

# Module 10: Just Money



## Aims of this module

- To think about our own personal relationship with money and how it impacts upon our spirituality.
- To reflect on the pain of personal debt and money anxiety in our congregations and communities.
- To consider ways in which we might offer practical help.



## Notes for group leaders

Money is essential to and unavoidable in modern life. Each day we give time to making it and spending it, but far too little time to managing it well. Money is a good servant but a hard master. It is a big part of who we are before God, which is why Jesus said so much about it, some of it very blunt and challenging. Yet while money shouts loud and long in society, in church it speaks in whispers. When it is spoken about, the thrust is often personal giving and simply raising the issue can cause tension. “Just Money” is grounded in the belief that all we have is gift and that the right use of money, including generous giving, can transform us and our spiritual life, and set free those in our communities who are struggling with money.



## Extras

There are two Extras available from [www.justchurch.info](http://www.justchurch.info) to accompany this module:

- Material for a **second session** looking at this important topic. Alternatively, you may wish to select some material from this Extra to include in the main session.
- An alternative Bible study that you can use for Activity 2 if you would prefer to look at the New Testament rather than the Old.

Remember, you can run the module without using the Extras at all. Only use them if you want to explore the topic more deeply.



## Resources required

- A *Snakes and Ladders* game.
- The *Snakes and Ladders* cards (Handout 4).
- Enough Bibles for each group member, or a copy of the passage Exodus 16:1–33 for each person.
- A copy of the Exodus images and questions (Handouts 1 and 2) for each member of the group.
- A copy of Handout 3 (“The manna jar”).
- The text of the prayers for opening and closing worship.



## Opening worship (10 minutes)

Allow up to 10 minutes for opening worship appropriate to the group and your local tradition. The worship resources at the end of the module offer some simple ideas for structuring the worship, and include prayers that can be used.



## Activity 1: Snakes and Ladders (30 minutes)

*Snakes and Ladders* is a simple, fun way to open up a difficult subject. You may wish to start the evening informally with light refreshments and play the game before the opening worship. It might be an idea to start 15 or even 30 minutes earlier than normal to get the most from the game and avoid rushing the Bible study. Make sure you have the snake and ladder cards prepared.

- The game can be played as individuals or in pairs depending on the size of the group.
- Each time a player lands on a snake they pick up and read out a snake card. A snake card explores some of the pitfalls around managing money, some of them rather surprising.
- Each time somebody lands on a ladder they pick up and read out a ladder card. Ladder cards explore the things that help us manage money well.
- The cards are intended to stimulate discussion on the subject raised by the card. So each time a card is drawn, allow time for discussion to develop.
- On the back of each card there is a simple “factoid” which should be read out. This might be read to open up or end the discussion about that particular card.

The group does not have to finish the game (or even play properly!) because the purpose is to get discussion going.



## Activity 2: Bible study (30 minutes)

For this study, each group member will need a copy of Handout 1, with the Exodus images which visualise aspects of the story, and Handout 2, which has questions to accompany the images. The images contain speech bubbles which are left blank for the group to fill in.

For each cartoon scene people should be asking, “What is happening here?” and trying to go deeper than just superficial observations. They should refer back to the Bible passage to remind themselves of the story to help them if they need to.

An optional extra to help discussion at the end of the Bible study is “The Good, the Bad and the Ugly”. Give the group a random selection of celebrity and lifestyle magazines. Ask them to flick through the adverts, articles and images. Ask what are the good messages they see or read; what are the bad messages; and what is downright ugly. The exercise helps explore the messages that bombard us, the pressures we are under as well as the good things enjoy and hope for.

The Bible passage is quite long, so consider the following possibilities:

- It can be read together straight from the Bible.
- Copy the text (and perhaps abbreviate it) onto a single sheet of paper. Give a copy to each group member.
- Use the Bible passage from a dramatised version of the Bible so that it can be read interactively by the group.
- If the passage is printed onto paper, then print Handout 1 on the other side.



## Action points (10 minutes)

Help the group to decide how they can put their learning into some sort of action. Ask: How can our congregation make more just use of money? Which areas are we already doing well at, and which areas need improvement?

Be sure to note down the ideas that emerge – you'll come back to them in the "Just Action" module.



## Closing worship (10 minutes)

Allow up to 10 minutes for closing worship appropriate to the group and your local tradition. The worship resources at the end of the module offer some simple ideas for structuring the worship and include prayers that can be used.

The closing worship should have space for offering our money problems, our financial hopes and plans and the needs of our community to God. We want to ask God to be present in our financial lives just as we wish him to be present in every other part of our lives.

You might also want to say the **Just Church** prayer (see the introduction) together to end the session..

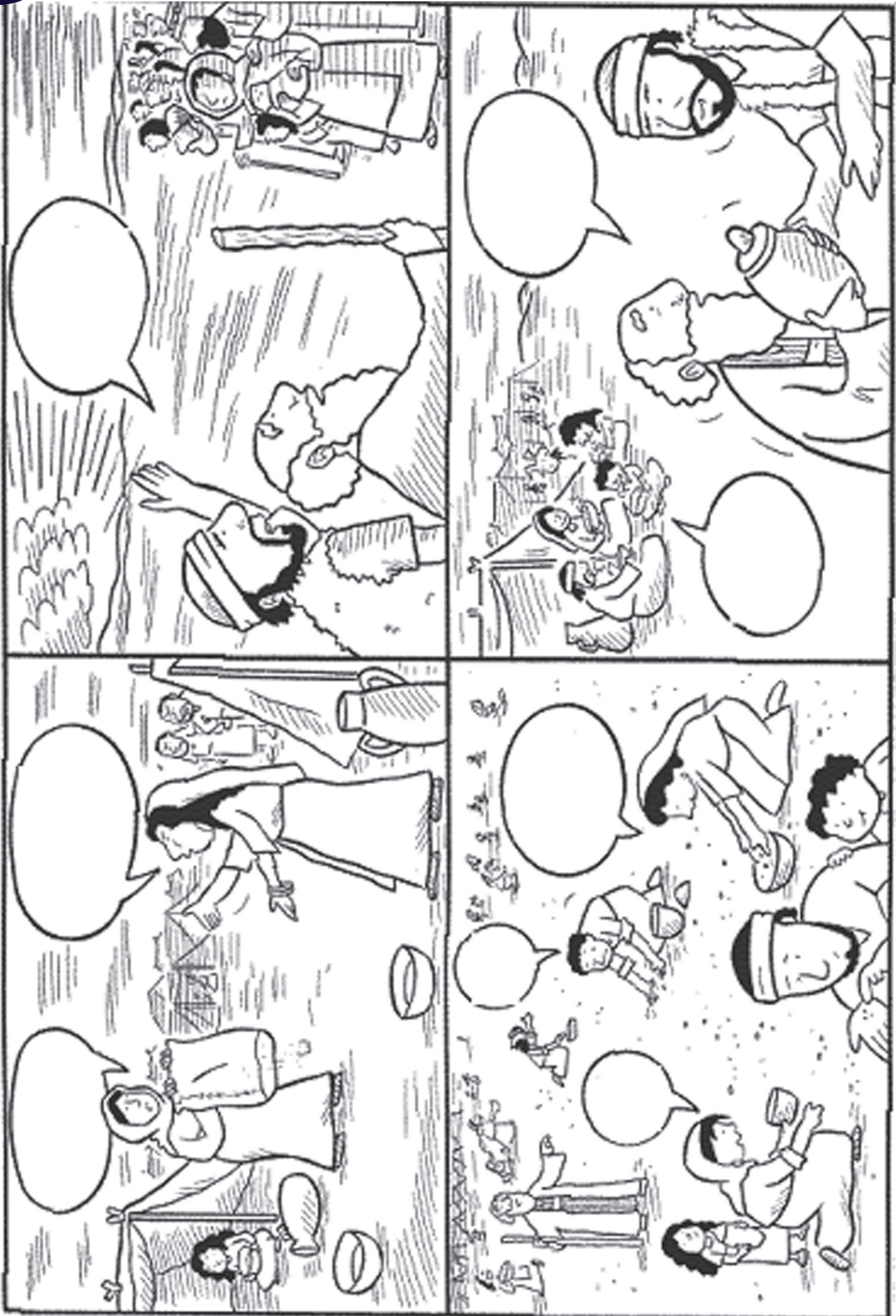


## Extra resources

- To contact Stewardship about running "How can Churches help People in Debt" or a money management workshop, or to preach on money and giving, or to find out more about the Stewardship Volunteer Network, please ring 020 8502 8585 or visit [www.stewardship.org.uk/money](http://www.stewardship.org.uk/money)
- A Record of Weekly Spending can be downloaded from [www.stewardship.org.uk/money/budget.htm](http://www.stewardship.org.uk/money/budget.htm).  
Download the Budget Challenge, the Christmas Challenge, the Holiday Challenge and the House Challenge from [www.stewardship.org.uk/money/challenge.htm](http://www.stewardship.org.uk/money/challenge.htm)  
An article on consolidation loans can be downloaded from [www.stewardship.org.uk/money/debt\\_problem.htm](http://www.stewardship.org.uk/money/debt_problem.htm).  
These are all referenced on the Snakes and Ladders cards.
- For church-based debt advice, see Christians Against Poverty ([www.capuk.org](http://www.capuk.org)) or Community Money Advice ([www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)).
- For debt statistics, online debt advice, a guide to managing debt and to purchase the excellent Student Money Manual series, visit [www.creditaction.org](http://www.creditaction.org).
- The Consumer Credit Counselling Service is the largest debt charity in the country. They offer a phone-based debt advice service at 0800 027 4995. They also have an online debt service, Debt Remedy, at [www.cccs.co.uk](http://www.cccs.co.uk). Half of people with debt problems will wait a year before seeking help, so if money issues are being raised it is vital that people know that free and expert help is at hand.
- The local Citizens' Advice Bureau will often have a specialist debt advisor able to see clients. It can be a nerve-wracking experience, so offer prayer and personal support if someone is attending an interview for a debt problem. Don't advise them, but do walk their Emmaus road with them and listen to their disappointments on the first steps to financial freedom.



**Handout 1: Exodus images**



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**Just Money**







## Handout 2: Exodus questions

### The hungry Israelites (16:1–3)

The people have left Egypt but now they are running short of food. They have tasted freedom but it comes as a shock that they will have to struggle to be free. They grumble, they criticise Moses their leader, and they struggle to trust in God.



- Look at the first picture. What might the hungry people be saying to each other? What words would describe their emotions: disappointment; anxiety; disillusionment; anger; sorrow; losing faith? Share an experience of feeling let down, of losing faith and trust in God.
- Now we need to apply this to God's provision of money and possessions. What are the emotions that cluster around money?
  - Firstly how do we feel, what single word might describe our emotions around money? Write that word in a speech bubble and share it with the group.
  - Secondly, what word might describe how people in our congregation and local community feel around money? Write this in the second speech bubble.
  - What are the things today that make people grumble and/or worry about money? What are the particular problems faced by the poor?

### The presence of God (16:4–8)

God promises to provide for his people and they would see his presence – in the morning. They would know he was with them by providing what they needed: bread each morning, meat each night. But they had to wait and received only what they needed for each day.



- Do God and money go together? Does it seem funny or out of place to think about God and money, to talk about money in a Bible study, or to believe that God is interested in our financial needs? Can anyone share a story of when God has come through for them in a special way?
- What do you need to hear God say to you about money? Write some words in the speech bubble. What words does your local community need to hear?

### This strange provision of God (16:13–18)

The food God provides is a strange gift; “manna” simply means “what is it?” Their experience in Egypt is of wealth that enslaves but God's economy is different, as is pointed out in 2 Corinthians 8:15. Those who collect too much, who try to profit or try to collect on the Sabbath, find that manna rots – but the weakest always have enough for their needs. In God's economy there is a Sabbath where it is not possible to work, collect, hoard or profit.



- What do you notice about this strange gift of manna? Write in the speech bubbles your observations, and/or the emotions and thoughts of the people as they collected this strange gift.
- How is the manna different from the way the world thinks about money?
- The Israelites were slaves and millions of ordinary Egyptians little more than slaves, serving the wealth of Pharaoh. How does the world's way of managing money keep people captive?
- Does God only promise to meet our basic needs? What about the things we want?
- With all the pressures of modern life, in what ways do we struggle to find security in God's promises?

Inspired by a Giving in Grace Bible study which forms part of a web-based stewardship programme from the Diocese of Liverpool. If you have enjoyed the study, visit [www.givinginGrace.org](http://www.givinginGrace.org) for a five-week study with accompanying all-age and adult sermon material.



### Handout 3: The manna jar (Exodus 16:31–33)

Some of the manna was collected in a manna jar and kept in front of the Ark of the Covenant to remind the people of how God faithfully met their physical needs in the desert. Today we don't live in a desert. We want much more than the basic needs of food, clothing and shelter. In our modern world part of basic needs is some savings in case of emergencies, insurance in case things go wrong, money set aside for holidays or Christmas. We want holidays and nice homes, modern gadgets and so on. Modern life offers us many forms of credit to help us get what we want, but credit can be a trap for each of us if we are not careful. What does it look like in practical ways to say we are trusting God for all that we have and all that we need? In this final part of the study, consider the following and add your own thoughts:



#### Personal action

Look through the “manna jar” suggestions below and think of just one very specific practical thing you can do to change the way we handle and manage money. Write your idea in the upper speech bubble on the picture. Share it with the group if you feel you can.

- Make and keep to a household budget so I don't overspend.
- Review my giving to be more generous and a priority, not a last-minute thought.
- Keep a money journal for a month (or Lent) recording my emotions, temptations and decisions around money.
- Keep a Record of Spending for a fortnight to see where my money really goes.
- Share my money worries or debt problems with a friend or seek professional help (ring the Consumer Credit Counselling Service free on 0800 027 4995).
- Be careful around credit and maybe try plastic surgery on my credit and debit cards.
- Be clear and realistic about my needs and my wants.
- Build up some savings in case of emergencies.
- Where appropriate, think how I can get good money messages to my kids.
- Read Luke's Gospel, marking every passage relating to money and possessions

#### Congregation and community action

Look through the suggestions below and think of one specific thing that your church can do to address money worries in the congregation and local community. Write one suggestion in the lower speech bubble on the picture.

- Would you know how to help your neighbour with a debt problem? Find the sources of money advice and support in your community and publicise this information.
- Find out the debt statistics and all you can about the credit industry, the good, the bad and the downright ugly, and discuss it in the group.
- Invite a debt counsellor to talk to the group or your church about the growing debt problem, or someone who works in the finance industry to talk about financial capability and the important issues people are facing.
- Invite Stewardship to lead a session in your church: “How the Church can help People in Debt”. This will explore the problem and the action that various churches are taking. Or ask Stewardship to run a workshop on basic money management or find out more about the church-based Stewardship Volunteer Network.
- Find out what credit unions are all about and if there is one in your area.
- Encourage your minister to preach about money and the importance of generous giving if we want to be really free around money.
- Find out about how to set up a church-based debt advice centre.



## Handout 4: *Snakes and Ladders* cards

You should print one set of these cards to use with the *Snakes and Ladders* game. They are designed to be printed double-sided.

 <p>Due to your grandmother's thrift you receive an inheritance of £2,000. Would you know what you wanted to do with this special gift: clear debts, go on holiday?</p>	 <p>You made careful investments some years ago which have now matured and you are taking advice on what to do with them now.</p>
 <p>Your children have finished university or have left home, saving you a great deal of money each year.</p>	 <p>You decide to join a credit union and contribute £10 a week.</p>
 <p>Your first experience of budgeting resulted in an unexpected surplus of £250. This was put aside for emergencies such as the car or a broken washing machine.</p>	 <p>You undergo "plastic surgery". You cut up all your credit cards, keeping one for emergencies, frozen in a tin in the freezer.</p>
 <p>You get a pay rise due to promotion at work, perhaps even an annual bonus.</p>	 <p>You decide to move to a more favourable mortgage product with the same mortgage company.</p>
 <p>You receive an unexpected tax rebate of £800.</p>	 <p>You decide to begin giving generously to your local church after hearing a sermon challenging you to generous giving.</p>
 <p>A friend helps you set up a budget and even sends you an email with an attachment about money tips.</p>	 <p>You decide to start making additional contributions to your pension.</p>
 <p>Your benefits are reassessed or you make a claim for tax credits and your income increases.</p>	 <p>You (and your partner if you have one) decide to make some definite plans towards some financial goals.</p>



<i>The FSA suggest that many people are not good at choosing financial products. 42% of people took advice from product info, personal friends or sales staff. Only 21% search for the best buy or consult a professional.</i>	<i>50% of adults have not made a will, which can cause real difficulties for their families and may mean that the wishes of the deceased are not carried out. A survey showed that 38% of Christians had not made a will, and of those who had, 39% had not planned to leave anything to their church by way of a legacy.</i>
<i>Building savings regularly is vital. A credit union can offer loans at reasonable interest and include death benefit and insurance on the loan.</i>	<i>Our financial situation changes over the course of our lives. Do you review your finances regularly, including your giving to church, missions and charities?</i>
<i>Believe it or not those who use plastic regularly will, on average, spend around 34% more in the course of the year than those who use cash only for expenditure. (The tin is to stop you microwaving it to defrost!)</i>	<i>Research from A&amp;L showed that a third of us saved nothing in 2006. 27% of people have no savings at all and a further 25% have less than £3,000 tucked away for a rainy day. It is essential to have emergency savings for unexpected expenses, or expensive credit is the only other option.</i>
<i>2 million people will end cheap fixed rate mortgages between summer 2007 and Christmas 2008 and face higher charges. Around 4 million are paying the expensive Standard Variable Rate (SVR). You don't have to change company to get a better deal on your mortgage.</i>	<i>It is important to recalculate your budget when income changes and to ensure you have sufficient savings and insurance. The danger is that within the year you get used to the new income and it is soaked up by additional spending.</i>
<i>Albert Schweitzer once said that if we have something we cannot give away, it is not a possession – it possesses us. Giving sets us free from the pursuit of money and is a joyful part of Christian discipleship.</i>	<i>Always check your tax code and tax credits; check the information they have on you. Tax-efficient gifts to church or charity can be set off against your tax credits and might increase credits payable to you.</i>
<i>Starting saving earlier makes a real difference. Saving £100 a month for 30 years at 5% interest will earn you nearly £84,000. Delaying your saving by just two years means you will have over £10,000 less saved up. Start saving!</i>	<i>Making and sticking to a realistic budget is the most important way to get money under control. It controls expenditure, helps us save for our goals and see where money is really going. Try the Budget Challenge if you haven't got a household budget.</i>
<i>Having personal plans for what you want to achieve puts the fun into budgeting. What do you want money to do for you this month, year? In the next five years? Planning helps budgeting come alive!</i>	<i>People fail to claim £7 billion in benefits each year and the elderly often miss out. There are Child Tax Credits for over-16s responsible for at least one child depending on income, which can be as high as £66,000. If you are not sure talk to your local CAB.</i>









 <p>You have several credit cards and are not quite sure what is going on. A friend talks it through with you.</p>	 <p>Your daughter is going to get married.</p>
 <p>You are snowed under with bills and can't afford to pay all of them at once. But a friend helps you to prioritise which ones to pay first.</p>	 <p>You find out you and your partner are going to have a baby.</p>
 <p>You have saved for a deposit and decide it is time to buy your house.</p>	 <p>You find out you are only paying the minimum back on your credit card.</p>
 <p>A cut is made in your benefits.</p>	 <p>Your child goes to university.</p>
 <p>The washing machine broke, and has flooded your kitchen, ruining the floor and damaging the fridge freezer. They all need to be replaced.</p>	 <p>Bored with butties in your carry-out, you decide to buy a coffee and an M&amp;S sandwich for lunch each working day.</p>
 <p>You are made unemployed, fall sick or lose your overtime or bonus.</p>	 <p>You are persuaded by one of the major retailers to take a store card.</p>
 <p>You divorce from your husband or wife.</p>	 <p>You treat the kids to an expensive Christmas one year or have a special holiday – or even have a big family and lots of birthdays.</p>



<p>Bad news! The average wedding costs £20,000 according to Alliance Trust. A 15% overspend is an extra £3,000. The bride's father pays only 30% of the time and 50% of couples pay for their own wedding.</p>	<p>Credit card companies don't make it easy. They set low minimum payments, raise credit limits, pay off lower interest rates first, charge for cash withdrawals and talk about APRs and interest-free periods. Be credit-wise and borrow sensibly.</p>
<p>Congratulations! But 47% of parents with kids under 5 said they underestimated costs and only 15% had budgeted for a baby. Including child care, the first year alone can cost over £7,000. Don't forget to claim child tax credit.</p>	<p>Know which bills are priorities (mortgage, utilities, etc.) and which are less essential. You are always getting less on savings than you are paying interest on credit. Your credit card payments are not a priority debt.</p>
<p>3.4 million people do, so you are not alone. But borrowing £1,000 at 18% and repaying the minimum will take 13 years 8 months to pay, and will cost you nearly £899 in interest. Set yourself a goal to pay off the balance in 3 or 6 months if at all possible.</p>	<p>A house usually increases in value but make sure you can make the repayments, anticipate rate rises and also the other costs of furnishing a home. Try Stewardship's House Buying challenge.</p>
<p>One in four parents say they would have set up a savings fund if they had realised how expensive further education would be. NUS estimated it costs £8,500 for tuition and living – more in London. Help them make a budget and get hold of the CA student Money Manual.</p>	<p>CAB estimate 9% of debt problems are benefit-related but it can be worse. A London debt centre estimates 92% of cases are benefit related. Take advice on entitlements, keep details correct and updated. If in any doubt get a benefit health check at your local CAB.</p>
<p>This decision will cost you around £1,200 per year, allowing for a five-day week and holidays. Pay £100 extra off your mortgage each month instead and save thousands in interest over 25 years!</p>	<p>Around 6.8m people save nothing; and a quarter of us have less than £3,000 in savings. It is not easy. Three quarters of low income households said they would find it hard to save £500 for a special purchase or raise £200–£300 in an emergency without borrowing.</p>
<p>Whatever the initial offers and savings, store cards are very expensive credit. They charge up to twice the rate of credit cards but 40% of holders do not know the rate of interest they are paying.</p>	<p>Combined insurance estimate that half the population would survive financially for just 17 days if they lost their income. 66% of people who have experienced a drop in income give this as the principle reason.</p>
<p>People take around three months to pay off Christmas and 12 million Britons go into debt paying for holidays every year. Christmas, holidays and birthdays need their own special budgets to avoid the pain of debt. Try our Christmas Challenge.</p>	<p>The average cost of divorce is £13,000 and one third of couples sell their home to fund it, many use savings and some, especially women, take out loans to pay for it.</p>



 <p><b>You always seem to run out of money near the end of the month.</b></p>	 <p><b>Your fixed-rate mortgage ends in a few months and the base rate has gone up since you took it out.</b></p>
 <p><b>You are convinced by a television advert to go for a consolidation loan.</b></p>	 <p><b>You have just had a larger than expected gas or telephone bill.</b></p>



<p><i>Redo your budget allowing for the extra money you will need to spend each month and also any arrangement fee you may need to save up for. Around 4 million people pay more than they need to on the Standard Variable Rate on their mortgage.</i></p>	<p><i>Try using cash for a month. Take out a set amount each week to spend. It is surprising how much further it can stretch. People spend around 34% more each year by using plastic.</i></p>
<p><i>Review household bills as they come in or the statements arrive. Many gym memberships are not being used. Are there cheaper options for insurances, utility bills or interest payments?</i></p>	<p><i>Consolidation loans might be a solution. But many people take out more than one because they don't sort their spending problems. They can be costly, may have hidden charges, and also secure your loan against your home. Be careful and see Stewardship's consolidation loan article.</i></p>





## Opening worship

### Bible reading

Read Luke 20:19–26. The teachers of the law try to trap Jesus by using the emotive issue of money and taxation. Jesus sees through their plan and challenges them to have financial integrity in the eyes of both God and society. That bit that belongs to Caesar should be paid to him, but God is the giver of everything and has a claim on all that we have.

### Quiet reflection

Consider using some background music or singing some choruses.

### Prayer

The worship leader should read the following prayer slowly and thoughtfully, allowing time for reflection at the end of each section:

Lord Jesus,  
for you, money was not a dirty commodity,  
the stuff of private conversations,  
the enemy of all that is spiritual.

You handled coins,  
paid taxes,  
acknowledged the realities of trade and commerce,  
and were unafraid to identify and condemn the misuse,  
the false security and the lure of money.

Through your Holy Spirit,  
inform the consciences of all who govern our finances,  
fix trade prices,  
raise interest rates  
or cancel debt.

May money and morality never be kept poles apart  
in national treasuries or private homes;  
and though your head does not appear on our coinage,  
may we use it as in your sight.

**Amen**

*By John L Bell, © WGRG, Iona Community, G2 3DH*



### Closing worship

Consider a simple focal display of cross, candle and Bible accompanied by some symbols of money in our culture: credit card, chequebook, bank statement, coins and notes, a wallet or purse. It symbolises our recognition that God is the giver of all we have and that how we use money is under the Lordship of Jesus.

#### Penitence

Lord, when we have grumbled against you  
because we find things difficult  
Lord have mercy, **Lord have mercy.**

Lord, when we have failed to trust your goodness  
and your promise to meet our needs  
Christ have mercy, **Christ have mercy.**

Lord, when we have tried to hoard blessings for ourselves  
and failed to find rest and contentment in your love for us  
Lord have mercy, **Lord have mercy.**

As we remember how God provided all his people needed in the past, we face the challenge of trusting him today.

Shall we trust God to provide all we need?  
**Yes, because the Lord our God is with us.**

Shall we be sure of God when times are hard?  
**Yes, because the Lord our God is with us.**

Shall we keep close to God when we have plenty?  
**Yes, because the Lord our God is with us.**

Shall we love God by using all we have for him?  
**Yes, because the Lord our God is with us.**

Shall we bring our gifts gladly?  
**Yes, because the Lord our God is with us.**

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#### Prayer of commitment

Christ, who turned the tables of the moneychangers;  
**Turn greed to justice, profit to principle.**

Let the land be shared fairly,  
**And all your children eat and be satisfied.**

Rebalance the scales  
**Until all trade is fair trade.**

Lead us to Jubilee;  
**break the chains of debt.**

Christ in this age of globalisation, we hear you calling us  
To turn upside-down the present unjust world order  
So that your kingdom may come.

**We will answer your call.**

**We choose to serve you.**

**We commit ourselves to put God before wealth**

**And to take action for justice in your name.**

**Amen**

*Helen Boothroyd, Iona community*