



*A Practical Guide to Walking with
Low-Income People*

**HELPING
WITHOUT
HURTING**
*IN CHURCH
BENEVOLENCE*

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CHAPTER 6

RUBBER MEETS THE ROAD

TRAINING SCENARIOS AND QUESTIONS

Given the complexity of poverty, even carefully formed policies and procedures have to be applied on a case-by-case basis.

No two people who approach your church for assistance will be exactly the same. Although this truth may sound daunting, it also gives us an opportunity to learn how to depend more deeply on God, walking with Him as He does His work in us and in the person we are seeking to help.

This chapter contains a number of short scenarios, most of which are based on actual stories churches or ministries have shared with us. They provide a chance for your benevolence team to discuss how you might respond to various situations, and they might be a helpful tool to use when orienting and training volunteers or new members of your team.

While the purpose of these scenarios is to help you to apply the principles of asset-based, participatory poverty alleviation, there is more than one healthy way to address each of these situations. Walking with

people developmentally is as much an art as it is a science. So while you should try to apply the principles in this book, at the core of the process is listening—not just for information—but also for attitudes, emotions, fears, and hopes. *In what direction are this person's head and heart seemingly pointed?* And you must also be listening to God by being deeply rooted in Scripture and praying for the guidance of the Holy Spirit as you seek to truly help the individual or family.

At the end of each scenario are a few questions for your team to discuss, followed by a few thoughts on how I (Steve) might approach each of the situations presented. My reflections are by no means definitive or authoritative. They are simply intended to provide one perspective for your team to discuss as you seek to learn and grow together.

SCENARIO 1: SHARON

Sharon, a single twenty-one-year-old, calls a deacon in your church. She works as a cashier at a local gas station, and a coworker, Tom, had given her the deacon's phone number. Tom, twenty, is a member of your church, and he has worked with Sharon for close to a year. He has been sharing the gospel with her and has invited her to come to church with him many times, but she never has. Upon learning of her financial struggles, Tom encouraged Sharon to call a deacon and request assistance. Tom is hopeful that by connecting Sharon with the deacons, she will begin to attend the church.

The deacon agrees to meet with Sharon after church on Sunday to hear more details about her situation. Sharon comes to church and is warmly welcomed by several people in the congregation. She meets with the deacon and explains that she is going to be short on rent for the third month in a row. She is also two months behind on her electric bill.

In total, Sharon needs \$1,100 to catch up. The deacon learns that Sharon graduated from high school but did not pursue college. She lived at home after high school, but due to significant conflict with her parents, she has been on her own for the past year. Besides monthly cost-of-living expenses, Sharon will have a monthly car payment of \$300 for another two years.

Questions for you to consider:

1. Will failure to provide immediate assistance likely result in serious harm?
2. Is Sharon largely responsible for her situation?
3. What further information would you want to know about her before determining how to proceed?
4. What possible changes or ways of moving forward in life would you want to discuss with her?
5. What actions will you take that could contribute to the long-term goal of empowering Sharon to live in right relationship with God, self, others, and the rest of creation?

STEVE'S REFLECTIONS

Sharon is not in a situation in which a lack of immediate aid will cause her serious harm. She might get evicted, which would be unfortunate and inconvenient, but it will not put her in danger.

In addition, it appears that Sharon is largely responsible for her situation, as she is simply living beyond her means. I believe that truly loving Sharon means helping her own the situation by encouraging her to address the actions that got her into these problems. Providing immediate assistance to Sharon could undermine this ownership, thereby disem-

powering her from truly making progress in her life.

If I were the deacon who first meets with Sharon, I would communicate that the church benevolence team works with people to help them avoid ongoing financial problems. Except in the case of emergencies, the church does not provide immediate material assistance. Instead, it works with people through a mutually created action plan that details what the person and the church will do to help the person with their financial life.

The first step in that process is working through an intake form. I would show Sharon the form and see if she would be interested in taking the next step, explaining that although the church will not provide \$1,100 to cover her rent and utility payments, we would love to work with her as she looks into ways to pay this debt and avoid future financial troubles. This process would include creating an action plan that would walk Sharon through the process of setting goals and achieving those goals. The church would provide encouragement, counsel, limited financial help as appropriate, and link her with other organizations that could assist her with specific goals.

I would tell Sharon of the range or maximum amount of financial assistance we could possibly give, according to our policies. In addition, I would let her know that our church only provides funds as the person takes steps forward as outlined in their action plan. The funds usually come in stages and/or when the plan is fully completed, but not upfront.

Note that if we pay the bulk of funds the church policy allows right away, Sharon may very well take the money and run, and an opportunity to walk more deeply with her will be lost.

If Sharon is willing to begin the process of pursuing long-term financial stability rather than just immediate material assistance, she will need to tackle a number of challenges. Several of these challenges might crop up when creating the action plan:

- She may need to lower her housing costs. Because it is hard for a single person at a low-paying job to afford to live alone, Sharon may need to get a roommate.

- She may need to consider selling her car and get more affordable transportation, as her monthly car payment is rather large. Are mass transit or biking feasible options in her community?
- Sharon might benefit from the financial education discussed in chapter 5, particularly since she is young and just starting out. Even though she currently has a low-paying job, learning how to steward those limited resources and evaluate her spending patterns would be a crucial step in pursuing financial stability.
- Sharon should consider developing skills to qualify for better long-term employment. This might mean going to school or doing some kind of job certification training. The local community college or technical institute might be a good start, but it will require careful time management, a skill that the encourager in our church could help her cultivate and implement.
- Eventually, Sharon should consider addressing her relationship with her parents. Identifying what has gone sour in that relationship, why it has gone wrong, and whether reconciliation is possible are part of Sharon's creating a support system and moving back into right relationship with them.

My key message to Sharon would be that struggling to meet her bills is probably not going to be a one-time issue, unless she takes steps to change the underlying factors contributing to her material poverty. Sharon may be in a cycle of repeated financial turmoil, so immediately helping her pay the bills would not really be helping her to move forward in life. Instead, I would offer to come alongside Sharon in doing the long-term work of addressing the underlying issues that led to her present circumstances. If Sharon is not interested, I would tell her that we could not provide her with any financial assistance at this time.

I would also touch base with Tom and talk through the assistance I offered Sharon—as well as the basics of whether or not she accepted that offer. I would want Tom to be on board with the direction that the church

is taking, so he could provide a consistent voice of support and encouragement in her day-to-day life. If the church has done a good job of communicating its benevolence vision and policies to the congregation, Tom would enthusiastically support the church's approach to Sharon.

SCENARIO 2: DAVID AND LINDA

David and Linda are married and have four children between the ages of nine and fifteen. David has a checkered work history. His dream is to make a living as a musician. He has tried numerous times to make this dream a reality, sometimes working part-time at a low-paying job, and other times fully pursuing a career in music. While he has had some music opportunities that have paid well, he has never earned enough from music to provide for his family and pay the bills consistently.

Through the years, David and Linda have attended various churches and have received help paying their bills numerous times. They have been in your church for five years. While David has not attended very often the past two years, Linda is a fairly consistent attendee. She ensures that her children participate in church, Sunday school, and the youth group.

Four years ago, David and Linda came to the church asking for help to pay some bills. This request went directly to the pastor, and the pastor made a deal with David that if he would attend a jobs preparedness training program the church was hosting, the church would help with a few rent and utility bills. David faithfully participated in the twelve-week training. During the training, he was able to identify many skills he could use to support his family, as well as several obstacles that prevented him from providing for them.

At the end of the job preparedness training, David secured a job with a local retailer. While the pay was not high and he did not find the work very fulfilling, David and Linda were able to cover their bills through his salary.

While working at the retailer, David was diagnosed with bipolar disorder. This helped explain many of his emotional ups and downs and

especially his tendency to impulsively quit jobs in favor of relaunching his music career.

After over two years working at the retailer, David stopped taking his medication and suddenly quit his job, announcing that he was going to go back to work as a musician. Within a few months, David and Linda were again struggling to pay their bills.

Throughout David's struggles to provide for his family, Linda worked a few odd jobs here and there. But because of her desire to homeschool their children, she turned down several work opportunities. Their financial struggles have caused significant strain on their marriage and parenting throughout the years.

David has come back to the church asking for help with rent money once again.

Questions for you to consider:

1. Will failure to provide immediate assistance likely result in serious harm?

2. Are David and Linda largely responsible for their situation?

3. What further information would you want to know about them before determining how to proceed?

4. What possible changes or ways of moving forward in life would you want to discuss with them?

5. What actions will you take that could contribute to the long-term goal of empowering David and Linda to live in right relationship with God, self, others, and the rest of creation?

STEVE'S REFLECTIONS

David and Linda are not in danger of serious harm. In addition, although David's bipolar disorder presents special challenges, for the most part, the couple is responsible for their financial situation. David and Linda are generally able-bodied people and have basic job skills, but they are not willing to work at the types of jobs that could provide for them and their children. Because they both profess to be followers of Christ, they need to obey the biblical command to provide for their family through their work. I believe it would be a mistake to provide immediate financial help with paying their bills, because doing so would reinforce an ongoing pattern of financial dependency.

But this does not mean there is nothing I would do to help David and Linda. On the contrary, I would want to walk with them as they tackle some important issues:

- David needs to relook at his medical issues and bipolar diagnosis. Why did he stop taking his medication? Would going back to the doctor and/or seeing a counselor be helpful?
- Linda needs to consider bringing some income into the home through a part-time job, for even if David works full-time, he will probably not earn enough to cover all their expenses.
- Marriage counseling would also be helpful for David and Linda. If they are willing to pursue counseling, the church should consider covering part of those expenses as David and Linda work to break out of their cycle of material poverty. This could be a good way to use the church's financial resources to support lasting change in their lives.

It will take some time to explore all the issues and possibilities with David and Linda. At this point, I would explain the process the church uses to help people—i.e., gathering relevant information and forming an action plan—and then I would ask David and Linda if they wanted to pursue this with me. Because of their long history of getting help from churches in addition to ours, I would not provide financial help initially but would wait to see them demonstrate some consistency in carrying out the steps in their action plan.

SCENARIO 3: SHERRY

Sherry walks into your church office, holding her little boy's hand. She lives in the apartment complex down the street from your church. She has a red welt on her cheek and the beginnings of a black eye. Sherry tearfully tells the church secretary that her husband is on one of his drunken rages. He hit her—which is nothing new—and for the first time he tried to hit their son. When Sherry stood in her husband's way to stop him from hitting their little boy, her husband punched her hard in the eye. Sherry is very afraid that her husband will try to track her down. She asks if the church could help her.

Questions for you to consider:

1. Will failure to provide immediate assistance likely result in serious harm?
2. Is Sherry largely responsible for her situation?
3. What further information would you want to know about her before determining how to proceed?

4. What possible changes or ways of moving forward in life would you want to discuss with her?

5. What actions will you take that could contribute to the long-term goal of empowering Sherry to live in right relationship with God, self, others, and the rest of creation?

STEVE'S REFLECTIONS

Sherry and her son are victims of domestic abuse and are in danger. The church needs to act immediately. The church secretary knows the church's benevolence policies, so she is able to assure Sherry that the church can help her. If somebody on the benevolence team is available, they should be called in at this point. If they are not available, they should at least be contacted by phone.

If I were the benevolence team member who was called in, I would see if Sherry needed to go to the doctor or the emergency room, taking her there if needed. Furthermore, I would encourage Sherry to allow me to contact the police on her behalf. She will need to discuss the incident with them and consider pressing charges. In addition, if Sherry needs to go home to get clothes or other items, the police will need to go with her to ensure her safety.

I would inform Sherry that, at the very least, our church will be able to pay for a hotel room and food for several days, until we are able to develop a longer-term plan together.

Finally, I would contact a woman on our benevolence team or in our pool of volunteers to be the main point person for Sherry through this entire process.

It may be that this incident becomes a trigger for Sherry to change the dynamics in her family in order to rid her home of violence. If so, then we need to be ready to take the next steps with her. These steps could

include obtaining a restraining order and/or seeking court intervention to mandate alcohol and anger management counseling for her husband. Ideally, this would lead to inroads into his life as well.

Once her husband becomes sober, there is also a possibility that Sherry may return to her situation without taking any steps to prevent this from happening again. While we do not have the right to stop this, we need to assure Sherry that the church wants to help her to create a safer and more stable home for herself and her son. And she needs to know that she can call the church at any time she is fearful for her or her son's safety.

SCENARIO 4: KATHY¹

Kathy is a forty-year-old divorced mother of three children. Her ex-husband was abusive to both her and the kids. Following the divorce, Kathy lived with her mother, who has a history of relying on agencies and churches for financial assistance. Kathy's mother is controlling and views Kathy as a "problem child" who was a "slow learner" and could not take care of herself. Kathy's father was an alcoholic, and he verbally and physically abused both Kathy and her mother for many years until his death.

Your benevolence team has been walking with Kathy for over a year, encouraging her to complete her action plan and providing some financial assistance. Progress has been up and down. Just when you think she is on the verge of moving forward, another setback occurs or she does not follow through with what she was supposed to do. Yet there have been some positive changes in her life. Kathy was able to move out of her mother's home and into her own apartment a year ago. She had been paying her mother \$300 in rent, but now her government-subsidized apartment costs only \$125 per month. Kathy began working at a good job, but she injured her back and is now unable to work.

At present, Kathy's main source of income is the \$800 per month she receives from worker's compensation due to her injury at work. She says that she also receives \$40 a month in food stamps but that she never sees this money because it goes toward paying down what

she owes as restitution for welfare fraud. This sounds suspicious to the volunteers working with her, and they have not been able to verify this information. Kathy also receives some child support money from her ex-husband, but this is intermittent.

The volunteers know that Kathy needs help and support, but they are also frustrated with her. Kathy doesn't cooperate with seemingly simple and straightforward steps to help herself. For example, volunteers have set up appointments to talk with her in more detail, but she cancels, does not show up, or leaves early. And when asked to bring financial records to work on a budget, she fails to bring the correct information.

In addition, the volunteers suspect that Kathy is not being completely truthful. She has told volunteers different stories about her past and her situation. And there are discrepancies between the information that Kathy gives about her food stamps and the information received from the local welfare office about its policies.

Kathy has a number of physical and mental health issues. She is a recovering alcoholic and takes medications for her back pain, depression, anxiety, and diabetes.

Protective Services is involved because the children have not been attending school on a consistent basis. As a result of their absenteeism, two of the children are struggling academically. Protective Services has recommended counseling for both Kathy and the children, but she has not followed through on either of these.

To add to the burden and complexity, Kathy's ten-year-old daughter confided in one of the volunteers, "I don't want to grow up to be like my mother."

The frustrated volunteers approach your benevolence team, wondering if there is any point in continuing to walk with Kathy.

Questions for you to consider:

1. Will failure to provide immediate assistance likely result in serious harm?

2. Is Kathy largely responsible for her situation?

3. What further information would you want to know about Kathy before determining how to proceed?

4. What possible changes or ways of moving forward in life would you want to discuss with Kathy?

5. What actions will you take that could contribute to the long-term goal of empowering Kathy to live in right relationship with God, self, others, and the rest of creation?

STEVE'S REFLECTIONS

The issue in this case is not about providing immediate financial assistance; rather the issue is whether or not the church should continue to walk with Kathy, providing ongoing encouragement and accountability along with occasional financial support.

Determining Kathy's responsibility for causing her situation is complicated. At one level, Kathy is the person who is primarily responsible for her circumstances, and she needs to be the main agent for making positive changes in her life. But there are also factors in Kathy's past that might be behind some of her unhealthy patterns of behavior: she struggles with alcohol addiction, which she likely inherited from her father; her mother has always been negative about her; and both Kathy's father and husband were abusive. It is likely that Kathy is suffering from trauma.

Finding a way to help Kathy to get counseling and to follow through on appointments with your volunteers would be a high priority in Kathy's process of transformation. But as mentioned in chapter 2, when walking

alongside people who have experienced trauma, we must be careful not to be too dictatorial, demanding, or controlling. If Kathy's past experiences have made her feel helpless and powerless, an aggressive approach might be counterproductive.

There is no easy solution for Kathy. Counseling, friendly encouragers, and gentle discipling relationships that do not make strong demands are good ongoing steps. In time, we might be able to move toward suggesting more focused changes in her financial life.

We should recognize that this process will likely be long and hard, as Kathy might have very deep wounds. This is a situation where leading with empathy is crucial. That empathy would temper some of the natural frustration the church and volunteers experience when Kathy does not follow through on her promises or undermines her progress. I would recommend that our church continue to walk with Kathy, providing occasional financial assistance within the dollar amounts set by our church's benevolence policies.

SCENARIO 5: JEANINE

Jeanine is in her early sixties and works full-time as a cafeteria worker at the local high school. As much as she is physically able, she also works at a fast-food restaurant a few weekends per month. Jeanine has three grown sons. One is serving a prison term of four years and periodically asks her for money to pay for a phone card and miscellaneous expenses within the prison. The second son chooses to work only sporadically as a landscaper and is often short on funds. He frequently asks Jeanine for help, which she provides as much as she can. Jeanine's third son, who is in his late twenties, works full-time and lives at home with her, but he contributes nothing to paying for the household's expenses.

Jeanine's husband left her fifteen years ago, so she has had to raise her sons and provide for herself throughout that time.

Neither Jeanine nor her sons have a previous relationship with the church; she just heard about your church and called to see if there was any way that the church could help her with some bills that are due.

Her biggest financial challenge appears to be that she has fallen behind on mortgage payments on the house in which she has lived for the past twenty years.

Questions for you to consider:

1. Will failure to provide immediate assistance likely result in serious harm?
2. Is Jeanine largely responsible for her situation?
3. What further information would you want to know about Jeanine before determining how to proceed?
4. What possible changes or ways of moving forward in life would you want to discuss with Jeanine?
5. What actions will you take that could contribute to the long-term goal of empowering Jeanine to live in right relationship with God, self, others, and the rest of creation?

STEVE'S REFLECTIONS

While Jeanine is not in danger of serious physical harm, it is important to quickly find out if her house is in danger of going into foreclosure. If so, immediate steps need to be taken, as losing this asset would create further financial problems.

Jeanine is clearly a hard worker. She is doing her best to provide for

herself and to love her sons. It is unlikely that providing immediate and temporary financial assistance will plunge her into dependency. In addition, helping her with this immediate problem may open the door to a longer-term relationship with your church.

A first step would be working with Jeanine and her mortgage company to fully understand her situation. If foreclosure is imminent, I would ask the mortgage company to hold off on foreclosure and/or make a mortgage payment on her behalf.

As part of addressing the underlying factors contributing to her financial struggles, I would want to have conversations with Jeanine about what it really means to love her sons. She certainly should cut back on providing financial assistance to the son who works on-and-off by choice. I would also explore why the son who is living with her and has a full-time job is not contributing money to cover living expenses. Finally, I might inquire as to whether or not the son who is in prison is spending his money wisely.

If Jeanine expresses a desire to move forward in the development process, she would benefit from the type of financial education described in chapter 5. In the course of creating a budget and tracking expenses, she could see and evaluate how much of her income is going toward her sons.

As the relationship with Jeanine deepens, I would probably ask to meet with the son who is living with her. Depending on how the meeting goes, he could join Jeanine in financial education training. Jeanine could include his wages in the budgeting process as part of the household income, and I would encourage her to present the budget to him as a challenge for him to contribute financially. Jeanine needs to grow to the point where she sees it as both a loving and natural thing to request that he help cover the household expenses. And he needs to see that it is abnormal and unloving to not consistently contribute financially, at least by paying rent.

I would expect Jeanine to need significant emotional support if she alters her financial support for her sons. Her sons are likely to resist these changes, and the church and Jeanine's encouragers should be prepared for her to struggle with guilt and sadness about making such a hard deci-

sion. I would look for women in the church who would support Jeanine and stand with her—otherwise, she might let her sons convince her to return to the same unhealthy patterns.

SCENARIO 6: DONOVAN AND SANDRA

Donovan and Sandra have been married for fifteen years and have a nine-year-old daughter and a seven-year-old son. They have been members of your church for eight years and are very active: they teach Sunday school, volunteer often, and are heavily involved in a small group.

Donovan and Sandra live in a rural area, eight miles from town and twenty miles from the manufacturing plant where Donovan works full-time. Sandra, who historically has worked at various fast-food restaurants, stopped working a year ago in order to go back to college to get her elementary education degree. They have utilized all the available options for scholarships and financial aid, enabling them to find a way to pay for Sandra's education. While things are financially doable, money will be very tight until Sandra graduates in two years. Unfortunately, the transmission on their only car died and needs to be rebuilt. The price tag is \$2,500, and they are \$1,000 short. They ask your church for financial assistance.

Questions for you to consider:

1. Will failure to provide immediate assistance likely result in serious harm?

2. Are Donovan and Sandra largely responsible for their situation?

3. What further information would you want to know about them before determining how to proceed?

4. What possible changes or ways of moving forward in life would you want to discuss with them?

5. What actions will you take that could contribute to the long-term goal of empowering Donovan and Sandra to live in right relationship with God, self, others, and the rest of creation?

STEVE'S REFLECTIONS

Not having transportation will not cause immediate serious harm. However, since Donovan and Sandra live in a rural area, there is no public transportation and no carpools are available. So not getting the car fixed quickly will cause all sorts of problems. If Donovan cannot get to work and Sandra cannot get to school, it will undermine their family's current and future income. Immediate action is worth considering.

While Donovan and Sandra should have enough emergency funds set aside to handle this kind of situation, their being short \$1,000 is understandable, especially given their investment of time and money into Sandra's education. I do not see them as principally responsible for their unexpected dilemma.

In addition, Donovan and Sandra are clearly hardworking people who are trying to improve their lives. It is unlikely that one-time financial assistance will plunge them into dependency.

Thus, I would be generous with them. I would pay the \$1,000, and I would also ask them if coming up with the other \$1,500 is going to completely deplete their emergency fund. If so, I would offer to pay a bit more than the \$1,000 so that they are not left completely financially vulnerable.

Donovan and Sandra’s faithful involvement in the church would inform this offer of significant financial help. It is not that they have “earned” help, as if the church were a bank that they can withdraw from. But there is a sense in which they have faithfully labored in and loved the church. In turn, I would see this as an opportunity to labor and love alongside of them.

SCENARIO 7: MARIA

Maria is eighteen years old and walks into your church’s office. She has a two-year-old son and a newborn daughter. The church secretary talks with Maria for a few minutes, and then goes to the pastor’s office and suggests that he talk with Maria. Maria tells the pastor and secretary that she moved to town three months ago with her boyfriend, who is the father of her newborn. Two weeks ago, the boyfriend took off without warning. She has called and texted him many times, but he is not responding. Maria says she has enough money for this month’s rent, utilities, and food, but that is all she has.

Maria reveals that she dropped out of high school when her first child was born. She lived with a few different boyfriends on and off. A year ago she spent three months in a program for homeless women with children. She says she left that program because the staff was mean and unfair to her. After that she worked in various part-time jobs until she met her most recent boyfriend. Since then she has primarily been staying at home with the children, living on what her boyfriend supplied and on government benefits. Maria indicates that she would like to stay in the area and establish a new life.

Your pastor asks Maria to come to church that Sunday and to meet with a deacon and his wife after the service. He says that your church will provide lunch and someone to watch her children, enabling her to have a focused time with the deacon and his wife. The pastor calls the deacon and lets him know the basics of Maria’s situation. On Sunday, Maria recounts her story and asks if there is anything the church can do to help her start a new life.

With the help of the deacon and his wife, Maria creates a three-

month action plan with four goals: (1) get a job; (2) find childcare; (3) obtain affordable housing; and (4) work on her GED.

The church helps Maria get a job at a local company. The wages are ten dollars per hour, and the job provides health benefits. Two women in the church agree to provide childcare on a rotating basis so Maria can work. Maria pays a third of the cost for this childcare, the church pays another third, and the two women donate the other third by charging a discounted rate. Another member of the church who owns several apartments agrees to rent to Maria at half of the market value for one year—as long as she meets the goals of her action plan with the church. Finally, after the three months of settling in, Maria starts taking GED classes offered by a local nonprofit. While not required, Maria also starts attending the church regularly. Maria seems to be working hard to turn her life around. She constantly expresses gratitude to the church and to the various members who are walking alongside of her.

One day, Maria's employer calls the head of the benevolence committee to let him know that he caught Maria stealing from the cash register. Further investigation reveals that she has done this numerous times over the past month. Maria confessed that she took the extra money because her boyfriend showed up six weeks ago and is now living with her. He is not working, so she needs extra money to cover his expenses. She kept all this secret because her lease prohibits her from having extra guests for more than two weeks without the landlord's permission. Maria is panicking, because she fears her behavior is going to cause her to lose her job and her housing. She seems genuinely repentant and ashamed of her actions.

Questions for you to consider:

1. Will failure to provide immediate assistance likely result in serious harm?

2. Is Maria largely responsible for her situation?

3. What further information would you want to know about her before determining how to proceed?

4. What possible changes or ways of moving forward in life would you want to discuss with her?

5. What actions will you take that could contribute to the long-term goal of empowering Maria to live in right relationship with God, self, others, and the rest of creation?

STEVE'S REFLECTIONS

Many great things are happening in Maria's life. With the church's assistance, she has started to make progress. She has been faithfully working and getting involved in the church, and she has exhibited an attitude of thankfulness and optimism. Maria seems sincerely open to change, which may have been triggered by the crisis of her boyfriend leaving.

But now she has messed up. She is very young, so she is still maturing into adulthood. She is clearly trying. I would not give up on Maria. God doesn't give up on us that easily!

First, I would talk with Maria's employer and ask if he is willing to let her continue working in a role that does not involve easy access to money. It is crucial that Maria be required to gradually pay back what she stole, so I would work jointly with Maria and the employer to determine how much she will repay each month.

Second, the living situation needs to be addressed. I would ask the landlord to show Maria mercy for violating the rules. Before making this

request, I would make sure that Maria agrees that the boyfriend will be out by a specified date. This is only fair to the landlord, and our church would not want to provide financial support for unmarried people to live together. I would dig deeper into conversations with Maria and her boyfriend about their relationship, looking for opportunities to counsel them about God's design for marriage. In addition, I would try to listen to the hopes and fears they express. If the boyfriend is open to starting afresh, I would create an action plan with him that includes our working together to find affordable housing so that he no longer needs to live with Maria.

Walking with Maria will likely be a bumpy road. Above all, I would communicate that forgiveness and mercy are real and that the church will stick with her in light of her repentant attitude. If she is not already involved in a small group, this would be the time to encourage her to join one. Maria needs as many supportive and encouraging people in her life as possible, and she needs to learn about both God's grace and her calling to live according to His standards for her life. This time in Maria's life is a window of opportunity—I would not want to miss it.

SCENARIO 8: TORI

Tori is a single, thirty-year-old mom who has been sporadically attending your church for the past two years. Her daughter, Katie, is fourteen. For the past few years, Katie has come faithfully to your church and has also attended the youth group. Six months ago, Katie publically professed her faith in Christ and became a member of your church.

Tori recently broke up with her live-in boyfriend. She is not working, and it is hard to determine if she has ever held a steady job. Tori was a stay-at-home mom when she was married, and she has had a string of live-in boyfriends over the past six years since her divorce. She is trying to get classified as disabled, stating she has cancer and is too weak and tired to work. However, Tori does not appear to be ill, and she is fully capable of working.

As you talk with Tori, it becomes clear that she sees securing government disability benefits as the long-term solution to her financial

instability. Becky, a member of your church who has befriended Katie, has visited Tori's house numerous times, expressing her care and inviting Tori to come to church. Becky thinks that Tori might be inaccurately representing her health condition. Becky has encouraged Tori to look for work, but Tori has consistently refused to do so. During one of Becky's last visits, Tori says that she is \$700 short for this month's rent and utilities. The rent is due in three days, and the utilities are due in a week. She wants to see if the church would pay them for her. This is the first time Tori has asked for help from the church.

Questions for you to consider:

1. Will failure to provide immediate assistance likely result in serious harm?
2. Is Tori largely responsible for her situation?
3. What further information would you want to know about her before determining how to proceed?
4. What possible changes or ways of moving forward in life would you want to discuss with her?
5. What actions will you take that could contribute to the long-term goal of empowering Tori to live in right relationship with God, self, others, and the rest of creation?

STEVE'S REFLECTIONS

Tori is not in danger of serious harm, and she is also primarily responsible for her situation.

I would explain to Tori that the church benevolence team works with people to help them avoid ongoing financial problems, describing both the intake form and action plan process.

If Tori is willing to proceed, I would explore with her the possibility of a joint meeting with a representative from the church and Tori's caseworker at the government benefits office. This meeting would provide a better sense of Tori's physical capacity and would clarify if she is truly likely to qualify for disability assistance from the government. I would work with Tori to use the information from this meeting to create an action plan that would help her move forward in life.

If Tori completes the creation of the action plan, I would offer to pay part of the upcoming rent and utility bills—but not all of them. Determining the amount of financial assistance would depend on what other resources Tori has available. Helping in some tangible way with her current bills could help reinforce the church's care for her and Katie. But refusing to pay the entire bill communicates that Tori needs to be actively engaged in her own improvement—and it communicates that the church will not just automatically help her with expenses if she makes no effort to improve her situation.

Katie has been quiet concerning her mother's health. I would communicate with Katie that the church is eager and willing to help her mom to find long-term solutions. Katie is mature for her age and has great relationships with many people in your church. I would continually let her know that the church is actively seeking to help. If Tori refuses the church's offer to walk with her over time, I would not want Katie to feel rejected or discarded by the church. I would let Katie know that the church will be there for her if she finds herself in a dangerous or unhealthy situation. Katie's view of the church, her family, and herself are currently being shaped, and I would want the church to have a voice in her life moving forward.

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