Siblings in Christ, friends from across traditions and nations,

We gather at a time of profound contradiction. On one hand, our world has never known so much wealth, so much capacity to heal and build. On the other hand, we live with systems that trap nations and people in cycles of debt, injustice, and silence. More than 50 countries today are facing debt crises that rob them of their future — because their leaders are forced to choose between paying creditors or caring for children, between honoring contracts or honoring human dignity.

As followers of Jesus Christ, and people of faith, we cannot stand by while systems of finance become instruments of oppression.

We remember the words of the Hebrew prophets and the commands in Leviticus and Deuteronomy that shaped the ancient practice of Jubilee — a time to forgive debts, free captives, and restore creation. Jubilee was not just a religious ritual. It was economic justice, built into the rhythm of society. It was God's way of saying: *There must be a limit to greed. There must be a reset, a release, a return to equity and hope.*

In the New Testament, when Jesus announces his mission in Luke 4 — "to proclaim release to the captives... and to let the oppressed go free" — he is declaring Jubilee in person. And if we claim to follow him, then we too must declare Jubilee — not just in word, but in policy, in advocacy, in action.

So today, we pass the light of this candle as a symbol of hope — but not a passive hope. It is the hope that burns in the hearts of those who believe the world can be changed. It is the hope that refuses to accept poverty as inevitable. It is the hope that demands a new international financial architecture — one that prioritizes people over profits, justice over interest, restoration over punishment.

As the PC(USA), we stand with Pope Francis's call for wealthy nations and private creditors to cancel unjust and unpayable debts. But let us be clear: cancellation is only the beginning. We need transparency in lending, accountability for creditors, and binding international mechanisms to prevent these cycles of debt from repeating themselves.

We stand with our partners in the Global South, who are not asking for charity — they are demanding justice. And they are right to do so.

Let us make this Jubilee year more than symbolic. Let us make it a turning point. Let us pass not only a candle, but a commitment — to stand in solidarity, to push for change, and to work for a world where no child is denied education because a nation must repay interest. Where no community is denied clean water because of loans made decades ago in corrupt, unjust systems.

Today we say: Enough is enough. It is time to *Turn Debt into Hope*.

May our prayers today be matched by our persistence tomorrow. May this light shine into the halls of power. And may we, as people of faith, be the moral conscience of our time.

Let us pray:

God of Jubilee, ignite in us the courage to confront injustice, the wisdom to shape just systems, and the faith to believe that another world is possible. May your Spirit guide us as we turn debt into hope, and hope into action. In your holy everlasting name we pray Amen.