

CDS 790: READINGS IN THEOLOGY & DEBT
Spring 2014
Wake Forest University School of Divinity

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Office Hours: By appointment. Sign up [here](#) or email for a time.
Course Meetings: Monday 11-11:50

Course Description: “Debt” has been a potent metaphor in Christian thought from the beginning. But debt is also a pressing social problem – and, for many Americans, an urgent legal problem. This readings course surveys both the Biblical literature on debt and the landscape of consumer debt in the 21st-century United States. In the context of reflection papers and class discussion, participants will consider the relationship between “debt” as theological symbol and debt as economic-justice problem, as well as implications for parishioners and other constituents.

Course Objectives:

- To explore biblical texts relating to debt and economic justice.
- To explore key legal concepts about debt in American law.
- To examine the role of consumer debt and educational debt in students’ own lives, ministry contexts, and the larger American society.
- To develop strategies for preaching and teaching about economic issues and establishing economic justice ministries in local parishes.

Required Texts:

- Atwood, Margaret: *Payback: Debt and the Shadow Side of Wealth*. Toronto: House of Anansi Press, Inc., 2008.
- Graeber, David. *Debt: The First 5000 Years*. Brooklyn: Melville House Publishing, 2012.
- Oakman, Douglas E. *Jesus, Debt, and the Lord's Prayer*. Eugene, Ore.: Cascade Books, 2014.
- Porter, Katherine, ed. *Broke: How Debt Bankrupts the Middle Class*. Stanford, Cal.: Stanford University Press, 2012. ISBN 0804777012.
- Selected legal opinions, scholarly articles, and journalistic articles on reserve through ZSR.

Assignments:

- Attendance and Discussion Participation (25%): Students are expected to come to class ready to ask questions and discuss the reading assigned.
- Reflection Papers (25%): Each student will write 4 reflection papers throughout the semester on days to be assigned the first day of class. Two papers will relate readings to personal experience, and two will relate readings to ministerial contexts. Each reflection paper should engage assigned course readings by at least two different authors.
- Final Integrative Project (50%): Students will prepare a 10-page (or equivalent) project. This project will construct a ministerial tool (sermon series, workshop, financial strategy

plan, council retreat plan, adult or youth education curriculum, etc.) that addresses one of the main issues around debt and economic justice presented by the course.

COURSE POLICIES

Late Work: Generally speaking, it is just not accepted, particularly for assignments with limited time allowed for all students. If you foresee a problem with the timing of assignments, please speak with the instructor immediately.

Electronic Devices: Laptops, iPads, etc., unless used exclusively as learning tools, can be disruptive not only to your own learning but also to your class-mates'. Pedagogical studies show that note-taking by hand, in your own words, remains the most effective way of synthesizing and learning class material. If you must use an electronic device, it should be used only for note-taking and accessing course readings if necessary. Your grade depends on appropriate and professional participation in class. Social media, chat, email, texting, and phone calls all inhibit this participation. Furthermore, you are preventing your colleagues from appropriate participation as well. There will be times during the course when the instructor will require "screens down" time. Bring paper and writing implement for such times. It should go without saying that cell phones need to be turned off while in class.

Accommodations: Any student who needs an accommodation based on the impact of a medical condition or learning difference disability should speak with the instructor at the beginning of the course and provide documentation for the specific accommodations necessary. Students are only granted accommodations for which they have an official letter from one of the following two University offices:

- Student Health Services: Cecil Price, M.D., 336-758-5218.
- Learning Assistance Center and Disability Services: V. D. Westervelt, Ph.D., 336-758-5929.

Honor Code: Upon enrollment you each subscribed to the Graduate Honor Code of the University. Please refer to the Divinity School Bulletin and Student Handbook. Please read it carefully and at least remember its existence (and consequences) while quoting sources, copying someone else's work, or turning in a paper you've already used for another class.

Hospitality and Language: Theological commitments lead the faculty to identify language use as one way we embody and practice hospitality. We invite all members of our learning community to join us in paying attention to how we use language and in exploring new language practices that cultivate hospitality. Each faculty member approaches language in different ways depending on our areas of academic expertise and our individual theological perspectives and commitments. We write and speak with an awareness of the historical, political, and societal contexts out of which theological language emerges and how language can impact readers and listeners. Out of this diversity, faculty conversations about language are lively and vibrant. We invite students to participate in these intentional conversations and to learn to think theologically and creatively about language.

The following suggested practices represent academic expectations for language use in public speech and writing, including scholarly activity (lectures, presentations, discussions,

handouts, and publications), communications (official and internal), and worship (sermons, liturgy, and music). The faculty offers these expectations in order to educate leaders who practice hospitality in a range of settings.

Language about God: Theologians, ministers, and worship leaders have an opportunity to give voice to the variety and richness of God's presence with God's people. Language used in preaching and worship as well as in academic writing acknowledges and cultivates this richness when it explores diverse ways to write, speak, pray, and sing about and to God.

Examples:

- Varied metaphors can be used to speak to and about God. We can name God's attributes. Examples: Rock of Salvation, Fountain of Life, the First and the Last, Refuge and Strength, Shelter from the Storm.
- We can address God out of our experience of God. Examples: Creator, Mother, Giver of All Good Things, Teacher, Father, Guardian, Redeemer, Friend, Healer.
- We can seek balance when using pronouns to refer to God, for example, alternating between gendered pronouns.

Language about Creation and Humanity: Hospitable language acknowledges and affirms the value of all creation and the humanity of all people. While language about God is a theological choice, language about people needs to reflect standard grammatical practices of inclusivity.

Examples:

- Words like "people," "us," "humanity," "humankind," etc., should be used in place of words that identify all human experience with the experience of men.
- Non-gendered language should be used whenever possible in reference to persons; for example, should use "clergy" or "clergy person" instead of "clergyman."
- Person-first language such as "enslaved persons" instead of "slaves," "persons with disabilities" instead of "the disabled," or "people who live in poverty" instead of "the poor" is encouraged.
- Language should affirm diverse and multiple racial, ethnic, cultural, gender, and sexual identities by acknowledging varied life narratives. Avoid language that generalizes human experience (e.g., "all" or "we") and that stereotypes persons or groups. Use specific examples, rather than generalizations about people or groups, when illustrating a point.

(Adapted from the faculty's guidelines, "Hospitality and Language at Wake Forest University School of Divinity.")

Documentation and Plagiarism: When you use the words and ideas of others, you are taking part in an ongoing scholarly conversation. It is always necessary to identify the other speakers in the conversation. Therefore you must cite the source of any material, quoted or paraphrased, you have used. Different disciplines and various journals use different citation methods. To learn more about the different styles of citation and help you document your research properly, click on <http://zsr.wfu.edu/research/guides/citation.html>.

The absence of such documentation constitutes plagiarism, perhaps the most serious academic offense. Proper documentation requires a bibliography of any texts you have consulted (both traditional sources and on-line sources) **as well as** individual notes that demonstrate your

debts to outside sources. For a tutorial on plagiarism see the following link:
<http://zsr.wfu.edu/tutorials/plagiarism/>

SYLLABUS

26.Jan.2015: Debtors' Prison, from Jesus to Dickens to the 21st Century

- Bible: Matthew 18:21-35
- Graeber, pp. 1-20, 82 (last paragraph) – 84 (through last full paragraph)
- Ethan Bronner. "Poor Land in Jail as Companies Add Huge Fees for Probation." *New York Times*: 2 July 2012. Found at: http://www.nytimes.com/2012/07/03/us/probation-fees-multiply-as-companies-profit.html?pagewanted=all&module=Search&mabReward=relbias%3As%2C%7B%22%22%3A%22RI%3A16%22%7D&_r=0
- Jill Lepore. "I.O.U.: How We Used to Treat Debtors." *New Yorker* 13 Apr. 2009. <http://www.newyorker.com/magazine/2009/04/13/i-o-u>
- Chris Serres and Glenn Howatt. "In jail for being in debt." *Minneapolis Star Tribune*: 17 Mar. 2011. Found at: <http://www.startribune.com/investigators/95692619.html>
- Reserve Materials:
 - Charles Dickens. Chapters 11 & 12 from *David Copperfield*. Found electronically through ZSR at: <http://site.ebrary.com/lib/wfu/detail.action?docID=10808292>
 - Charles Dickens. Chapters 6 & 7 from *Little Dorrit*. Found electronically through ZSR at: <http://site.ebrary.com/lib/wfu/detail.action?docID=10808315>
 - *Bearden v. Georgia*, 461 U.S. 660 (1983).

2.Feb.2015: Transactional Language in Theology & Law

- Bible
 - Romans 5–6
 - Luke 7:36-46
- Robert Robinson. "Come, Thou Font of Every Blessing." Found at: <http://www.hymnsite.com/lyrics/umh400.txt>
- Reserve Materials:
 - Anselm of Canterbury. *Why God Became Human*. Book I, ch. 1, 2, 11-16, 19-25; Book II, ch. 10-11, 18-20.
 - *Stephen Finlan. Problems with Atonement. Collegeville, Minn.: Liturgical Press, 2005. Pages 1-10, 39-82.*
 - *Kirksey v. Kirksey*, 8 Ala. 131 (1845).
 - Oliver Wendell Holmes. *The Path of the Law*, 10 HARVARD L. REV. 457 (1897)

9.Feb.2015: The 2008 Financial Crisis

- Stewart, James B. "Eight Days: The Battle to Save the American Financial System." *New Yorker* 21 Sept. 2009. Available online at: <http://www.newyorker.com/magazine/2009/09/21/eight-days>.
- Rebecca Todd Peters, "Examining the Economic Crisis as a Crisis of Values," *Interpretation* 65 (2011): 154-166. Found at:

<http://go.libproxy.wakehealth.edu/login?url=http://search.ebscohost.com/login.aspx?direct=true&db=rfh&AN=ATLA0001835652&site=ehost-live>

- Reserve Materials:
 - Oren Bar-Gill & Elizabeth Warren, Making Credit Safer, 157 PENN. L. REV. 1-101 (2008).

16.Feb.2015: Usury

- Bible:
 - Exodus 21–22 (focus on 21:2-11 and 22:15, 16, 25-27; skim the rest for context)
 - Deuteronomy 23–24 (focus on 23:19-20 and 24:10-13; skim the rest for context)
 - Psalms 15, 112
 - Ezekiel 18, 22 (focus on 18:5-18 and 22:6-12; skim the rest for context)
 - Nehemiah. 5:1-13 (skim Ne. 1, 2 for context)
 - Matthew 5 (focus on vv. 21-26 and 38-42)
 - Luke 6:17-49 (focus on vv. 27-36)
- Oakman, pp. 1-41
- Mark E. Biddle, “The Biblical Prohibition against Usury,” *Interpretation* 65 (2011): 117-127. Found at:
<http://go.libproxy.wakehealth.edu/login?url=http://search.ebscohost.com/login.aspx?direct=true&db=rfh&AN=ATLA0001835648&site=ehost-live>
- M. Douglas Meeks, “The Peril of Usury in the Christian Tradition,” *Interpretation* 65 (2011). Found at:
<http://go.libproxy.wakehealth.edu/login?url=http://search.ebscohost.com/login.aspx?direct=true&db=rfh&AN=ATLA0001835650&site=ehost-live>
- Reserve materials:
 - *State ex rel. Cooper v. NCCS Loans, Inc.*, 624 S.E.2d 371 (N.C. Ct. App. 2005).
 - *Smiley v. Citibank (South Dakota), N.A.* 517 U.S. 735 (1996).
 - *Citibank, South Dakota, N.A. v. Palma*, 646 N.C.App. 635 (N.C. Ct. App. 2007).
 - *Torrence v. Nationwide Budget Fin.*, 753 S.E.2d 802 (N.C. Ct. App. 2014)

Additional Optional Readings on reserve:

- Wright, David. “Debt-slavery and the seduction of a maiden (Exodus 21:2-11; 22:15-16).” In *Inventing God's Law: How the Covenant Code of the Bible Used and Revised the Laws of Hammurabi*. Oxford; New York: Oxford University Press, 2009.
- Mark R. Valeri, “The Christianization of Usury in Early Modern Europe,” *Interpretation* 65 (2011): 142-152. Found at:
<http://go.libproxy.wakehealth.edu/login?url=http://search.ebscohost.com/login.aspx?direct=true&db=rfh&AN=ATLA0001835651&site=ehost-live>
- Levitin, Adam J., The Consumer Financial Protection Bureau: An Introduction, 32 Rev. Banking & Fin. L. 321-369 (2013).
- California Reinvestment Coalition, et al. The Case for Banning Payday Lending: Snapshots from Four Key States (2013).

23.Feb.2015: Debt Forgiveness

- Bible/Early Christian Texts
 - Deuteronomy 15
 - Leviticus 25
 - Matthew 6 (focus on vv. 7-15; skim the rest for context)
 - Luke 11:1-13
 - Didache 8:1-3, found at: <http://www.earlychristianwritings.com/text/didache-roberts.html>
 - Recall Matthew 18:21-35 from 26.Jan.2015.
 - Recall Luke 7:36-46 from 2.Feb.2015.
- Oakman, pp. 42-91.
- Nel, Marius. "The forgiveness of debt in Matthew 6:12, 14-15" *Neotestamentica*, 47 (2013): 87-106. Available online at: <http://go.libproxy.wakehealth.edu/login?url=http://search.ebscohost.com/login.aspx?direct=true&db=rft&AN=ATLA0001957742&site=ehost-live>
- Giovanni B. Bazzana. "Basileia and debt relief: the forgiveness of debts in the Lord's Prayer in the light of documentary papyri." *Catholic Biblical Quarterly*, 73 (2011): 511-525. Available online at: <http://go.libproxy.wakehealth.edu/login?url=http://search.ebscohost.com/login.aspx?direct=true&db=rft&AN=ATLA0001854009&site=ehost-live>
- Anya Kamenetz, "These People Can Make Student Loans Disappear." National Public Radio. 17 September 2014. Available online at: <http://www.npr.org/blogs/ed/2014/09/17/348036877/these-people-can-make-student-loans-disappear>.
- Yves Smith, "Why Occupy Wall Street's Rolling Jubilee Puts Borrowers at Risk." Naked Capitalism, 2 December 2012. Available online at: <http://www.nakedcapitalism.com/2012/12/strike-debts-rolling-jubilee-puts-borrowers-at-risk-to-politicize-debt-issue.html>.

2.March.2015: Bankruptcy

- Reserve materials:
 - U.S. CONSTITUTION, Art. I, sec. 8, cl. 4.
 - John Rao & Tara Twomey. "Counseling the Consumer Client" and "Introduction to Consumer Bankruptcy" (pp. 25-68) in *Bankruptcy Basics*, 2d. ed., Boston: National Consumer Law Center (2013).
- Porter, pp. 1-64.
- Oakman, pp. 92-121.

9.March.2015: Spring Break

16.March.2015: Debt Collection

- Bible
 - 2 Kings 4:1-7
 - Luke 16:1-15
 - Luke 12 (focus on vv. 13-15, 57-59)

- Matthew 5, especially vv. 21-26, 38-42
- 1 Cor. 6:1-11
- James 2 (focus on vv. 1-7).
- Jake Halpern, “Paper Boys: Inside the Dark, Labrynthine, and Extremely Lucrative World of Consumer Debt Collection,” *The New York Times Magazine* , 14 Aug. 2014. Available online at: <http://www.nytimes.com/interactive/2014/08/15/magazine/bad-paper-debt-collector.html? r=0>.
- Reserve materials:
 - Friesen, Steven. “Injustice or God’s Will? Early Christian Explanations of Poverty.” In *Wealth and Poverty in Early Church and Society*. Edited by Susan R. Holman. Grand Rapids, Mich.: Baker Academic, 2008. Pages 17-36.
 - Hasselhoff, Görge K. “James 2:2–7 in Early Christian Thought.” In *Wealth and Poverty in Early Church and Society*. Edited by Susan R. Holman. Grand Rapids, Mich.: Baker Academic, 2008. Pages 48–55.
 - Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692-1692o (skim).
 - *Bingham v. Collection Bureau, Inc.*, 505 F. Supp. 864 (D.N.D. 1981).
 - *Neill v. Bullseye Collection Agency, Inc.*, Civil No. 08-5800 (JNE/FLN), 2009 WL 1386155 (D. Minn. May 14, 2009).
 - *Jeter v. Credit Bureau, Inc.*, 760 F.2d 1168 (11th Cir. 1985).
 - *Bock v. Pressler and Pressler, LLP*, ___ F. Supp. 2d ___, Civ. No. 11-7593(KM)(MCA), 2014 WL 2937929 (D.N.J. June 30, 2014).

Additional Optional Readings on reserve:

- Excerpts from the Congressional floor debates leading to passage of the Fair Debt Collection Practices Act.
- Federal Trade Commission. COLLECTING CONSUMER DEBTS: THE CHALLENGES OF CHANGE (2009).
- Federal Trade Commission. REPAIRING A BROKEN SYSTEM: PROTECTING CONSUMERS IN DEBT COLLECTION LITIGATION AND ARBITRATION (2010).
- The Legal Aid Society, et al. DEBT DECEPTION: HOW DEBT BUYERS ABUSE THE LEGAL SYSTEM TO PREY ON LOWER INCOME NEW YORKERS (2010).
- ADP Research Institute. GARNISHMENT: THE UNTOLD STORY (2014).

23.March.2015

- Atwood, pp 1-121.

30.March.2015

- Atwood, pp. 122-204

6.April.2015

- Graeber, pp. 21-164 (skim pp. 1-20 to review).

13.April.2015

- Graeber, pp. 165-306.

20.April.2015

- Graeber, pp. 307-392.

27.April.2015

- Porter, pp. 85-100, 136-156, 195-234.

Finals Week: TBD meeting time @ the Shaner/Miller/Bark home
How We Talk about Debt at Church

- Reserve materials:
 - Skim excerpts from Dave Ramsey, *The Total Money Makeover (Classic Edition)*, Nashville: Thomas Nelson, 2013.
 - Skim Strike Debt's *The Debt Resisters' Operations Manual*.
 - Center for Responsible Lending. *Modern Day Usury: The Payday Loan Trap* (2010).
 - Sousa, Michael E. *Bankruptcy Stigma: A Socio-Legal Study*. 87 AM. BANKR. L.J. 435-82 (2012).
 - Patitsas, Timothy. "St. Basil's Philanthropic Program and Modern Microlending Strategies for Economic Self-Actualization." In *Wealth and Poverty in Early Church and Society*. Edited by Susan R. Holman. Grand Rapids, Mich.: Baker Academic, 2008. Pages 267-86.