

## *Feeling Indebted as a Doorway into Prayer*

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Why pray when it feels so repetitive? I hear this criticism frequently. After all, if I have a need or a desire, is that simply expressed as what I am praying for through petition and other modes of “asking for my laundry list” to be checked off by

the divine Grocer? Or is there another way to think about the feeling indebted as another doorway into prayer? Some of us get frustrated with prayer in its fixed forms (*keva*), as it feels a bit too repetitive, however, what if we ask ourselves: what is the debt I need to focus on that deserves repayment? There is great wisdom in considering prayer as an opportunity to discern my feeling (*kavvanah*) for the unique gratitude for life by realizing to whom and what I am indebted. But how do we rationalize debt and repayment in the cognitive mind? Some would have us turn to the model of the “Debt Snowball” by Dave Ramsey which is a popular debt repayment strategy designed to help individuals pay off their debts systematically. Imagine the possibilities of Ramsey’s fivefold strategies when we apply them to spiritual richness through prayer:

(1). List Your Debts: Start by listing all your debts from the smallest to the largest balance, regardless of interest rates;

(2). Make Minimum Payments: Continue to make minimum payments on all your debts except the smallest one;

(3). Focus on the Smallest Debt: Put any extra effort you have towards paying off the smallest debt. This helps you feel accomplishment more quickly;

(4). Progress to the Next Debt: Once the smallest debt is paid off, take the amount you were paying on it and add it to the minimum payment of the next smallest debt. This creates a “snowball” effect as you pay off each debt, increasing the amount available for the next one;

(5). Repeat: Continue this process until all your debts are paid off.

What I find inspiring in applying this to prayer is the idea behind the “Debt Snowball” is to create psychological momentum by achieving small wins early on, which can motivate each of us to stay on track and continue paying off our debts. For example, when it comes time to pray, especially the formulaic sections of the prayer book like the recurring silent devotion called the Amidah, try this approach out. (1). See if you can glean the positivity in your life and aspirations for growth through the psychological boost of the Debt Snowball for some quick spiritual wins by focusing on paying off smaller debts first—start with what is closest to you (as modeled in the text of the Amidah), ancestry of family, friends, and community then moving out in concentric circles into nature, all sentient beings and the cosmos. This way prayer builds momentum and motivation, making one more likely to stick with their prayer indebtedness repayment plan; (2) Keep it simple by concentrating on one debt at a time, it simplifies the repayment process; (3) Remember behavioral impact reinforces positive, ethical behavior and creates a sense of achievement, and then notice how the Amidah is structured as one snowball after another, so then we can integrate this kernel of wisdom, like snowflakes, into our prayer lives by feeling indebted to grow and evolve further as: **“...the one who gathers little by little shall make it grow”** (Proverbs 13:11).