

Money and God's People: Faithfully Managing Financial Resources

By Christopher Stockwell-Goering

Money intersects with every dimension of both our human and Christian existence in our culture. It is time for church leaders to address this ever-present and often consuming part of people's lives. It is time to help Christians face the meaning of money in our society, where "the one who dies with the most toys wins." If the religious community is not speaking clearly about money, if religious leaders are not accompanying folk as they deal with money in their lives, then we are irrelevant. We have chosen to understand "abundant life" as abundance of possessions.

In today's world, money is what salvation was for Christians of the Middle Ages. And yet, the topic of money remains one of our last taboos in the church, where we readily talk about various kinds of addictions but rarely, if ever, reveal our incomes or discuss our expenditures. The secrecy around money in our congregations--a secrecy of fact, with no lack of speculation and discussion about money--is an indication of the enormous power that money wields in our lives. Opportunities to consciously relate our faith to our understanding and use of money often go unnoticed and unexplored because our congregations and our religious leaders regard money matters as not only private, but secret.

Individual Christians and congregations tend to live out the dominant values of our culture, not Christian values, where money and finances are concerned. Yet Christian tradition and teachings have a wealth of guidance and values that can help us assess our beliefs and give direction for our practice. As a pastor and teacher, I have a responsibility to lift up the connection between being and doing. It is part of my job to reconnect, to reintegrate, to reexamine and retell the stories about God and mammon, about spiritual and material values and virtues, about Jesus and wealth and possessions.

There are many occasions where religious leaders, lay and clergy, can identify and integrate religious values with the personal money management practices of Christians. Additionally, much of what we need to teach about the use of money is also applicable to the use of time.

Preparing for the Occasions

It may seem obvious, but in order to provide leadership, we religious leaders need first to be attentive to our own preparation. I know that I cannot offer or provide leadership if I have not been willing to be vulnerable and to work intentionally on these issues in the context of my household, my family, and my congregation. We need to develop the skills to understand what money and material possessions mean to us, to speak openly about money, and to think more clearly about money. We need to affirm that we are called to live "in-between," to practice our faith by living in ways markedly different than the lifestyles of those around us. We need to recognize that a community with shared values is important so we can be supported in our practice.

In this process I believe we need to create and articulate a functional theology of money for our time. Drawing on the wisdom of many people, I have begun to develop my working theology as a "theology of sufficiency, or enough," one that acknowledges our economic inter- and intra-dependencies. Simply stated, our goods are meant to be shared, not hoarded, and we die a little as we engage in our games to protect our pockets. For me this is grounded in being gifted through grace, empowered by God to "let go and let God," accepting that I am not ultimately, or even often, in control.

Occasions for Relating Money and Faith

There are times when pastors and other religious leaders are invited into some of the most intimate places in people's lives, and there are other times when our faith community could offer support and wisdom as people seek to be whole and faithful. These are what I have called "occasions," times when we need to offer ourselves and the Good News as people are explicitly confronted with or implicitly directed toward loving God or loving Mammon.

First, today's religious leaders need to be flexible, timely, and relevant. We need to be prepared for what some call "teachable moments." The first aspect of our role is to be models and practitioners of the core values we espouse, as both individuals and representatives of the community. A second aspect is to raise to consciousness the things people take for granted, and a third is to connect public with private in a way that is both culture-affirming and culture-challenging: How does what is here fit with God's history, tradition, and intention for the future?

Second, we need to create a sacred and safe space for conversation. This will not be an easy task. We have a lot of history and tradition working against us. Religion, as sociologist Robert Wuthnow has written, "raises our anxieties about money and discourages us from openly talking about them." Moreover, Wuthnow's research notes that when "people who attended religious services were asked how often they discussed their personal finances with various kinds of people, a pattern emerged: the least likely group was fellow church or synagogue members."

In general, I have found that open-ended or wondering questions are a good way to invite discussion: "I wonder what would happen if we only had one income? if our daughter wants to go to college? if I were to die tomorrow? if I had a car accident?" "I wonder what would Jesus do?" I have also found that I need to be ready to share my own (and my family's) questions, struggles, decisions and uneasiness, as it is appropriate. In my experience, some very personal and powerful moments of ministry happen when money and faith come together.

Household and Family Occasions

The beginning and ending of life and relationships are occasions when the religious community participates in intimate moments of people's lives. However, on these occasions, we have infrequently dared to offer leadership with regard to the financial aspects of their need.

When a household is created with a religious covenant, the faith community has an obligation to help folk look at the financial dimensions of their lives and relationship. In premarital/pre-covenant counseling, I always raise such questions as: Has the couple created a working budget? Have they discussed and established saving and spending priorities and financial goals? Who will make financial decisions? Who will manage the checkbook? How many (if any) credit cards will you have?

We should be aware that in our society, no matter what their income, people have difficulty speaking openly about money. Many people don't know what their spouse earns. The attitudes, expectations and behaviors related to money that people bring into a relationship--secrecy, addiction to debt, perpetual saving for a rainy day, etc.--can be sources of conflict until they are brought into the light and addressed.

When households reconfigure, they are engaged in times of change often accompanied by an

acute awareness of one's financial situation--assets and liabilities, freedoms and responsibilities. There are also often times folks seek counsel or support from their pastor and congregation.

When a child comes into a household, whether by birth, adoption or some other way, people are often overwhelmed with change and welcome the support and encouragement of the faith community. This is a time to recognize that children are especially absorbent of discretionary income, making it difficult, oftentimes, for parents not to fall into a pattern in which the less time parents have to spend on their children, the more money they spend. The addition of a child to the household is also a good occasion to lift up questions about wills. Who will be the child's guardian? How will the child's financial needs be addressed if you should die? Are you considering any future or long-range planning; that is, what can you do now with your money to help your child in the future?

Preparing and supporting parents for their role as communicators of the faith is critical. I believe that most of our core values and many behaviors are well-established by age five, and that often after this point we need to address re-forming or unlearning and learning anew. We need to prepare parents and caregivers to understand what money and material possessions mean, to speak openly about money, and to think more clearly about money. We also need to underscore for parents and caregivers the power of their modeling: children watch and absorb what they see the significant adults in their lives doing. As the primary teachers and communicators of the faith to their children, parents and caregivers need to strive for the integrity of "do what I do, do what I say," rather than "do what I say, not what I do."

Parents should be prepared to teach children about money, using age-appropriate strategies to address such questions as: What is money (literally and symbolically)? What are our family's values? What are the values of our faith community? How will we handle the question of allowances? Parents need to think about and be prepared for being asked, "Mom (Dad, Grandma), can you buy (loan) me ?" or "I need" In order to be effective in this, we will need to help parents look at their own life and practice, to ask themselves, "How have I developed my attitudes toward money and my financial habits? How did I learn about money? What is my earliest recollection about money and values? Who was most influential in teaching me about money?"

When households are blended, "sandwiched," or changed in some other way, there are financial implications as well as relational ones to attend to. Here are some leading questions for use when families are:

- Blended - How are the roles and responsibilities understood in each of the households that are coming together? Can people articulate the way things are in each? What do they want to bring into the new household? What are they bringing (behaviors and practices concerning money) that will be helpful? What might cause tension?
- Sandwiched - Being in a position where you are providing significant resources of time, emotion, and money for children and/or grandchildren and elders simultaneously. What are the limits of my obligations? How do I feel? What gifts can I offer?
- Changed - Family members moving out or moving (back) in. What are the financial considerations? Should a returning family member pay rent? Share in expenses?

When a couple separates and/or divorces, money and possessions are always an issue. Money, often a family's secret weapon for manipulation, can be a hot button for underlying issues in a

family. When a spouse or partner dies, there are numerous financial issues that people need to address: Are there sufficient resources for the survivor? For dependents? Will the distribution of any assets or the assumption of any debt create conflict in the household? In the extended household? In the church, we can, and often do, assist folks in their planning for death by helping them explore wills, income and gift vehicles, power of attorney, and other legal and fiduciary matters. But how often do we feel comfortable asking a surviving partner or family member how they are doing financially? Do they know how to handle the day-to-day money matters that may have been handled by the deceased partner? Were there any financial "surprises," such as unknown debt? Do they have any assets?

Religious Occasions

There are some occasions of liturgical or religious significance that can offer opportunities to explicitly raise the money issue, occasions on which the church has a history and tradition for counseling and preparation. All involve acknowledging responsibilities and commitments, individual and corporate, and have significant financial implications. For me, baptism has always been a time to help folk respond to such questions as:

Who am I now responsible for? What will be different in the household now that there is another member? What new financial challenges and opportunities are present? Do I want or need life insurance for myself because of this new responsibility? Do I want or need it for this new member of the family?

Confirmation, or joining the church as a member, are also occasions for explicit financial discussion that can help people connect their wallet and checkbook with what they say they believe. According to recent research data from Robert Wuthnow, 89% of those asked said that "our society is much too materialistic" and 71% said that "greed is a sin." However, 76% also said that "having money gives them a good feeling," 84% "wish they had more money," and **68% said that "money is one thing; morals and values are completely separate."**

Let's take the opportunity to challenge some of the inconsistencies these figures present. On the occasion of Confirmation, don't assume that children and youth don't have much money and so this is not an issue to be addressed at this time. It is well-known that middle-class American teenagers, in general, possess significant discretionary funds. This is a time when we can point out the need to connect our values with our money. With regard to financial participation in the life of the congregation and God's mission, be clear and specific about what is expected. When people have to guess about whether or not to give to the church and how much it should be because the issue of money is left vague or kept a secret, then we will get what we deserve.

Other occasions when the church might have a good word to impart are times of financial crisis. While often potentially transforming, pastoral counseling on these occasions is also probably the most difficult. We tend not to be prepared personally or professionally, and the religious community is often the last resort for persons or households struggling with debt, gambling, or bankruptcy. Tax time is another occasion when the religious community could be sensitive to the stress most folks feel at a time when we are required to deal with money and our finances. For some, this may be the only time they examine their finances, while for others it is a time of deciding how truthful they will be. Acknowledge these realities and preach about both the personal, emotional dynamics and the civic dimensions.

Occasions Related to Work

While a lot has been written about work and vocation in recent years, and the church has a history

of dialogue in this arena, we need to be clearer in our culture about our understanding of them. In rather blunt terms, we need to raise the question: How much of my gifts and my talents--how much of my life am I exchanging for money? What are the costs of working, as well as the benefits? Here are several work-related issues that might be raised:

- Part time Employment (student) Why am I working? How do I make decisions about using the money I earn?
- First Full-time Job--What are the new freedoms and responsibilities I now have? How can I plan the use of this new wealth? Are my debts already overwhelming me? How do I understand success?
- Job Change/Unemployment/Transition--What are my needs/wants? What am I willing to do to meet them? What options are available to me?
- 2nd Job/Multiple Job Households--Is the cost of being a two-income household worth it, financially and emotionally? What would I need to be able to meet my (our) needs with a single income?
- Retirement (sometimes multiple retirements for individuals)--What is it going to mean to live on a fixed income? What opportunities and dangers will I/we face? Why have I retired?
- Change in Compensation, Bonus/Raises, Pay Cuts--What will I do with/without the income?

Conclusion

As church leaders, we are the ones who can connect money issues with faith, the material with the spiritual. We are the ones who can challenge the dualism of material and spiritual as both artificial and sinful. As religious leaders, we can challenge the private and secret understandings all of us hold about money.

To do so, we must first create a climate in which money is identified and claimed as a pastoral issue.

In our roles as teachers and leaders in the United Church of Christ, we need to be able to speak the truth about money in our lives. We need to believe and practice acting on our belief that God can be trusted to provide all we (and our families) need. We need to hear Jesus' warnings and teachings about money and possessions.

We need to recover the matter of money as a vital issue of faith--not limiting it to fund-raising or allowing it to remain private and secret. We are presented with some very obvious opportunities for approaching the subject. And we can faithfully talk about money with others when we have begun to talk faithfully about it with ourselves.

Scripture Notes

Proverbs 30:7-9
Neither Poverty Nor Riches

"Two things I ask of you; do not deny them to me before I die:

Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that I need, or I shall be full, and deny you, and say `Who is the Lord?' or I shall be poor, and steal, and profane the name of my God."

This is the only prayer in Proverbs that asks God for two seemingly unrelated things: first, freedom from falsehood, and second, neither poverty nor riches. Verse 9 points to why such an unusual request is made; the one who prays knows that being poor is better than being a rich liar.

I am not intending or inviting you to sentimentalize poverty. While the problems of the poor are very different from the problems of the affluent, family conflicts caused by how money is used are quite similar across socioeconomic classes.

The one who is praying also knows that poverty can break a person, leading to theft, which does violence to God's name. Violence and denial are linked to stealing, greed, and idolatrous reliance on wealth. In Hosea, stealing, lying, and denying are among the actions that demonstrate that Israel does not know God.