

# FAITH, MONEY, & SPIRITUALITY

## *Stewardship Where It Really Counts*

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Western philosophy tends toward dualism: good and evil, light and darkness, inside and outside. This way of thinking permeates all aspects of our lives. We draw lines of distinction that help us organize our lives. We put things in categories that help us make sense of the world. Often, this tendency toward either/or thinking helps us greatly, but occasionally it makes us *divide* that which is better *integrated*.

Few places is this truer than in the relationship between our spiritual faith and our relationship with money. Money is viewed as a worldly asset, a profane good. Our Christian faith is of a higher order, a spiritual value. Pastors commonly hear members of the congregation say that they shouldn't talk about money from the pulpit. Many people—both clergy and laity—dread messages about stewardship, assuming they will be nothing more than appeals for financial gifts.

What is it that causes us as Christians such stress when the conversation turns to money? Why do so many feel that messages of giving are inappropriate? Why do some people claim that the way they make, use, and spend money has little or nothing to do with their relationship to God?

A newcomer to the Christian faith once asked an 13th century mystic teacher, "What in life is worthy of my attention, and what should I ignore?" The response was, "Only attend to the things created by God. All else you may ignore." As Christian stewards, the only things we need to attend to are those created by God. Immediately this creates a dilemma for those who prefer to separate their relationship with money from their relationship to God. God is the source of all that is, so our stewardship must

include the way we earn, spend, invest, save, and contribute our money.

A deeper issue is that, in our quest to become faithful Christian disciples, we must integrate all aspects of our lives. We commit everything we have, everything we are, to God as we grow as Christians. Congregational leaders cannot help people become fully balanced, wholly integrated disciples without talking about money. Faith, money, and spirituality are not separate concepts, but three interrelated aspects of a human being.

*Why, then, is it so difficult to talk about money in the church?*

**First**, the institutional church has the habit of talking about money in terms of the needs of the institution to *receive* rather than the value for the giver to *give*. Giving as an aspect of faith formation is an outward manifestation of the emerging spirit of generosity in the heart of the Christian disciple. Giving money is just one aspect of this generosity, and the giver's need to grow in generosity has virtually nothing to do with the needs of any institution. Giving as an expression of faith is a lifestyle, a way of being in the world. We are givers, not merely givers *to* something. It is possible to be a generous Christian disciple and never put one penny in a church collection plate. Many church leaders forget to mention this.

**Second**, it makes assumptions that people are in a healthy relationship with their money. When I ask you for a dollar, I assume you have the dollar to give. I can give you countless good reasons to give me a dollar, but if you don't have it—or if you are afraid to release it—it won't make much difference. The

average American adult is in debt. Excluding mortgage debt, estimates are that 88-97% of the American population carries some form of month-to-month debt. Including mortgage debt, the average American under the age of 32 owes 138% of his/her annual income. If we began figuring the tithe (10%) on available income vs. gross income, our church would owe many of our members refunds. When people don't have enough income to pay their bills, they are less likely to respond positively to requests for money.

One interpretation of the main message of the Gospel of Luke is that Christian disciples have three primary functions: to preach, to teach, and to heal. Viewing our congregations as centers for discipleship, we do a very good job preaching—making it the centerpiece of most worship experiences. We also place a high value on teaching and Christian education. As to healing, we do offer ministries of visitation and prayer, and we attend to the physical distress of our members with love and compassion. But in the 21st century, one of the greatest areas of "dis-ease" and brokenness is personal finance. Marriages are destroyed over money issues. Stress-related illness often traces roots back to money problems. When people lack money, violent crime, drug use, robbery, and theft increase. In a culture obsessed with possessions and material wealth, buying and having quickly become addictions. An essential healing ministry of The United Methodist Church could be a ministry of money – teaching people skills in personal finance as a spiritual discipline.

People don't seem to make the connection by themselves. Relationship to Almighty God and relationship to Almighty Dollar are

unclear in most people's minds. What a valuable gift it would be if the church became a center where people could integrate all aspects of their lives – where they could learn to draw from their spiritual lives to build a healthy relationship with money! But where to begin?

*There are three basic elements to a healing ministry of money – create a safe “space” for exploration of the issues, create accountable covenant groups, and provide professional guidance and support.*

### **1. Create a safe space to explore a relationship with money.**

Most people are reluctant and defensive when it comes to talking about personal finances and their relationship with money. Instead of trying to change that dynamic (which may be impossible) accept it and work with it. Let people stay private with their thoughts and feelings about money.

An excellent tool for beginning this exploration process is a money autobiography. Money autobiographies pose a number of questions about how we learned about money, how our parents dealt with money, where our money came from as children, and our sense of wealth or poverty as we grew up, and other issues from our past. Money autobiographies also challenge us to explain how we feel about spending, saving, giving, debt, and other matters of personal finance. Lastly, money autobiographies invite us to set financial goals for the future and ask probing questions to make sure we are clear about what actual steps must be taken to make our future plans a reality. People who write their spiritual autobiography are encouraged to share and discuss what they write with a friend, pastor, or counselor to help reinforce and make sense of what they have written. Regardless of

whether the autobiography is shared with another person, many people report that this exercise played a big part in helping them establish a healthier relationship with money and material possessions.

### **2. Create accountable covenant groups.**

What is true for diet and exercise is also true for money management – many people are more successful when they have help. In my last pastoral appointment, I met every other week with four young couples that were in debt and were trying to get on top of it. We would sit together for two hours sharing the decisions we made about our money – what we spent it on, how much (or little) we saved, what bills we paid, and what lifestyle changes we were making to bring health to our ailing finances. If one couple made a pledge that they were going to eat out less, then the rest of us would pledge to hold them accountable to their decision. Our time together was not always comfortable – one couple even quit the group because it eventually felt too intrusive – and there were many tense moments. Yet, within two years, we all conquered our debt, increased our savings and our charitable giving, and became intimate friends. We experienced true Christian community as we shared, struggled, and prayed our way to a healthy relationship to money.

### **3. Provide professional guidance and support.**

Money management is a highly specialized field. There are a thousand and one ways we can get into financial difficulties. The good news is that there are at least a thousand and one solutions as well. Credit counselors, Attorneys, insurance agents, investment brokers, and career counselors are willing partners with local

congregations in offering seminars, consultations, and workshops. Many will donate their time to work with the church, because many church people will in turn become clients. Many members of our congregations are unaware of important issues about wills, taxes, insurance, charitable investments, retirement funds, savings and investment opportunities, etc. It is a real ministry to most people to find that there are so many tools to help them develop a healthy relationship with their finances.

Many congregations find that as they strive to help their people become better stewards at home, those same people become more generous to and through the church. This makes perfect sense – as people have more, they give more. As people feel healthier, they share that sense of well-being. It is imperative that leaders in our congregations look not merely to the financial needs of the church, but to the financial needs of the people in the church. A vital aspect of helping people build a healthy relationship with God is to help them build a healthy relationship with their money and possessions. In this way, we honor the whole person, forming healthy Christian disciples and faithful Christian stewards.

*Instructions for A Money Autobiography are available from the Center on Christian Stewardship, General Board of Discipleship, PO Box 340003, Nashville, TN 3 7203-0003, toll-free 877-899-2780. <http://www.gbod.org/stewardship/article.asp?id=11618>*

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