



22-Days of Prayer & Action Guide to End the Debt Trap in SC

	PRAYER	ACTION
Day 1	I pray for all those suffering under the weight of high-cost loans and ask that you guide them to trusted organizations that can provide support and solutions.	When out in your town, look for high-cost lenders, count them and notice what other businesses are located near them.
Day 2	<i>"We bless you now Eternal One, the power and majesty in all. You gave us this food, you sustain our lives through your grace, through your love, your compassion. You provide all the food that comes to us, guiding and nourishing our lives. Now we hope and we pray for a wondrous and great day, when no one in our world will lack bread or food to eat. We will work to help bring in that time when all who hunger will eat and be filled, every human will know that yours is the power sustaining all life and doing good for all. We bless you now Eternal One for feeding everything."</i> - a prayer at the end of the Passover meal, adapted from the translation by Rabbi Burt Jacobson	Passover is the yearly celebration of the Jews escape from Egyptian slavery and into freedom. Reflect on how economic injustice exploits hardworking people - whether they are underpaid and overworked, indebted to predatory lenders, or unable to make ends meet in a world where costs of living have not kept up with pay.
Day 3	I pray for [your SC Senator] that they will educate themselves about how the poor in our state are targeted by high-cost lenders. I ask that you illuminate their path to protect those who are vulnerable.	Share what you've learned about high-cost lending in SC with one friend or family member.
Day 4	<i>"In the stillness of the quiet, if we listen, we can hear the whisper of the heart giving strength to weakness, courage to fear, hope to despair."</i> Howard Thurman	Read one story on www.capratesc.com and register to "stay in the loop" and receive updates on efforts have rate cap legislation passed.
Day 5	I pray for [your SC House member] that they will open their eyes and hearts to the plight of their constituents who are caught up in the debt trap. I ask that you lay it on their heart to support a 36% rate cap.	Ask your family members if they have gotten caught up in predatory loans and what their experience may have been.
Day 6	I pray for humanizing alternatives to predatory loans, such as revolving loan funds. May our communities develop more compassionate solutions to support the economic mobility of a low wealth families.	Learn more about revolving loan funds, one of the creative alternative solutions to high interest predatory loans: https://www.cdfa.net/cdfa/cdfaweb.nsf/pages/revolving-loan-funds.html
Day 7	<i>Grant us, Lord God, a vision of your world as your love would have it: a world where the weak are protected, and none go hungry or poor; a world where the riches of creation are shared, and everyone can enjoy them; a world where different races and cultures live in harmony and mutual respect; a world where peace is built with justice, and justice is guided by love. Give us the inspiration and courage to build it, through Jesus Christ our Lord. Amen.</i> From the UCC prayer for economic justice	Watch the Village Engage video on predatory lending in SC: https://www.youtube.com/watch?v=ae3J1sSdH2I&feature=emb_imp_woyt



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Day 8	I pray for Gov. Henry McMaster that he will see the abuses of predatory lenders on the people of SC and realize that these lenders are not only harming the citizens but the state economy as well. Motivate him to resist the pressures of a cash-flush industry.	Read and reflect on Proverbs 22:22 <i>“Do not exploit the poor because they are poor...”</i>
Day 9	I pray for a decrease in the number of predatory lending sites in my community.	Google auto and title loan companies in your area and look at where they are located. How many of them are positioned in poorer areas of town?
Day 10	God of Love, Source of Life, we have a lot of work to do. We need you in our hearts as we strive to be part of the healing that our state needs. We pray that you will fill us with the resolve to walk in the light and to be a voice for people who need justice.	Read John 2:13-16 and reflect on Jesus's actions in the temple. Why was he so intent on driving the money changers out?
Day 11	<i>"Indeed our survival and liberation depend upon our recognition of the truth when it is spoken and lived by the people... Truth is divine action entering our lives and creating human action of liberation."</i> James Cone	Read and reflect on 1 Samuel 17 - the story of David and Goliath.
Day 12	I pray that people who support the federal Military Lending Act will extend their support to capping rates in SC because veterans are not currently protected in our state.	If you are an active military member or veteran, contact your representative to share your personal story as to why this rate cap is important for you and those you love.
Day 13	Spirit of God, we have heard your call to share in the building up of the Kingdom of God. Fill us with the desire to change ourselves and to change the world. Enflame our passion for justice into a commitment to address unjust situations and structures. Banish any complacency in our hearts. A Prayer for Witness from the Australian Catholic Justice Council	Reflect on Isaiah 5:13-15
Day 14	I pray that the elderly who are targeted by predatory lenders will discover ways to meet their needs without having to resort to a high-cost loan they cannot afford.	Visit the Sisters of Charity Foundation of South Carolina and review their recent Poverty Study at https://sistersofcharitysc.com/poverty-study/
Day 15	I pray that predatory lenders may see the error of their ways, and begin to treat their customers with the dignity given to them by God - helping them to build financial security rather than trapping them in debt.	Read this passage from the Catechism of the Catholic Church, which declares that: <i>exploiting the poor is theft: even if it does not contradict the provisions of civil law, any form of unjustly taking and keeping the property of others is against the seventh commandment: thus, deliberate retention of goods lent or of objects lost; business fraud; paying unjust wages; forcing up prices by taking advantage of the ignorance or hardship of another.</i> (no. 2409)



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Day 16	I pray that those who work in predatory lending stores will find better jobs. That they find work that helps them to build financial security for them and their families, that they will be able to build wealth and in their own lives and the lives of their communities.	Reflect on Pope Francis’s address on economic justice which says, in part: <i>“Usury is a serious sin: it kills life, tramples on the dignity of people, is a vehicle for corruption and hampers the common good. It also weakens the social and economic foundations of a country.”</i> -Pope Francis, Address to Members of the National Council of Anti-Usury Foundation, February 3, 2018
Day 17	I pray that people who see ads for predatory lenders on TV and on social media are not lured into a debt trap.	Watch this interview with community leaders in SC who are working to end predatory lending in SC: https://wach.com/features/on-point/onpoint-on-wach-fox-predatory-practices-and-high-risk-lending?fbclid=IwAR0iv0gXZVMWsqxvL3GrDVp7mPMjrCRZ2orXKAGPn0ez9ekLyDGGwXEs3RQ
Day 18	God of generosity and compassion, hear our prayer. God of fellowship and equality, hear our prayer. God of liberty and freedom, hear our prayer. God of absolution and mercy, hear our prayer.	Listen to a version (or 2 or 3) of “Be Thou My Vision” https://www.youtube.com/watch?v=XiukM6WHQEQ https://www.youtube.com/watch?v=clqdCXxqYvI https://www.youtube.com/watch?v=PQNczm45GyY
Day 19	I pray for the non-profit organizations serving those being harmed by high-cost lenders that they will provide services to meet the needs of their community. May donations be bountiful to support their efforts.	Reflect on Micah 6:8 <i>“What does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?”</i>
Day 20	I pray for individuals and families to be able to earn wages that allow them to build for a future and not be oppressed by high interest loans that prey on the few assets they may have.	Learn more about South Carolina’s self-sufficiency wage charts and what it takes for a family of 4 to live well: https://www.uwasc.org/self-sufficiency-standard
Day 21	I pray that all people of faith will make economic justice a key part of their ministries, and that every faith leader will come to support the cause of financial fairness in the state of SC, and urge their congregations to do the same.	Reflect on Rev. Martin Luther King’s quoting of the prophet Amos (Chapter 5 verse 24), <i>“Let justice roll down like waters, and righteousness like an ever-flowing stream.”</i>
Day 22	Almighty God, you have promised to hear what we ask. Watch over our state and guide our leaders in all knowledge and truth and make your ways known among people. Help the residents of our state find the courage to rise up and sound the alarm that somebody is hurting our people.	Listen to a version (or 2 or 3) of “Hold On”: https://www.youtube.com/watch?v=i17UAgleIH8 https://www.youtube.com/watch?v=a9TCWK_Msts https://www.youtube.com/watch?v=TfvLZjofEXA