



June 2013

Dear Friends,

**On July 1, student loan interest rates are set to double for almost 7 million college students. Last year when Congress was about to double the interest rates on students, 45 Jubilee faith communities prayed, acted and stopped the increase. On behalf of Jubilee USA, I invite you to take action with your faith community the weekend of June 21st by incorporating a prayer into your weekly service to help our future leaders from being burdened with high debt.**

Jubilee USA is an interfaith network which has won over \$130 billion dollars in debt relief for poor countries. Jubilee USA is taking action because we believe students are our future and recognize that in these times we must make connections between unjust loans that hurt our local and global communities.

During the weekend of June 21st religious communities and congregations will join with Jubilee USA in one simple and essential way -- have your faith community incorporate a prayer into your weekly service.

In this packet you'll find resources on sample prayer content for Christian, Jewish and Muslim communities. There will also be information to connect the dots between global and student debts, and to go a little further, a petition you can spread alongside the prayers in your community.

**Last year, Jubilee faith communities prayed and acted and Members of Congress on both sides of the aisle kept the rates from doubling. Join us and make a difference for college students this year.**

Gratefully,

Eric LeCompte  
Executive Director

*Jubilee USA Network is an interfaith network which has won over \$130 billion in debt relief to benefit the world's poorest people. Jubilee USA is taking action because we believe students are our future and we recognize that in these times we must make connections between unjust loans that hurt our local and global communities. If your community will join in this weekend of prayer, please contact Charley at [advocacy@jubileeusa.org](mailto:advocacy@jubileeusa.org).*

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# Prayer for Student Debt Justice

**Depending on your faith tradition and the way your community organizes worship you can use the following to pray alongside communities across the country. Please feel free to incorporate the below prayer or alter it where it best fits in your weekend service. In each of your communities you can find the most appropriate place to come together in worship around this important issue.**

*If appropriate, first introduce to the community the realities at hand:*

On July 1, student loan interest rates are set to double for almost 7 million college students unless Congress takes action. High-interest rates increase debts making them unpayable and preventing our communities from recovering in these hard economic times. These rate increases will harm the affordability and accessibility to education for students around the country. We must support young people here in the United States to develop into their full potential and prevent them from being stuck in cycles of debt.

**Interfaith prayer:**

**We pray for students who are our future, may they not be burdened with unjust and unsustainable debts as they seek to expand their knowledge and prepare to take up the responsibilities as tomorrow's leaders.**

**We pray for those who currently struggle with student loan payments, and those who may struggle in the future.**

**We pray for the Members of Congress who must make difficult decisions in hard economic times, that they will support and maintain student loan affordability and help to make a more fair and just future.**

**We pray that Congress will act in a way that supports students and broader social equity and justice across our communities.**



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June 2013

Dear Member of Congress,

When time runs out on July 1, student loan interest rates will double for almost 7 million college students – increasing costs by \$1,000 per student per loan.

Today, we ask that you work towards a bipartisan effort to protect low-interest student loans. Jubilee, as declared in Leviticus 25, recognizes the need to prevent people from being stuck in cycles of debt. We must support young people here in the United States to develop into their full potential. High-interest rates increase debts making them unpayable and preventing our communities from recovering in these hard economic times.

Sincerely,

Congregation: \_\_\_\_\_

<b>Name</b>	<b>Email Address</b>	<b>Address</b>
<u>Jane Smith</u>	<u>jane@justice.org</u>	<u>123 Justice Road, Washington D.C 20001</u>

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<b>Name</b>	<b>Email Address</b>	<b>Address</b>
<i>Jane Smith</i>	<i>jane@justice.org</i>	<i>123 Justice Road, Washington D.C 20001</i>

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## Connect the Dots between Global Debt and Student Debt

As the global debt crisis spreads from the global south to northern economies, now, more than ever, is the time for a true Jubilee.

When talking to students, often the first thing they bring up is – how does Jubilee USA’s work relate to my student loans? How can I fight for debt justice in the global south and for debt justice here in the United States?

**Jubilee for Students is an opportunity to bridge connections and strengthen our movement for responsible lending and borrowing. Just as the international debt crisis spreads – we see the banks and the international financial institutions spreading the same failed policies that bind so many in debt and hinder development.**

**For nations in the global south, we know that:**

- debt burdens nations by preventing governments from providing access to healthcare, education and infrastructure
- instead of investing in their communities, nations pay back debts, most often due to arrears and interest rates

**For students here in the United States, we know that:**

- when time runs out **on July 1, student loan interest rates will double for almost 7 million college students** – increasing costs by \$1,000 per student per loan
- while a university degree grants greater access to better jobs, student loan debt affects where a graduate lives, careers they pursue, when to start a family, buy a home or car or even save for retirement. And this affects the entire economy
- a change in interest rates may push students and families towards more private, risky and irresponsible loans

***Connect the movements! High-interest rates increase debts making them unpayable and preventing our communities from recovering in these hard economic times.***



***Take Action the weekend of June 21st by having your faith community incorporate a prayer into their service around student debt issues. Or go a little further and sign and distribute the petition located at [www.jubileeusa.org](http://www.jubileeusa.org).***

***Contact Charley at [advocacy@jubileeusa.org](mailto:advocacy@jubileeusa.org) to sign up, get more info or would like more support!***

