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CHURCH FINANCES FOR UNCERTAIN TIMES

Money — What’s It To You?

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Are you emotional about your money? A lot of people are. Think of what happens to your body when that unexpected large bill — or an unexpected windfall — comes your way. Think of how you feel when that thing you ordered on the Internet turns out to be a piece of junk, even though it looked great in the picture! Or when you discover you make way less than — or way more than — a colleague doing the same work.

Our self-worth and our self-image are all tied up with our money in ways that can be hard to untangle. An important aspect of taking charge of money in our lives is understanding how we feel about it. Exploring where those feelings come from can lead us to a more grounded, intentional relationship with the money that flows through our lives. And as a church leader, how you relate to your money has a lot to do with how your congregation thinks about and manages money, as well.

Notions about money begin in our families, our culture and even our churches

Where did you learn about money? As you were growing up, your ideas about money were most likely shaped by your experiences and conversations in your family of origin — not only first-hand, but what you observed and overheard. What did you learn in that first “money school”? Some of the most common phrases children hear are:

- “Money doesn’t grow on trees.”
- “Money is the root of all evil.” (A misquote of 1 Timothy 6:10)
- “None of your business” or “We don’t talk about things like that.”
- “Gotta save all we can.”
- “Never enough.”



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As much as our families, the culture we live in shapes our thinking about money. Gordon Gekko and Occupy Wall Street, Broadway musicals and pop tunes, news outlets and prosperity Gospel preachers all have a voice in the stream of information that swirls around us. And while we don't absorb it all, many of their messages become embedded in our brains:

- "Greed is good."
- "Money can't buy me love."
- "Money makes the world go around."
- "Wealth is a sign of God's favor."
- "I got plenty of nuthin', and nuthin's plenty for me...."
- "There are things money can't buy."
- "He who has the gold makes the rules."
- "Of all [wealth created in 2017](#), 82% went to the world's richest 1%."
- "[Starbucks will spend \\$250 million](#) of its corporate tax cut to boost the pay and expand the benefits of its American workers."

As people of faith, many of us hear the voice of scripture and tradition when we think about money.

- "It's easier for a camel to go through the eye of a needle, than for a rich man to enter heaven."
- "Blessed are the poor."
- "The love of money is the root of all evil."
- "The widow's mite"
- "God needs our money to do God's work."
- "Stewardship is everything we do after we say, 'I believe.'"
- "St. Swithin's will have to close if you don't help support the budget."
- "Our God is a god of abundance."
- "It is better to give than to receive."

With all these competing messages, it's no wonder that so many people consider money mysterious or fearsome or simply baffling. Understanding the basics of money management in our own lives is an important step to de-mystifying a subject many don't even like to think about. Challenging ourselves to learn the basics of budgeting, balancing a checkbook, saving, managing credit and protecting our assets can bring freedom and a sense of being agents in our own lives.

Toward a faith-based understanding of money

That process of taking agency — especially in regard to finances — equips leaders to be more effective in their congregations, as well. It's

important for churches to offer a message about money and its role in our lives that equips us to live more faithfully. An understanding of money grounded in Christian faith reminds us that God challenges us to have a right relationship with money, just as with power, freedom, authority and all God's gifts. It's up to church leaders to do the hard work of exploring among themselves — as well as forming in the congregation — a faith-based understanding of the right use of money.

Some key concepts in a faith-based understanding of money:

- Money, in many ways, is congealed energy, and is meant to do work.
- Money — however much or little we have — is a gift from God and calls for good stewardship.
- Money is a tool to accomplish some aspects of God's work in the world.
- Money that is given to us is given in trust, to be used in ways that will honor the givers — both human beings and God.

Forming leaders and congregations who understand and use money well is a challenge. As our culture increasingly equates success with accumulation of wealth, the responsibility of shaping people who are faithful and effective in managing money is falling more and more on faith communities. Outside of churches and some non-profits, few organizations are teaching that life is better — more rewarding, more satisfying, and measurably healthier — for those who are givers rather than takers. It actually is better, in all kinds of ways, to give than to receive.

Taking steps to engage money conversations is one of the greatest gifts leaders can offer their congregations. Learning to have a right relationship with God's gifts can be a life-long process. It is helped by having companions on the journey — and today would be a great day to start.

Here are some ways to engage your congregation in developing a right relationship with money:

- Offer opportunities for people to share money stories — about how they learned about money, what it means to them and about your congregation's money history.
- Commission your vestry or leadership board to write a stewardship statement that touches on right relationship with money, the environment, time, talent and more. Present it to the congregation and have a discussion in an adult class or forum

about why it was written and why it's important.

- Review the ways leadership shares money information with the congregation, and take steps to make the communications even more transparent and easy to understand.
- Take regular opportunities to teach and preach about money and being a steward, especially outside of the annual fall funding campaign.

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Resources

- [Money – What's It to You?](#) an ECF webinar led by Donald Romanik and Demi Prentiss, April 04, 2017
- [Moneyharmony Quiz](#) a quiz that will show you which of five major money personality types most closely matches your own tendencies
- [Year Round Stewardship: Talking About Money](#) an ECF webinar led by Chris Harris, February 11, 2014

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