

*No one can serve two masters...
You cannot serve God and wealth. For where your
treasure is, there your heart will be also.*

Matthew 6:24, 21

March

Stewards of Our Relationship with Money:

Financial Health for Families and Congregations



Being stewards in the household of God is intensely counter-cultural in significant ways. We live in a society where we are taught explicitly and implicitly that to be truly human is to be self-sufficient, independent, protective, competitive, acquisitive, accumulative, a consumer. If you pay money, you should get something. There is no limit to the satisfaction of our desires. Our spirit is nourished and our worth is measured by what we possess.¹

What are the marks of this counter-culture, the Household of God? We are interdependent and collaborative – we need each other, others need us. We share surplus so each has enough. In order for all to live, each limits accumulation. Money is just another resource to be allocated to ensure shalom. Our spirit is nourished by living up to who God made us to be. Our worth is given by God.² Churches have a unique ministry opportunity to liberate members to order their financial life according to their faith values.

As centers of hope and transformation, local churches help members address and heal their personal relationship with money. And the church will tend to its financial health.

SUGGESTED LEADERS/PARTNERS:

Stewardship and Christian Education ministries.
Church Council, Trustees, Treasurer.

IDEAS FOR LEADERS:

(Resource Websites and links: www.ucc.org/stewardship)

- **Continue the sermon series** with “The Economy of God.”

FINANCIAL HEALTH FOR FAMILIES:

- **Engage in spiritual practices** of living simply, household economics, decluttering, relinquishing, saying yes and saying no, sustainability, gratitude, through:

A “Spiritual Practice Sampler” (see January).
Sunday school classes, study groups or a retreat.
Practices for teens – “Stuff” chapter in *Way to Live*.
Writing a Money Autobiography.

- **Form a small group study** using *At Ease: Discussing Money and Values in Small Groups* (book) or *Living with Money* (video/booklets – check Conference resource center).
- **Teach basic money management** skill classes for children, teens, young adults just starting out, older adults, etc. As an outreach, open it to the community. Use/adapt a resource such as: *Faith and Finances: Helping People Manage Their Money* (book), and the UCC Pension Boards (www.pbucc.org) education site www.360financialliteracy.org/Life+Stages.
- **Become savers** through the UCC Cornerstone Fund (<http://cornerstonefund.org>).
- **Show the video** “Affluenza.”

FINANCIAL HEALTH FOR CHURCHES:

- **Conduct an independent (or internal) audit** (see www.macucc.org for audit guide). Review insurance coverage with the UCC Insurance Board (www.insuranceboard.org).
- **Create an Endowment Policy** and planned giving ministry using UCC’s Financial Development Ministry (www.ucc.org/finance) *Local Church Planned Giving Manual*. Consider investing through the United Church Foundation – www.ucfoundation.org.
- **Consider if it’s time** for a Capital Campaign (see UCC’s *Capital Fundraising Manual*). For property-related borrowing: new churches – contact the Church Building and Loan Fund (www.ucc.org/finance/partners-in-building); established churches – contact the Cornerstone Fund.

“Money is something we choose to trade our life energy for.”³

“Every choice we make to spend, save, or give has an impact, creating a ripple effect. How each of us decides to live matters.”⁴

¹ Richard D. Weis, *Practical Stewardship through a Biblical Lens* presentation, Spring 2005.

² *Ibid.*

³ Joe Dominguez and Vicki Robbins, *Your Money or Your Life* (New York: Penguin Books), 54.

⁴ Laura Dunham, *Graceful Living* (Indianapolis: Ecumenical Stewardship Center), iv.