

Unit 3 We recommend that you set up additional time to take on this project rather than fitting it into the normal curriculum. Use this as a follow up, or however you like!

Service Learning: Medical Debt Relief

Do you think you can raise a million dollars for something? You might be surprised at what you can do. During the past year we've all come to realize just how essential the healthcare system is to a modern society. We need nurses, doctors, technicians, and all the life-saving treatments they can provide. Sometimes those treatments are free, like a Covid-19 vaccine. Sometimes those treatments come with huge, and even surprise, price tags. Not everyone has the means to pay for healthcare, especially when huge bills come up. That's where you can help. Medical Debt Relief programs pay for other people's healthcare bills for pennies on the dollar. That means \$10,000 can pay for \$1,000,000 in medical debt—changing countless lives.

What does Medical Debt Relief have to do with **Boundless Forgiveness?**

Ask yourself this, if your friend had to cut back from three meals a day to two in order to save up money to pay off a surprise medical bill of \$1,000 for essential treatment, and someone gave you the chance to forgive that debt just by paying \$10, would you pay that ten dollars? You totally would! Would you strike the same bargain to forgive the debt if it wasn't your friend but rather a stranger? You totally should again! When Jesus tells the parable of the prodigal son, about the parent who is willing to forgive regardless of the child's behavior, he's giving us a template for how to weigh the cost of forgiveness against its benefit. Sometimes forgiveness is easy to give and has a big impact. With that in mind, why in the world would we not forgive? Sometimes forgiveness is hard to give and takes a lot of effort but it somehow has an even bigger impact than all the effort you're putting in. With that in mind too, why in the world would you not forgive again? Put another way, if you can get more out of something than you're putting in, why in the world would you not forgive?

Here are some potential steps for this service learning project:

- 1) Inform your church leadership that the youth will be spearheading a Medical Debt Relief fundraiser.
- 2) Dedicate some time to learning about debt relief fundraisers by visiting a site like ripmedicaldebt.org. Review the site's resources and fundraising tools.
- 3) Plan a Medical Debt Relief fundraiser...
 - a. Come up with a way to collect and distribute funds for Medical Debt Relief. RIP even does most of the work for you.
 - b. Come up with a fundraising goal. Stress to the youth that at a ratio of \$0.01 raised to \$1.00 in spending power, no amount is too small to make a difference in someone's life.
 - c. Try to secure some matching pledges. For example, Mrs. and Mr. Smith will match all the money you raise up to \$100.
 - d. Come up with an outreach plan such as a social media campaign or texting pledge drive. Be sure to use the info you've learned about the impact of Medical Debt Relief and how it connects to [Boundless Forgiveness](#).



Who should be helping to lead this project?

Your youth are your best leaders! Apart from youth, you should consider inviting your deacon or pastor, your outreach or service board committee chair, and the person who manages your church's social media.

How to get church leaders to say "Yes!" to the youth and to this project?

Ask your leadership if it is worthwhile for your church to be a place known for bringing relief to those in need. Talk about whether the time spent on this project is worth even just one person feeling that a church cares about their problems. Ask the leadership if it is worthwhile for the youth to feel like they have been seen, heard, and can make a difference. It might be helpful to imagine how you would say yes to this project; something like, "Yes, but we might have to convince some people it's worth the time when we're already trying to raise money for other things so I'll need your help to tell the story of why this project matters as we share God's [Boundless Forgiveness](#)."