

TURNING DEBT INTO HOPE

KAIROS Worship Resource for Jubilee 2025

Introduction

Throughout history, Jubilee years have been a call to restore justice.

Jubilee has deep roots in faith traditions and scripture themes of canceling debts, caring for people and the land, and ending poverty and inequality. Jubilee 2025 is a worldwide ecumenical movement advocating for systemic change to address global economic inequality and the burden of unjust debt. The global call is:

- Cancel unjust debt.
- Establish a mechanism for debt resolution within the United Nations.
- Prevent future cycles of unsustainable debt.

The Jubilee concept also calls on us to address colonial injustices by restoring land to the original owners and ending slavery.

Indigenous rights, land back, and ecological debt are deeply interconnected issues in Canada, where Indigenous Peoples have long been caretakers of the land, yet have faced dispossession, marginalization, and exploitation. The return of lands to Indigenous communities—often referred to as “land back”—is not just a question of legal restitution but of recognizing the knowledge, cultural practices, and sustainable guardianship that Indigenous Peoples have practiced for millennia.

In this year of Jubilee, let’s learn more about what Jubilee is and what we can do to advance the cause of debt and climate justice.

Note: A Word document version of this resource is available on the KAIROS website in the [Jubilee Animator’s Toolkit](#) for easy editing.

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Suggested Hymns

"Will you come and follow me" (Iona Community)
"The Kingdom of God is justice and joy" (Bryn Rees)
"What does the Lord require of you" (several versions)
"Hark, the song of jubilee! (Montgomery)
"Blow ye the trumpet, blow" (Wesley)
"Pilgrims of Hope" (International Jubilee 2025 Hymn)

Call to Worship

With what shall we come before the Almighty? What shall we bring into the presence of our God, as an expression of our worship and praise?

Shall we bring God all that we own—our finest possessions, our lifesavings, our investments and property? Would God be satisfied if we brought everything we possess?

No, that is not what God is looking for! God has told you what is good, and what is expected of you:

To do justice. To love mercy. To walk humbly before your God.

Prayer of Adoration and Confession

You, O God, are overflowing with love, infinite in kindness, and incomparable in glory. You are the source of all good things. There is none like you in all our imagining.

All: You bring new life forth from death and offer us hope. In you, all things work together for good. Your presence breaks into our lives in so many ways, and you touch us with wonder.

Leader: Like our Saviour, we must act justly, love mercy, and walk humbly together before you – and before each other. As we give thanks for all we have today, we remember those who have so little, who suffer under the burdens of climate change and unjust debt, whose future appears to be uncertain.

All: In this time of worship, loving Creator, we offer you thanks with our prayers, praise with our hearts and honour with our lives, this day and every day, now and always.

Leader: Wise and patient God, we confess that we often stray from your intention for our lives. You call us to walk with you and seek shalom for all, yet too often we follow our own selfish goals and desires.

All: You call on us to work for lasting peace, yet we are reluctant to advocate for those whose lives are burdened by violence and oppression.

Leader: You call on us to show care and compassion for those who are burdened by debt, climate change and poverty, those who are enslaved and exploited by the powers of greed and colonialism, yet too often we ignore their cries or feel like we are powerless in the face of so much misery.

All: You offer us a mission with meaning and purpose, but we become preoccupied with our own plans and desires, rather than focusing on what Jesus taught and modeled in his life and ministry.

Leader: Forgive us, O God, and draw our attention back to you so that we follow your guidance and work to right the wrongs that cause inequity, to restore the beauty of creation, and to ensure that all people can live with dignity, respect and hope. Amen.

Assurance of Pardon

Our God is merciful and gracious, slow to anger and abounding in steadfast love and faithfulness. Know that you are forgiven and be at peace with God, with yourself and with one another.

Suggested Scripture Lessons

Old Testament: Leviticus 25:8-18 or Micah 6:6-8
Psalm: Psalm 82
Gospel: Luke 4:16-18

Children's Message

Jubilee: A Time to Make Things Fair

Good morning, kids! Welcome! Good to see you all.

Do you know, God loves you? God loves each and every one of you and all the children – and adults – in the world, just the same. All of us! Isn't that amazing?! Today we are going to play a little game to think about justice or fairness in the world and a big concept called Jubilee that God has given us to remember that we are all equal and should treat everyone fairly.

So, I'd like you to all stand up and get into groups (suggest "twos or threes" or "fours or fives" depending on how many children there are) and pretend you are a family. You are going to look out for each other and share and make sure everyone has enough in your group. Now all the groups need to be on that side of this line here (point to the masking tape). For this game none of you can cross the line. Now in your groups go and find an apple for each person. Pick it up, just hold it in your hand and come back to the middle. (You take your basket and pick up some of the apples on your side – at least 3, leaving some.)

(Looking across the line at the children.) Okay, great. Does everyone have an apple? (They answer, "No.") Does every group have an apple? (Maybe yes, maybe no. Maybe there will be some spontaneous sharing if one group has more apples.)

Well, I guess you're going to be pretty hungry, hmm. Don't eat them yet; we are just gathering food for later. Would anyone who doesn't have one like an apple out of my basket? Okay. Here you go. Anyone else? Here you go. Good we can sit down now. (Take some time to get settled and then look at your watch/clock.) Okay. You've had my apple for a while; it is time to give it back. Give me that apple back. Right, and you had that for about 1 minute, so you owe me one more apple back. Someone in your family group needs to give me an apple too. And over here, now I need my apple back and you've had my apple longer, for about 2 minutes, so you owe me two extra apples back from your family group. So, give me three apples. If you

Preparation:

Gather a basket of apples or another kind of food that can be handled so that you have more pieces than the number of children you expect. Put a line of masking tape through the middle of the area you usually gather; at the beginning the storyteller will be on one side of the tape and the children on the other. Place the apples around the area – on steps, on tables or railings – about half on each side of the tape.

Apples/Coins/Jubees

Apples have the advantage of being larger, so it is easy to see who has one. Chocolate coins could add a stronger connection to money and debt. With wrapped candy "jubees" or "jube jubes" you could help them remember the word Jubilee.



don't have them, you'll have to get them. Give me three apples! (Looking to others) Anyone else want an apple from my basket? (Expect hesitant, confused looks.)

Let's take a pause from the game.

Does this seem like a fair situation? This is a little bit like what happens when one country or one company decides that it should get all the things from the land – the trees, the water, the minerals and gets lots of money from them. Then the country or company also says that the people who live there can borrow money but have to pay it back with lots extra.

How could we make this game here more fair? (Wait for answers. They might say you could give out of your basket without “interest” or allow them to cross the line to collect their own from your side.) Well, the line is my rule. Don’t I get to make all the rules? Maybe I get to make the rules because I am holding the basket. Is that fair? Do you think maybe I should listen to the people who are looking for food? Do you think we could make better rules together?

Okay. (Try to get the kids to say things like this but add and summarize so you end up with these three points.)

1. So, everyone should get to help make the rules.
2. We should get rid of the line, so everyone has the same access.
3. If someone has a basket with lots of apples already, they should give them without expecting extra in return, because they shouldn’t have taken more than their share in the first place. Quit asking for extra back.

Remember that word, “Jubilee.” Jubilee is a special time God gives us to fix or reset the rules to make things fair for all people. We call this justice. We have a petition at the back to ask powerful people in the world to remember what God teaches about fairness and justice and fix the rules, so wealthy people quit asking for extra back, everyone has access to a fair share of resources, and everyone helps to make fair rules. You can talk to your parents and guardians and if you agree with those ideas, you too can sign the petition after the service.

Let’s pray together:

God, thank you that you love each of us, no matter who we are or where we live. Remind us each day that you give us choices to make things more fair or not, like a Jubilee time. Help us to choose love and fairness. Amen.

Message: Why Jubilee?

The word “Jubilee” may bring up many different ideas. Some think of it as a special anniversary or one thesaurus says the strongest links are ceremony, commemoration,

and recurrence. Today we want to think about the biblically based vision of “jubilee”. It is most fully explained in the Hebrew Book of Leviticus (25: 1-55). There, we learn that the Jubilee was a time to let the land rest and allow whatever it naturally produced to be shared by all. It was a time to set free people who were enslaved and to return land that had been taken as security for debts back to its original owner.

The Jubilee was also a time to cancel debts, as we learn from the Book of Deuteronomy: “Every seventh year you shall grant a remission of debts” (15:1). The text does not say how people became enslaved, but in ancient Israel, people were often enslaved due to debts owing to others which they could not repay, whether the debts were due to poor harvests, drought or illness.

As Dr. Sylvia Keesmat describes it, Jubilee is the “climax” of the Law ¹. It is a radical, egalitarian way of living in the world. It is a community of open-hearted generosity, a community in which God is an integral part, a community where people, animals, and the land itself are not “commodities”, but are part of the creation that God called “good”.

In the Bible, Jubilee is not about celebrating anniversaries, but about restored community, freedom from bondage and the burden of debt. The Jubilee year was meant to restore equality, offering new possibilities to families that had lost their property and even their personal freedom. The Jubilee year was a reminder to the rich that a time would come when the people who were enslaved to them would once again become their equals and would be able to reclaim their rights. At the times prescribed by the Law, a Jubilee year had to be proclaimed to assist those in need.

As Christians, we interpret this concept in light of Jesus’s teachings. When he announced his public ministry, Jesus quoted the passage from Isaiah 61 that refers to the jubilee tradition. He said he had come to “*bring good news to the poor... to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free,*

¹ “Jubilee in the Bible”, Dr. Sylvia Keesmat, February 19, 2025 (<https://www.kairoscanada.org/jubilee-2025-canada/jubilee-videos>) (Accessed March 24, 2025)

to proclaim the year of the Lord's favor." In other words, a year of jubilee. Then he added, "Today this Scripture has been fulfilled in your hearing" (Lk. 4:18-21). The tradition of jubilee, then, is deeply related to sharing the Good News and building the beloved community of God on Earth by establishing God's righteousness.

We often speak of and see poverty and the burden of debt as being "generational". But the accumulation of wealth and property (including land) is also "generational". We see it in our own societies with the accumulation of wealth, especially through the practice of colonizing and plundering of resources by the countries of the Global North. Colonization has resulted in abject poverty, crushing debt and severe ecological damage being suffered by Indigenous People and people in the Global South.

The concept of debt forgiveness is stated very simply in the Lord's Prayer, which most churches repeat during worship every Sunday "Forgive us our debts, as we also have forgiven our debtors" (Matthew 6:12). The original concept of debt cancellation was exemplified by the global Jubilee 2000 initiative, which resulted in \$100 billion in debt being cancelled for 35 nations.

[Preacher: considering inserting a personal story about debt and debt relief or a story from the news of an indebted country. Check back to the [KAIROS Jubilee Resources](#) page for ideas and upcoming stories describing how debt starts out or becomes "unjust" – situations where the people never benefit and are at risk due to debt servicing.]

We in the Global North need to do more than just cancel financial debts. A new financial framework needs to be created that focuses on what was not done in Jubilee 2000: preventing deepening debt crises that leave many nations vulnerable to continued economic and environmental shocks.

Rising interest rates, inflation, armed conflict, and the escalating impacts of climate change are causing

vulnerable populations in many nations in the Global South to be disproportionately impacted by the burden of loans, resulting in debt servicing being priorities over essential public services needed by so many.

This economic injustice is compounded by "ecological debt," as countries in the Global North exploit resources from the Global South and Indigenous communities, often causing significant environmental and human rights harm. The World Council of Churches defined "ecological debt" as:

*"[d]amage caused over time to ecosystems, places and peoples through production and consumption patterns; and the exploitation of ecosystems at the expense of the equitable rights of other countries, communities or individuals. It is primarily the debt owed by industrialized countries in the North to countries of the South on account of historical and current resource plundering, environmental degradation and the disproportionate appropriation of ecological space to dump greenhouse gases (GHGs) and toxic wastes. It is also the debt owed by economically and politically powerful national elites to marginalized citizens; the debt owed by current generations of humanity to future generations; and, on a more cosmic scale, the debt owed by humankind to other life forms and the planet. It includes social damages such as the disintegration of [I]ndigenous and other communities."*²

The global Jubilee 2025 initiative "Turn Debt into Hope" comprehends not just cancellation of unjust and unsustainable debts but redressing ecological costs, exploitative labour practices that result in many forms of modern slavery, and ensuring restoration of land to its original owners, such as what was prescribed by biblical law.

The concepts underlying the "Turn Debt into Hope" campaign all find their roots in the scriptural concepts of canceling debts, caring for people and the land, and ending poverty and inequality. As the prophet Micah declared to the people of Judah, we are called "to seek justice, love kindness, and walk humbly with our God." (Micah 6:8)

² World Council of Churches Central Committee, "Statement on eco-justice and ecological debt" (September 2, 2009) <https://www.oikoumene.org/resources/documents/statement-on-eco-justice-and-ecological-debt> (Accessed March 24, 2025)

So why Jubilee? Well, it's not to celebrate a special anniversary! It is to remind us that we, as Christians, are called to follow Jesus, and to "bind up the broken-hearted, to proclaim freedom for the captives, and release from darkness for the prisoners, to proclaim the year of the Lord's favor." (Isaiah 61:1-2). Amen.

Prayers of the People and the Lord's Prayer

Jesus, the one and only Christ, you called many people from many walks of life - to leave their own ways and follow you; to be your disciples; and to value humanity and your creation as something to seek, find and restore.

Jesus, the one true leader of every church, we choose to stand as one church – your church – and to lift our focus from our differences and divides.

We will leave our own ways and follow you together; support each other as we seek to be your disciples; and heed your call to serve as you, Jesus, served once more.

For we must act justly, love mercy, and walk humbly together before you – and each other, for the sake of our worship of you, our love for each other, and the future and freedom of all those still living in poverty.

We pray for the Earth, our common home, so that its resources are not plundered, and the land, air and water not polluted but shared responsibly and equitably among all peoples.

We pray for political and civil leaders, that they may promote and protect the dignity and well-being of their fellow citizens, especially the weak and orphaned, the poor and oppressed. Help our leaders move towards justice for all by cancelling unjust and unsustainable debts, making strong contributions to the Global Loss and Damage fund, and reducing the consumption of fossil fuels and other actions that produce greenhouse gases.

We pray for the great economic decision-makers, that concern for the common good, justice and peace may guide their decisions and actions. We pray that the exploited and

enslaved will be freed from the need to endlessly support our consumerist lifestyles, and instead to bless their families and communities with the fruits of their labours.

We pray for the church, especially here in the Global North, so that in this Jubilee Year our commitment to be your people may be accompanied by concrete actions, starting with signing the worldwide petition calling for the cancellation of the foreign debt of the poorest countries, and for an end to the debt crisis that is a source of suffering for billions of people around the world. God we are your hands and voices in this world; show us how to bring about your justice.

In this unpredictable world, we pray for those whose lives are caught up in reckless terror or planned oppression, for those living in places where they are afraid to walk freely;

Add any concerns in the news, followed by 15 seconds of silence.

Holy Spirit, we know we cannot do all this with our own human strength. We ask for your Spirit's help with this, to remind us that despite our differences of language, culture, and history, we all have you as our leader, our guide and our source of endless hope and strength.

Christ have mercy on us, as we pray in your precious name which unites us all, and who taught us to pray [use your own version of the Lord's prayer]. Amen.

Commission & Benediction/Blessing

Faithful God, who empowers the weak, encourages the fearful, gives sight to the blind, energizes the lame, emancipates the voiceless, blesses the poor, and invigorates the lifeless, enable us, right now, to worship you and work for your reign of love and mercy, filled with your strength, your hope, your vision, your motivation, your endless life!

And may we go today with inspiration of the God who gives us life, the Saviour who lives to be our friend, and the Holy Spirit who will return and fully make all things new, Three in One, today and always. Amen



Throughout history, Jubilee years have been a call to restore justice—canceling debts, caring for people and the land, and addressing inequality.

Today, more than 100 countries in the Global South face a severe debt crisis, worsened by climate change, conflicts, and economic instability. Nearly half the world's population lives in countries that spend more on debt repayment than on health and education.

Wealthy nations and corporations continue to exploit resources from indebted countries and Indigenous communities, deepening economic and ecological injustice. Debt cancellation isn't just economic policy—it's a moral imperative.

Join us in calling on world leaders to:

- Cancel unjust debts
- Reform the financial system to prevent future crises
- Establish a fair debt framework at the United Nations (UN)

Let us join voices with Indigenous peoples, global partners, organizations and movements around the world to Turn Debt into Hope.

Together, we can turn Debt into Hope and create a just world for all.

SIGN THE PETITION



MAKE A DONATION



Resources

There is so much more information available on Jubilee 2025! Here are some links you can check out:



kairoscanada.org/
jubilee-2025-canada/



devp.org/en/campaign/
turn-debt-into-hope/



cpj.ca/jubilee/



orcie.org/our-works/climate-policy-national/jubilee-campaign/

SIGN THE PETITION



MAKE A DONATION



Appendix

Note: A Word document version of this resource, the Bulletin Insert, and more are available on the KAIROS website in the [Jubilee Animator's Toolkit](#) for easy editing and printing.

Bulletin Announcements

Option 1

As people of faith, we're called to justice and action (Micah 6:8). Join the #Jubilee2025 movement to advocate for economic & ecological justice.

Sign the petition:

<https://www.kairoscanada.org/jubilee-2025-canada>

Let's make 2025 a year of hope and transformation.
#TurnDebtIntoHope #DebtJustice

Option 2

SIGN THE PETITION: Jubilee 2025 – Turn Debt into Hope.

Today, more than 100 countries in the Global South are facing a debt crisis. Meanwhile, corporations and wealthy countries like Canada exploit resources from heavily indebted countries and from Indigenous communities, often causing severe ecological and human rights harm, creating an "ecological debt" owed to those countries and to Indigenous Peoples. Join the [#Jubilee2025](#) movement. Together we can make 2025 a year of hope and transformation.

Slides

Basic 6-Slide Turn Debt into Hope Introduction and text found at <https://www.kairoscanada.org/jubilee-2025-canada/presentation-materials>

Expanded 10-Slide Turn Debt Into Hope Introduction

<https://link.kairoscanada.org/10-Slide-Jubilee-Intro>



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