

FamilyLife



Debt can feel overwhelming and hopeless and is often accompanied by a sense of shame. But it's a problem that can be solved by creating a non-judgemental, supportive space to talk about financial worries. There are solutions – from budgeting, payment plans and even getting debts written off – so encouraging an individual to seek help is important. The Salvation Army's Debt Advice Service can provide full budgeting advice thus maximising a person's income and minimising their expenditure.

Pastoral care can offer the encouragement and support needed for individuals to seek the advice they need and journey towards a more secure future.

Links to further support and resources:

[Financial Inclusion and Debt Advice | Salvationist](#) The Salvation Army Financial Inclusion and Debt Advice Service supports people within Salvation Army churches and communities who find themselves burdened with debt.

FINANCE CONCERN