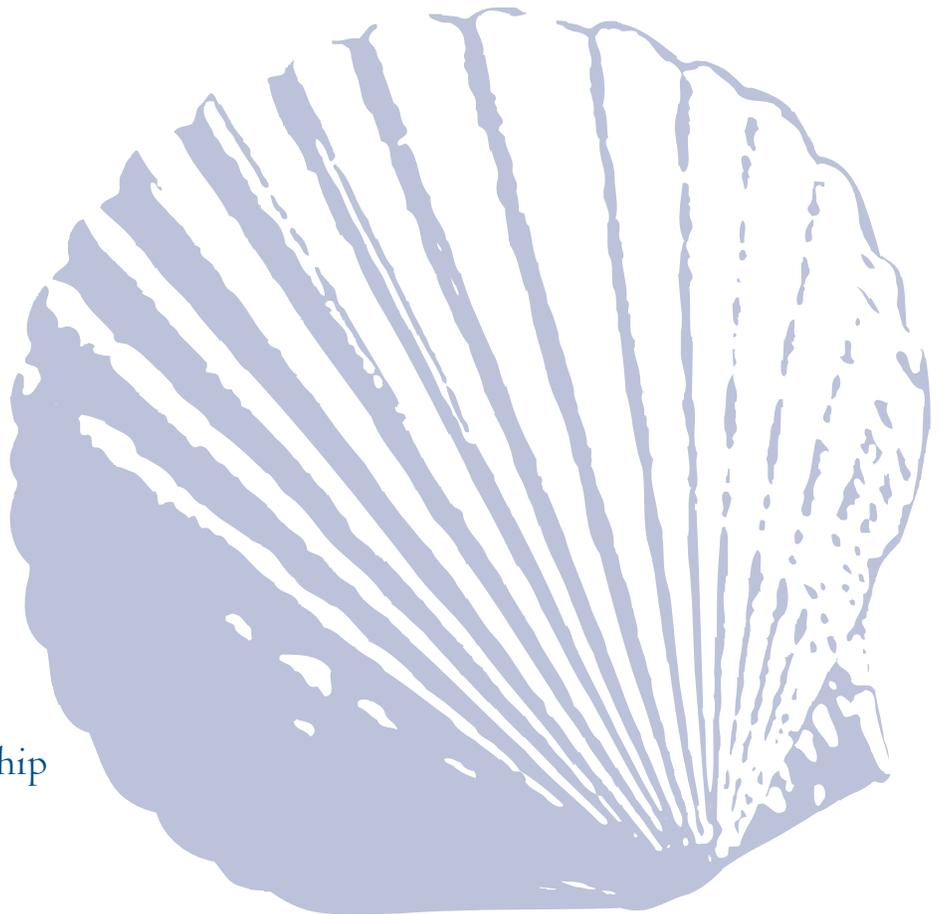


TALKING ABOUT  
GOD  
AND  
MONEY

*A series of six conversations  
for small groups*

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# Introduction

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Money may be the last conversational taboo left in America. Who would think of asking a friend with a new job or promotion how much money they would be making or inquiring about the price of a friend's new purchase? Children, even adult children, may know little or nothing about their parent's finances, often only learning these things when it comes time to settle the estate.

The silence about money says a lot about its power, which is positively AWESOME! Our attitudes about money, both personal (private) and communal (public) shape almost every decision we make. To test that assumption, list the decisions you have made or in which you were a participant in the last three days. Circle those in which money was in no way a factor. Were you able to circle any of them?

Now try to think of a comfortable, candid conversation you have had with family, friends, or co-workers about money. The odds are, if you have any such memory at all, it is a rare experience. In fact, if you have any such memories (remember, a conversation both candid and comfortable), consider yourself lucky.

The problem with the lack of conversation is that money exerts a powerful influence in our lives. It is also intertwined with relationships and attitudes in ways that can be less than helpful. All of this becomes destructive and disabling when you do not feel free to talk about it.

To make matters worse, Christianity has its own set of historic teachings about Jesus which both shape the culture and run counter to it.

During the next six weeks, we will talk about these things. This series of conversations has been designed with the assumption that where there may be no "right" answers, conversation between fellow Christians can be helpful to us.

# Series Outline

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The series consists of six sessions. Each session follows the following format:

## ☛ Opening Prayer

A prayer is suggested for each session. The group may choose to write their own or to ask a member of the group to lead them in prayer. The prayers selected for this publication are from *The Book of Common Prayer*. The name and page number where it can be found have been provided.

## ☛ Discussion of an Early Memory of Money

This is a brief time of sharing. Some memories will be sad while others will be funny.

## ☛ Discussion of a Biblical Story

Each of the stories has been selected to help shape a conversation about ways in which money works in our lives. Hopefully, none of them will be perceived as a “scripture bullet” shooting guilt or admonition at the participants.

## ☛ Assignment of a Segment of a Money Autobiography

The Money Autobiography builds on the early memories of money and is one of the most important activities of the series. While the “homework” is not collected, taking time to reflect on the questions suggested each week can prove of great benefit to the participants. Some groups may decide to incorporate some sharing and reflection on the insights prompted by the previous week’s autobiography assignment as they begin the next session.

## ☛ Closing Prayer

Participants should first have a time of individual prayers of Adoration, Confession, Thanksgiving, and Supplication (ACTS). The leader can then close with the suggested prayer or use one of their own choosing.

Different members of the group may take turns serving as facilitator.

# Money Autobiography

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Each week, participants will be asked to add a page or so to their Money Autobiography. This should not be regarded as a “class assignment” that will be graded. It is designed to be of use to the participants themselves and should be shared only if they feel comfortable doing so. Each participant should actually write each week’s assignment. Just thinking about it will deprive them of the richer reflection that comes when we struggle for words to accurately describe events and feelings. The good news is that grammar and spelling do not count and a busy week that leaves time only for an outline can still be beneficial.

The object of this exercise is for participants to understand the teachings and events that have shaped their assumptions and attitudes about money and the way these things have shaped adult behaviors. By writing the assignments each week they can begin to identify themes and patterns in their own lives.

## Outline

### Week One – Family Background

Describe the household in which you grew up. Who was the breadwinner and what did they do for a living? Did you know what the household income was? Who made most of the money decisions? Who paid the bills? Was your family rich, poor, or middle class? Why do you say that? What messages did you receive as a child that encouraged you to think that?

### Week Two – Money, Giving, and Charity

When and how were you introduced to the concept of charity and giving? Can you remember the first time you were asked (or expected) to give? Describe what you remember. How much did you give? How did you think the money would be used? Did you give your own money or did some adult provide your gift? What is your first memory of deciding to give your own money, spontaneously without a hard sell approach? What moved you to make the gift? Think about the giving you do now as an adult. How do you feel about the giving you are doing? How would you like to feel?

### **Week Three – Earning Money**

Write about the first money you ever earned. How old were you? What work did you do? How did you get the job? Do you think you were paid enough? What are some of the jobs you have held that shaped you in positive ways, taught you helpful lessons, or brought you delight? What are some of the jobs that have been negative experiences? How much were you paid for these jobs? While you were engaged in a particular job, what value did the financial compensation have as you evaluated whether you wanted to take the job, and later, whether you wanted to continue with it?

### **Week Four – Lessons About Money**

Think about the things you have been taught about money during your lifetime. What did parents, grandparents, relatives, and childhood teachers have to say? Did anyone try to teach you about managing your money when you were a teenager or young adult? What did you observe people doing with money in your family, among friends, and in other aspects of your life as a child and teenager? What lessons did you pick up based on what you observed rather than what people said? Were they different? What early lessons can you see yourself using as an adult?

### **Week Five – Money in Your Family**

How was money handled in your family? Who made what decisions and how do you think they felt about that? Can you remember making your first budget? What guided your thinking? How did you feel? How has your thinking changed over the years? What would you say are the key principles that guide your present management of your money? Do you have a family budget? Who participates in making it? When and why do you reevaluate and/or revise it? If you do not use a formal budget, how are spending decisions made? What are you saying to your children? What do you think they are learning from your actions? What would you like for them to learn?

# SESSION ONE

## Wealth

### ■ Opening Prayer

*Almighty God, whose loving hand has given us all that we possess: Grant us grace that we may honor you with our substance, and, remembering the account which we must one day give, may be faithful stewards of your bounty, through Jesus Christ our Lord, Amen.*

(Prayer “For the Right Use of God’s Gifts” *The Book of Common Prayer* p. 827)

### ■ Early Memory: Money as a Gift or Reward

Think about the first times you can remember receiving money as a gift or reward. The group should take no more than 30 minutes to discuss the following questions. Don’t worry if you don’t answer them all. Just let them get the conversation started.

- What was the occasion? Why did you receive the gift or reward?
- Who gave it to you?
- How did you feel?
- Who got to decide what you did with it?
- How did you feel about that at the time? How do you feel about it now?

### ■ Jesus Story: The Rich Young Ruler

Matthew 19:16-26

Mark 10:17-27

Luke 18:18-27

1. *Read Mark’s account first.*

What word(s), phrase(s), or idea(s) stand out for you in this Gospel?

2. *Read Matthew's account.*

Why do you think Jesus responded as he did?

Why were the disciples surprised at Jesus' teachings about how difficult it is for the rich to enter heaven?

What does our present culture have to say about wealth?

3. *Read Luke's account.*

What is Jesus (the Gospel) calling you to do?

## ■ Group Prayers

Members of the group are invited to offer their own prayers of Adoration, Confession, Thanksgiving, and Supplication (ACTS).

The Lord's Prayer.

*Our Father in heaven,  
hallowed be your Name  
your kingdom come,  
your will be done,  
on earth as in heaven.  
Give us today our daily bread.  
Forgive us our sins as we forgive those  
who sin against us.  
Save us from the time of trial,  
and deliver us from evil.  
For the kingdom, the power,  
and the glory are yours, now and for ever. Amen.*

## ■ Closing Prayer

*O God, by whom the meek are guided in judgment, and light rises up in darkness for the godly: Grant us, in all our doubts and uncertainties, the grace to ask what you would have us to do, that the Spirit of wisdom may save us from all false choices, and that in your light we may see light, and in your straight path may not stumble; through Jesus Christ our Lord. Amen.*

(Prayer "For Guidance" from *The Book of Common Prayer*, p. 832)

## ■ Assignment: Money Autobiography – Family Background

Describe the household in which you grew up. Who was the breadwinner and what did they do for a living? Did you know what the household income was? Who made most of the money decisions? Who paid the bills? Was your family rich, poor, or middle class? Why do you say that? What messages did you receive as a child that encouraged you to think that?

# SESSION TWO

## God's Covenant

### ■ Opening Prayer

*Almighty God our heavenly Father, you declare your glory and show forth your handiwork in the heavens and in the earth: Deliver us in our various occupations from the service of self alone, that we may do the work you give us to do in truth and beauty and for the common good; for the sake of him who came among us as one who serves, your Son Jesus Christ our Lord, who lives and reigns with you and the Holy Spirit, one God, for ever and ever. Amen.*

(Prayer “For Vocation in Daily Work” from *The Book of Common Prayer*, p. 261)

### ■ Early Memory: Giving Money

Think about the first times you can remember giving money or other gifts. Here are a few questions you might want to talk about.

- What is your first memory of giving money?
- To whom or what organization did you give it?
- Was it “your own” money or did someone give it to you so that you could give it away?
- Can you identify your first adult decision to give money to a worthy cause?
- What caused you to make that decision?
- How do you make decisions about charitable giving in your family?

### ■ Old Testament Story: Jacob's Promise

1. *Read Genesis 28:10-22.*

What word(s), phrase(s), or idea(s) stand out for you in this reading?

2. *Read the passage again.*

Why do you think Jacob offered to return one tenth to God?

3. *Read the passage again.*

How does this story touch your life? What is God calling you to do?

### ■ Group Prayers

Members of the group are invited to offer their own prayers of Adoration, Confession, Thanksgiving, and Supplication (ACTS).

### ■ Closing Prayer—The Apostles' Creed

*I believe in God, the Father almighty,  
creator of heaven and earth.  
I believe in Jesus Christ, his only Son, our Lord.  
He was conceived by the power of the Holy Spirit  
and born of the Virgin Mary.  
He suffered under Pontius Pilate,  
was crucified, died and was buried.  
He descended to the dead.  
On the third day he rose again.  
He ascended into heaven,  
and is seated on the right hand of the Father.  
He will come again to judge the living and the dead.  
I believe in the Holy Spirit,  
the holy catholic Church,  
the communion of saints,  
the forgiveness of sins,  
the resurrection of the body,  
and the life everlasting, Amen.*

### ■ Assignment: Money Autobiography – Giving

When and how were you introduced to the concept of charity and giving? What did you know about giving in your family? Was one or more of your parents involved in volunteer work? Were you involved as a volunteer as you grew up? Can you remember the first time you were asked (or expected) to give? Describe what you remember. How much did you give? How did you think the money would be used? Did you give your own money or did some adult provide your gift? What is your first memory of deciding to give your own money, spontaneously without a hard sell approach? What moved you to make the gift? Think about the giving you do now as an adult. How do you feel about the giving you are doing? How would you like to feel? How is the concept of charitable giving (philanthropy) different from Jacob's promise to give a tenth to God?

# SESSION THREE

## Laborers in the Kingdom of God

### ■ Opening Prayer

*Almighty God, whose Son Jesus Christ in his earthly life shared our toil and hallowed our labor: Be present with your people where they work; make those who carry on the industries and commerce of this land responsive to your will; and give to us all a pride in what we do, and a just return for our labor; through Jesus Christ our Lord, who lives and reigns with you, in the unity of the Holy Spirit, one God, now and for ever. Amen.*

(Prayer “For Commerce and Industry” from *The Book of Common Prayer*, p. 259)

### ■ Early Memory: Earning Money

What is your earliest memory of earning money? What did you do? How much did you earn? Can you remember what you did with the money you earned?

### ■ Jesus Story: Parable of the Laborers

1. *Read Matthew 20:1-16.*

What word(s), phrase(s), or idea(s) stand out for you in this reading?

2. *Read the passage again.*

What is Jesus trying to say to us?

3. *Read the passage again.*

How does this story touch your life? What is God calling you to do?

### ■ Group Prayers

Members of the group are invited to offer their own prayers of Adoration, Confession, Thanksgiving, and Supplication (ACTS).

## ■ Closing Prayer

*Heavenly Father, we remember before you those who suffer want and anxiety from lack of work. Guide the people of this land so to use our public and private wealth that all may find suitable and fulfilling employment, and receive just payment for their labor; through Jesus Christ our Lord. Amen.*

(Prayer “For the Unemployed” from *The Book of Common Prayer*, p. 824)

## ■ Assignment: Money Autobiography – Earning Money

Write about the first money you ever earned. How old were you? What work did you do? How did you get the job? Do you think you were paid enough? What are some of the jobs you have held that shaped you in positive ways, taught you helpful lessons, or brought you delight? What are some of the jobs that have been negative experiences? How much were you paid for these jobs? While you were engaged in a particular job, what value did the financial compensation have as you evaluated whether you wanted to take the job, and later, whether you wanted to continue with it?

# SESSION FOUR

## Investing in the Kingdom of God

### ■ Opening Prayer

*O merciful Creator, your hand is open wide to satisfy the needs of every living creature: Make us always thankful for your loving providence; and grant that we, remembering the account that we must one day give, may be faithful stewards of your good gifts; through Jesus Christ our Lord, who with you and the Holy Spirit lives and reigns, one God, for ever and ever. Amen.*

(Prayer “For Stewardship of Creation” from *The Book of Common Prayer*; p. 259)

### ■ Early Memory: First Teachings About Money

What early lessons about money can you remember? Any good clichés come to mind? What examples or role models can you remember?

### ■ Jesus Story: Parable of the Talents

1. *Read Matthew 25:14-30.*

What word(s), phrase(s), or idea(s) stand out for you in this reading?

2. *Read the passage again.*

What is Jesus trying to say to us? How might this be a story of God’s expectation of a return on God’s investment in us?

3. *Read the passage again.*

How does this story touch your life? What is God calling you to do?

### ■ Group Prayers

Members of the group are invited to offer their own prayers of Adoration, Confession, Thanksgiving, and Supplication (ACTS).

## ■ Closing Prayer – The Lord’s Prayer

*Our Father in heaven,  
hallowed be your Name,  
your kingdom come,  
your will be done,  
on earth as in heaven.  
Give us today our daily bread.  
Forgive us our sins as we forgive those  
who sin against us.  
Save us from the time of trial,  
and deliver us from evil.  
For the kingdom, the power,  
and the glory are yours, now and for ever. Amen.*

## ■ Assignment: Money Autobiography – Lessons About Money

Think about the things you have been taught about money during your lifetime. What did parents, grandparents, relatives and childhood teachers have to say? Did anyone try to teach you about managing your money when you were a teenager or young adult? What did you observe people doing with money in your family, among friends, and in other aspects of your life as a child and teenager? What lessons did you pick up based on what you observed rather than what people said? Were they different? What early lessons can you see yourself using as an adult?

# SESSION FIVE

## Lavish Gifts of Love

### ■ Opening Prayer

*Almighty God, by your Holy Spirit you have made us one with your saints in heaven and on earth: Grant that in our earthly pilgrimage we may always be supported by this fellowship of love and prayer, and know ourselves to be surrounded by their witness to your power and mercy. We ask this for the sake of Jesus Christ, in whom all our intercessions are acceptable through the Spirit, and who lives and reigns for ever and ever. Amen.*

(“A Prayer of a Saint” from *The Book of Common Prayer*, p. 250)

### ■ Early Memory: Giving Gifts

What are the first gifts you can remember giving? In your family, what were the gift giving norms? What were considered appropriate occasions for giving gifts? What were the “must” occasions? What kinds of gifts were considered appropriate and which were not?

### ■ Jesus Story: Woman with the Jar of Nard

Matthew 26:6-13

Mark 14:3-9

John 12:1-8

#### 1. *Read Mark 14:3-9.*

What word(s), phrase(s), or idea(s) stand out for you in this reading? With which of the characters in the story do you most identify?

#### 2. *Read Matthew 26:6-13.*

What is Jesus trying to say to us?

Have you ever given a gift that was just a bit too much, one on which you spent more energy or money than you knew was expected? Could you share that story with other members of the group?

3. *Read John 12:1-8.*

How does this story touch your life? What is Jesus calling you to do?

■ **Group Prayers**

Members of the group are invited to offer their own prayers of Adoration, Confession, Thanksgiving, and Supplication (ACTS).

■ **Closing Prayer:**

*Almighty God, we entrust all who are dear to us to your never-failing care and love, for this life and the life to come, knowing that you are doing for them better things than we can desire or pray for; through Jesus Christ our Lord. Amen.*

(Prayer “For those we Love” from *The Book of Common Prayer*, p. 831)

■ **Assignment: Money Autobiography – Money in Your Family**

How was money handled in your family? Who made what decisions and how do you think they felt about that? Can you remember making your first budget? What guided your thinking? How did you feel? How has your thinking changed over the years? What would you say are the key principles that guide your present management of your money? Do you have a family budget? Who participates in making it? When and why do you reevaluate and/or revise it? If you do not use a formal budget, how are spending decisions made? What are you saying to your children? What do you think they are learning from your actions? What would you like for them to learn?

# SESSION SIX

## How Much Is Enough?

### ■ Opening Prayer

*O God of peace, who has taught us that in returning and rest we shall be saved, in quietness and in confidence shall be our strength: By the might of your Spirit lift us we pray to your presence, where we may be still and know that you are God; through Jesus Christ our Lord. Amen.*

(Prayer “For Quiet Confidence” from *The Book of Common Prayer*; p. 832)

### ■ Old Testament Story: Manna

Read Exodus 16:9-31.

What does this story tell you about God’s concept of “enough?”

### ■ Jesus Story: Feeding the 5,000

Mark 6:30-44

Mark 8:1-10

Mark 8:11-21

1. *Read Mark 6:30-44.*

What word(s), phrase(s), or idea(s) stand out for you in this reading? How is this a story about scarcity?

2. *Read Mark 8:1-10.*

What is Jesus trying to say to us? How are these two stories about enough?

3. *Read Mark 8:11-21.*

What is it Jesus wants us to understand? What is Jesus calling you to do? How much is enough?

## ■ Group Prayers

Members of the group are invited to offer their own prayers of Adoration, Confession, Thanksgiving, and Supplication (ACTS).

## ■ Closing Prayer

*Almighty and eternal God, so draw our hearts to you, so guide our minds, so fill our imaginations, so control our wills, that we may be wholly yours, utterly dedicated to you; and then use us, we pray, as you will, and always to your glory and the welfare of your people; through our Lord and Savior Jesus Christ. Amen.*

(“A Prayer of Self-Dedication” from *The Book of Common Prayer*, p. 832)

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