tables on the devil's plans to attack us through our pocketbooks. I will address this issue both from the pulpit and through a powerful book called *Escape the Debt Trap* by Dr. Kregg Hood. This past Sunday we gave a copy of this book to each family in attendance. For the next two weeks we'll all learn how to overcome the major causes of overspending: impatience, selfishness, and ignorance.

If you weren't with us Sunday, please pick up your book at the church office as soon as possible. I'd like every family to read chapters 1 and 2 this week. This coming Sunday I'll preach a sermon that will help you learn how to avoid or escape from credit card debt traps that bring discouragement and hardship. Then next week, read chapters 3 and 4. My second sermon will show you the top action steps to get financially healthy. Following that message, please read chapter 5 of *Escape the Debt Trap* and pray about any action steps you believe the Lord might be guiding you to take. We'll be ready to help.

Please join us and invite your friends to this powerful series. Not only will the Lord start to set some in our church family free, but I'm convinced he will allow us to better serve our friends and neighbors in this community. The time is right and the need is great. We have practical, biblical solutions we can all learn and follow. As Jesus told us, "The truth will set you free."

Sincerely in Christ,

[Name of Minister]