

ground force

building a money education ministry
part 1: artists impression



welcome

Thank you for your interest in the resources from Stewardship to support both churches and committed individuals who wish to develop a sustainable, biblically-based and holistic money ministry in the local church.

By the grace God has given me, I laid a foundation as an expert builder, and someone else is building on it. But each one should be careful how he builds. For no one can lay any foundation other than the one already laid, which is Jesus Christ. If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is....

(1 Corinthians 4:10-13a)

Paul talks about establishing a ministry on solid foundations and building with best materials. Using the analogy of building, this action pack will help ensure that the time, energy, skills and commitment that you bring to this money education ministry will be effective.

This Action Pack will help committed individuals (whom we call 'money advocates') and money ministry teams in the local church take practical steps towards a biblically based, holistic and sustainable ministry of Christian money education

➔ For an online overview see our walkthrough, *Effective Money Ministry*, in the money ministry section of "Take Action" at www.stewardship.org.uk/money

Ground Force builds, step by step, into a single document. Don't try to read it all at once. It is a reference, not a gripping read! This pack is updated in August each year.

why Ground Force?

We call this action pack *Ground Force* with good reason – **you!**

No-one knows your church and community better. Your gifts, experience and relationships will ensure that biblically-based money education can impact our diverse communities and offer local support to local people.

Ground Force also offers a range of building materials; practical suggestions, ideas and tips which can help build an effective money education ministry in your church and your community.

But you must feel free to experiment. Try some ideas, reject others and try something new of your own. You must feel free to succeed – and sometimes to fail.

We hope that you will share your stories with Stewardship so that we can tell others to encourage and enhance money ministry in other churches. Email your stories to education@stewardship.org.uk.



the Ground Force team

Ground Force is an action pack for local church money ministry teams and for committed individuals, money advocates. What do we mean by these terms: money ministry and money advocate?

a local money ministry

A growing number of churches are creating what we call a local 'money ministry'. In brief a money ministry:

- is authorised by the church leadership
- will exercise that ministry in their congregation and community, and
- provide a professional and efficient personal budget coaching service.

A single individual may carry this ministry on his or her own. In a small church of limited resources this might be the best way forward. However, experience suggests that a money ministry is most effective in small teams. Either way, *Ground Force* should be used flexibly, not slavishly. Be selective, given available resources of people, time and money.

➔ More information can be found in [What is a Money Ministry?](#)

a money advocate

In many churches the formation of a small ministry team is simply not possible or may be too soon. There may be little leadership support or vision for a money education ministry.

Committed individuals should not be dismayed if their passion for biblically-based money education cannot (yet) become a distinct and supported ministry of the church. There is still much that can be achieved as a 'money advocate'.

A money advocate speaks on behalf of those in debt, agitates for biblically-based teaching on money and takes practical action. A money advocate should use *Ground Force* carefully and selectively to develop his or her money advocacy in the local church but do be realistic about what you can achieve - and be gentle with your church leadership!

➔ For more details see [What is a money advocate?](#)

why 'artists impression'?

An architect does not begin detailed plans but with a compelling picture in the mind's eye of what s/he wants to build. This is then brought to life by an artist's impression before work begins on the specifications.

What is your 'artist's impression' of effective money education in your own church? What compels you to take action? What excites you about this ministry? What inspired you to get involved? Take the time to dream some dreams, sketch out what it might look like in your church, in your community.

You are building your own money ministry, not ours. An effective money ministry will listen to congregations and communities, learning from them and responding to their needs. It will build on the strengths of those involved and will pray and look for creative opportunities in congregation and community and will be shaped by:

- The needs that you see around you in the local church and the local community
- Your own skills and experiences, and of course the time that you can bring to your work
- Your growing understanding of a biblical perspective on money and possessions

Ground Force offers a simple, flexible structure and some detailed ideas for practical action. It will help you get your artist's impression, but it is not a blueprint, nor detailed specifications. It helps you get the picture, the rough dimensions of your money education ministry but leaves you and/or your leadership to customise while building.

- This first part is an introduction. It sketches how Stewardship understands money education and what support we can offer to money ministries and money advocates
- Part 2 is particularly intended for money ministry teams. It focuses on the setting up and running of a personal budget coaching service to serve and support clients. Money ministry teams should ensure that they read this part 2 carefully alongside the relevant sections in the personal budget coach training manual.
- Parts 3-6 suggest practical ways in which money advocates and money ministry teams can take action to develop a creative and sustainable money education ministry in congregation and community



the dimensions: Stewardship and Christian money education

Ground Force sets out the footprint and the rough dimensions for building a money ministry.

At Stewardship we believe biblically-based money education has three key dimensions which shape our approach to the subject. An effective money ministry will always be guided and shaped by each of these dimensions.

- **Debt freedom:** Addressing this pressing issue in congregation and community is very often the first and ongoing task of a new money ministry. Our Red2Black materials provide plug and play resources to raise awareness, take practical action and do essential local research.

➔ Details can be found in *Ground Force* part 4

- **Holistic, biblical money education:** If all we have is from God each financial decision is ultimately a spiritual decision. An effective money ministry will arrange money courses and encourage teaching on borrowing, saving, spending, planning and budgeting from a biblical perspective.

➔ Details can be found in *Ground Force* part 5

- **Discipleship and generosity:** We approach money as an issue of personal discipleship and not just from the perspective of need. We believe generosity is the hallmark of authentic discipleship around money.

➔ Details can be found in *Ground Force* part 5

For more detail on Stewardship's approach to money education see *The Abundance of Everything*.

A balanced, rounded money education ministry will reflect these three perspectives. Of course at times more weight will be given to one of these perspectives than the others.

the role of Stewardship

Stewardship does not own either money advocates or money ministries.

The passion and commitment comes from the people involved; the support, encouragement, resources and accountability come from the local church.



What Stewardship can do is to help facilitate a loose, informal network of people committed to this ministry. We are committed to providing our own resources and to signposting resources from Christian and other agencies in the money education field.

Stewardship support this in three ways:

- **Our website:** www.stewardship.org.uk/money. The engine of this vehicle is the Resource Library where you'll find all manner of money education resources and tools. If you are looking for a specific document simply enter the name of the document you are searching for in full.

➔ [Check the Spotlight tab to find out about new resources and events.](#)

- **E-bulletin:** Everyone who registers on the site will receive a regular e-bulletin highlighting new resources, training and events and technical updates. It also facilitates networking between those interested in Christian money education by sharing good news and good practice from around the country. As you develop your own ministry and resources we hope that you will be willing to share with others, to encourage them and to make us all more effective.
- **Regional conferences:** At least twice a year we hold an open regional day conference for anyone interested in Christian money education for:
 - a. Networking - meeting other people who share this ministry
 - b. Training – the chance to develop your understanding and skills
 - c. Updates - new courses, developments in personal finances,
 - d. Celebration and prayer

➔ [See the Training and Events tab on the website for details](#)

the next steps

for money advocates

Money advocates should use parts 3-6 of Ground Force to explore the options for developing a money education ministry in your church. Take care not to take on too much. As far as possible share your 'artists impression' and your developing ministry with your church leadership. Revisit the Stewardship website to find out about new resources and regional conferences and make sure you receive Money Talk each month.

➔ Access Ground Force from the walkthrough, *Building a Money Education Ministry*

for money ministries

A new money ministry team should ensure that arrangements are in place to meet regularly to pray and to plan towards the public launch of the money ministry in the church and perhaps also in the community. You will need to build a team together and plan to run a professional personal budget coach service alongside the money education aspect of a money ministry

- Guidance notes are found in *Ground Force part 2: Establishing a money ministry*. This is a lengthy reference document to be noted for later consideration by members of a money ministry team.
- *Establishing a money ministry* includes a useful, simple tool called Action Plan which helps a team record its actions and produce a brief outline of their money ministry which can be shared with church leaders.
- All team members and any supporters should be aware of the website walkthrough *Building a Money Education Ministry* which provides a brief overview and makes *Ground Force* available for download in parts.
- All should come to a first planning meeting having read a copy of:
 - a. *What is a Money Ministry?*
 - b. *Ground Force part 1 at least*



ground force

building a money education ministry
part 2: planning details for money ministries



welcome

There is an old story about a man travelling on a narrow gauge railway which made its way slowly to its destination. Frustrated, he jumped out of the train and walked quickly alongside until eventually he reached the driver's cab. "Can't you go any faster?" he said. "Yes I can go faster" came the reply, "but I am the train driver and I have to stay with the train!". In the early stages of a new money ministry there is always the temptation to move too quickly. Teams rush to Personal Budget Coach training and advertise a budget coaching service in the church and expect clients to queue up. It rarely if ever happens like that!

who should read this?

This lengthy second part of *Ground Force* is primarily concerned with the particular issues and distinctive *planning steps* involved in establishing a new money ministry, normally be a small team of church members:

- building a team to lead an overt ministry of the church
- establishing a professional personal budget coach service that will see clients on a one to one basis
- working in the wider community, including other churches

Much of the content of this part will not be directly relevant to money advocates. However, money advocates offering a well promoted personal budget coaching ministry (especially if it is promoted in the local community) should read this document alongside Appendix 4 "best practice guidelines" in the PBCT handbook. There may also be ideas in this part that advocates wish to explore or develop in their own situation.

what does part 2 cover?

There is a lot of content here and it should be treated as a reference document for some of the key planning steps for a new money ministry:

- building the team together for a fruitful shared ministry
- the shape of a money ministry in your church
- your money ministry and other local churches
- your money ministry in your local community
- running a professional budget coaching service
- launching the money ministry in church and community
- recruiting team members

1. building the team

In most cases, though not necessarily all, a money ministry in the local church will be entrusted to a small team. The size will depend on the size of the church, number of churches involved, perceived needs in the community and of course the level of interest. Some people will be supportive but not necessarily directly involved in delivery of the service and there is always space for those who want to pray. But beware of too large a team. Some practicalities to consider:

- Is one person prepared to act as team leader or chair, at least in the initial stage? Over time, money ministry leadership may well rotate amongst the team.
- A person to take minutes or action notes will be needed but keep it very informal. There is a template for this purpose available to download from the website. Search *Action Plan* in the resource library.

journeying together

The team will journey together. They need to grow, learn, pray together and discern God's purpose for this new ministry in the church. They don't need to be money experts but do need to have a simple working knowledge of personal finance and an awareness of the richness of biblical teaching on money and possessions.

- Open and close the meeting in prayer, allowing time at the end for intercession
- Have refreshments; give time to get to know each other and build a shared vision of this ministry
- Consider spending a little time at the start of each meeting learning together about money matters. *The Money Revolution* by John Preston is a cheap brief, accessible and biblical introduction (www.themoneyrevolution.net). Try a short chapter at each meeting to inform and help build the team.
- Flag up some of the resources in the Resource Library: *The Bible and Debt* for biblical background; *The Debt Sentence* for a wider context. Point people to the Recommended Reading page on the website
- As a team, attend the Stewardship interactive workshop *Managing Money God's Way*



be clear about what a money ministry is

Each team member should have a copy of *What is a Money Ministry?*¹ before or at the meeting.¹

- Is everyone clear about the two core functions of a money ministry:
 - A personal budget coaching service
 - A money education service
- Is everyone clear that this is *not* a specialist debt advice service?
- Is this to be a single church ministry or a ministry shared by a group of churches?
- Will the PBC service be extended to the community; normally this would be the case.
- What skills do individuals bring to the emerging money ministry team? Financial; speaking; publicity; writing; benefits, debt or housing advice; community networking etc

personal budget coach training

A distinctive of a money ministry is that it is built around personal budget coaching in the belief that budgeting is a foundational discipline to all aspects of money management, practical and biblical.

Remember: budget coaches are not debt advisers. The document *What is a Personal Budget Coach?* will be useful as reference.

- Team members will need to be clear about budget coaching.
- The team will need to plan to attend Personal Budget Coach training together. Details can be found on the Training tab on the website. This will be useful training even for team members who do not intend to see clients on a one to one basis.



timetable to a launch

Prepare a very provisional timetable up to and including the launch of the money ministry. Don't set it in stone, be flexible but get some provisional dates in the diary. Agreeing a rough timetable will create a sense of purpose and movement and cast the period before budget coach training as an opportunity to lay firm foundations.

- The availability of training will help you - see the training tab on the website. Don't rush to training too quickly! Without proper preparation you will have well-trained, highly frustrated Budget Coaches! Make the time before training count.

¹ You may wish to also distribute in advance of the meeting the briefing paper *The Debt Sentence* to anyone who did not attend the *How Can the Church Help People in Debt* session.

- Try to agree a launch date with your pastor to suit the church calendar. As a very rough guideline allow at least three months from the first meeting of the group before the launch and the launch should be at least a month after the training.
- It is important at this stage to manage team expectations about the preparation period and the numbers of people who will take up the service.

costing the ministry

Only the foolish set out on a journey not sure if they have the money they need. In fact Jesus said much the same thing about building a tower or starting a war!

A money ministry is not expensive but like any ministry it will cost something. Give some thought to the overall costs of the ministry, making use of the *Costing the Ministry* paper as guidance.

what's in a name?

Give some initial thought to a name for this ministry.

- If the exclusive focus for the ministry is the church congregation it is fine to retain the church name within the title if you wish to: e.g. Christ Church MoneyWise or New Street Evangelical Money Guidance.
- For a definite community based ministry it is OK to retain the church name if the church already has a strong, well-defined community presence.
- But if the money ministry is intentionally community focused a) go with a 'secular name' (Anytown Moneywise) on all publicity and b) retain debt in the title: *Anytown debt advice service*.
- You may want to include a low key strapline such as: *Run by Anytown Pentecostal church or Supported by Anytown Churches Together.*

the Action Plan

As the first and subsequent meetings progress you will need to record decisions and capture the flavour of group discussions and ideas suggested. The *Action Plan* is a simple template for helping the team members do just that, to build up a picture of what the money ministry will do and what the vision is.

After this first meeting the chair or (or team leader if one is elected at this meeting) should record the ideas and decisions the group has generated into the document.



2. the money ministry in your church

The first task is to dream some dreams about how your money ministry will look in your own church (or the sponsoring group of churches). Make sure that group members are familiar with Ground Force. They need a copy of the document and you may also like to use the presentation *Setting up a Money Ministry* to provide an overview.

In particular the Red2Black campaign detailed in Ground Force part 4 will raise the profile of the ministry and do much of the spadework in researching debt advice and community contacts. Discuss how the money ministry could be developed in your church under the two key tasks of a money ministry.

i) money education service

- **Ground Force part 3: clearing the site.** What opportunities are there for raising awareness of money matters in the congregation?
- **Ground Force part 4: laying foundations.** Make plans to use the Red2Black Community Audit resource to make a start on local research and networking. Explore the preaching and study resources and plan when to run a Red2Black campaign in the church
- **Ground Force part 5: starting to build.** How can a money course be embedded into the church's teaching ministry: in central meetings or in cell or home groups? How best can preaching on money matters be encouraged in the church?
- **Ground Force part 6: open house.** How can the money ministry promote generous giving in the church? How can money be presented as a natural element of personal discipleship?

ii) personal budget coaching service

Remember personal budget coaching is not only about debt but is central to defining our lifestyle, controlling our spending and being generous in our giving

- How would the core service of personal budget coaching look in the church?
- How can the provision of this one-to-one service be advertised?
- how might it fit into and enhance existing pastoral care systems?
- what support is available from the church leadership?
- how can it best be publicised?

3. your money ministry and other churches

This section looks at how your money ministry can address needs in and work in partnership with other churches in your area and with the wider community. The Red2Black Community Audit exercise highlighted on page 8 will help you do this.

i) other churches

The key to developing this ministry to other churches is taking the time to build personal relationships and explain what a money ministry is. Consider the following options:

- Make sure you have full support and understanding of your own minister who should offer a verbal or a written affirmation of your ministry.
- Make an appointment to visit clergy or leadership teams in the area. Use the *What is a Money Ministry* document as the basis for a conversation
- Look for opportunities to make a presentation to church leadership teams.

the personal budget coaching service

- How can this be offered in other local churches? Is there one person in each church that would be willing to be trained?
- Is your relationship strong enough for clergy/leaders to make pastoral referrals to you?
- What promotional material would help? Posters, leaflets?
- What opportunities can you find to talk about this service? At a church meeting? A Sunday service? Could you meet with the pastoral carers from other churches?

the money education service

- Do other churches have home or cell groups which can run money courses recommended by your team or even led by team members?
- How about a money evening advertised in and shared with other churches? Consider our Money Makeover resources or a shared debt information session.
- Will other churches accept leaflets, magazine articles or add materials suggested by you to their bookstall?
- Could your church host a *Managing Money God's Way* workshop and invite other churches to attend?

4. your money ministry and the wider community

A money ministry can be an important and powerful outreach to the local community and for many, perhaps most churches this is the primary reason for setting up this ministry. You can offer life changing support to individuals, couples and families and churches have opportunities to access hard to reach groups. But remember:

- facing debt and money worries is tough and you are the new kid on the block. You must have realistic expectations of the level of demand and give the ministry time to mature.
- you must invest time and effort in building good relationships with the gatekeepers in the local community. You may know who some are or you may have to find out who they are by asking the people who do know. There are no short cuts to good networking.
- a money ministry is more than one to one budget preparation with clients.

the community audit

A community audit is a creative exercise to help the money ministry team think about how their ministry can be made effective in the local community. The community audit is one of the Red2Black resources and will do three things:

- identify sources of debt and money advice in the area
- suggest ways and places in which the money ministry can publicise these services and their own ministry
- identify the community gatekeepers for networking and who can open doors for the money ministry

In the course of a meeting allow at least 60 minutes for the Audit exercise, longer if possible. It is best run as a single exercise for the whole meeting. For details of how to run the audit download *The Community Audit* from the Red2Black resources on our website.





the personal budget coach service

In the light of the information gathered in the community audit exercise discuss now how the personal Budget coaching service might work in the local community. The community audit will help identify:

- how best can you advertise your service in the community
- what literature you can use to publicise
- who are the gatekeepers who can help commend and publicise the budget service
- where there might be a specific role to play in partnership with other agencies

money education in the community

This is a tough part of a community ministry and there are no magic solutions. You may not feel qualified to do this and truthfully getting people to attend can be hard work. Little success will be achieved by simply advertising a course and hoping people attend.

Try to work with established structures such as extra curricular activities at community schools or adult education courses in community centres. Run a course on the back of something else. One church distributed free to homes a book on escaping from debt as a gift from the church: a course to follow this kind of initiative is one possibility.

Sharing good practice in community ministry is important so if you have an idea that works then please tell us about it.

For details of some courses that can be run in partnership with the community see *Money Palette*.

- Place articles in the local press including the launch of your own service. Free papers are often very willing to run stories and articles. You could try a MoneyWatch type series – short, occasional articles. One group of churches made a millennium gift of Christian books to their local library. Why not make a gift to your local library of money-related books, secular and Christian, and get the local press to run the story.
- Offer short, 10-15 minute talks to local groups such as parent & toddler groups or adult education groups in schools and community centres. Keep it simple, personal and honest. Leave a leaflet, possibly a budget sheet and the debt information card and offer one on budgeting as a support follow up.

5. running the PBC service

Please read this in conjunction with the Appendix 4 “best practice guidelines” in the PBCT handbook.

insurance

A Personal Budget Coach (PBC) is not authorised, licensed or insured to give debt advice. Any advice given on how to sort out someone’s debts would be classed as debt advice. If someone has unmanageable debts they should be referred to a specialist debt adviser who provides free, independent, impartial advice. They will have the necessary professional training, consumer credit licence and professional indemnity insurance.

A Personal Budget Coach (PBC) is not authorised, licensed or insured to give financial advice. Any specific advice should be avoided as this could be classed as financial advice, e.g. BT are the best value for broadband internet; Halifax 0% credit card is the best deal around; I would switch to British Gas as they are the cheapest gas provider; the best credit card is Halifax; If you need a loan go to Nationwide etc. Giving advice on a regulated activity without authorisation by the FSA is a criminal offence.

Stewardship’s understanding is that professional indemnity insurance is not required by people acting purely as a personal budget coach as long as they avoid giving debt or financial advice.

Having said that, in this litigation culture, it would be worth a church exploring:

- a) if they already have professional indemnity insurance and whether it covers or could cover personal budget coaching.
- b) if the church requires professional indemnity insurance for any of the other pastoral activities that the church undertakes such as personal counselling etc.

the structure of the service

The basic structure of a Personal Budget Coaching Service is simple.

- One or two team members from each participating church trained as Personal Budget Coaches, with experience of preparing their own budget.
- A dedicated mobile telephone number and email address which is advertised as the contact number for the service.
- A foolproof system for receiving calls or picking up messages so that no one is left waiting or receives no response to their call.
- A safe system for meeting clients.
- A secure place for storing any confidential documents (such as budget sheets in progress) and a confidentiality policy to guide team members.
- Adequate supplies of budget sheets, other resources and supporting literature.



- A clear understanding on the part of the Budget Coaches how they should make referrals where necessary to specialist debt advice. This information will have been gathered as part of the Community Audit.

first contact

The most common practice is for the money ministry to have its own dedicated mobile telephone which initially is held by the team leader.

- “Clients” wishing to access the service either telephone and leave a message or send a text.
- It is up to the money ministry as to whether the mobile phone is routinely answered ‘live’ or whether the default is to leave a message and a promise to return the call.
- In some churches it may be possible for a church administrative worker to answer the calls personally and to pass details to a team member to make first contact. Suitable training will be necessary even if the admin worker is not part of the money ministry team
- It is important to assess which team member will be most suitable for the client.
 - a pressing debt problem may require a more experienced Personal Budget Coach
 - a single mum will need a female coach
 - A couple may affect where you meet with them
- The money ministry team should agree a standard client response time, usually within 24 hours.
- If the money ministry has information about the service on a website will people be able to make requests via email? If so how will this be monitored and quick responses made?

In some cases the service can be provided over the phone. People may simply need reassurance or not be ready to meet yet. If there is an obvious debt problem or if there is no available Budget Coach it may be appropriate to simply give the CCCS number (**0800 027 4995**). However, a Personal Budget Coach can offer and wants to offer much more direct support than that. Ideally and usually the phone contact will result in a meeting.

seeing people at a centre

Some Money Ministries operate out of church-based offices, a church centre or a community centre which has a drop-in facility. Consider how people will be welcomed and how user friendly the building and the interview room is. Think about how clear, and how sensitive, the signposting is. Put yourself in the shoes of a visitor who walks into the centre for the first time, nervous of talking about money. Also consider issues around a safe working environment and client confidentiality. You will also need to make sure they have a copy of the *budget checklist* so that they bring the correct information to the meeting.

seeing people at home

Many Money Ministries do not have a centre from which to work and may well see clients in their homes. The advantage is that people will normally have all the information needed in their home. Consider the following guidelines:

- It may be appropriate to suggest an informal meeting first in a public place – a coffee shop for example. If so, always say in advance that you are buying the coffee.
- If it is a home you don't know always go in twos and make it clear that this is what will happen. Working in pairs allows Budget coaches to develop their skills and provide feedback to each other. An additional benefit of working in pairs is that in the early days there may not be sufficient demand for the Service.
- This first meeting may not include the preparation of a budget. It may be that the first priority is to reassure the client and get a feel of pressing issues.
- Always take a debt information card or leaflet to give to the client.
- Always take a budget sheet to show as an example.

At the first meeting it is important to exercise a degree of caution, especially if the client does not know you.

Even if you do know the person sufficiently well it may still be appropriate to have a short first meeting as above.

We would always advise that one-to-one meetings are single sex meetings – women to women, men to men.

familiarise yourself with the budget sheets

Stewardship uses colour-coded budget planners: red for top priority payments, amber for other priority payments and green for other items. You will be introduced to them and trained in how to use them at the Personal Budget Coach training. Search the resource Library for 'Budget Planner'.

It is important that you become personally familiar with them. In other words you need to have prepared your own budget using the sheets! As part of the team planning for the launch of a money ministry we strongly advise that team members practice using the budget sheets in two ways:

- Revisit the case studies from the Personal Budget Coach training and work in pairs as you did on the training. An additional case study of the fictional Spender family is available: search the Resource Library for 'Budget'.



- Work with each other to prepare your own household budget. This might sound awkward; you may not want anyone else to know your financial details, but remember that this is exactly what you are expecting potential clients to do! If you really can't do this with one of the team then the absolute minimum is to prepare a household budget for yourself and where appropriate talk it over with your spouse/partner. If you are unable to do that you will not empathise with someone who comes to you for support and assistance.

You will also need to have a pen, paper and calculator to hand. Some may feel most comfortable entering data directly onto a spreadsheet version of the budget planner when working with the client. This is fine – so long as the client is comfortable with this.

- Always ask permission in advance before using a laptop
- Never ask for more personal information than you need – even surnames are not necessary for budget preparation
- Read the location carefully; a laptop may simply be inappropriate for some meetings

publicity

This is something the ministry team will have discussed early on in connection with the Community Audit and some or all of this material may be available already. If not, then now is the time to think in detail or to have a full discussion of what is needed. The following are core suggestions:

- A leaflet that explains what the money ministry is all about. A trifold leaflet is most common and convenient. This leaflet can be given to clients and also made available in church bookstalls or information desks, doctors surgeries etc.
- A debt information card – something roughly credit card sized that can be kept in a wallet, handbag or a purse as well as made available in churches and community locations. An alternative is to use a postcard size. This will include the phone number of your own service as well as other sources of local debt advice (provided you have permission to publicise of course). It should also include the freephone number of the CCCS (0800 027 4995) and also your local debt advice / CAB agency details.
- A poster publicising these details for use in churches and community locations. A generic poster is available: search the Resource Library for 'Poster'.



recruiting clients

Money is hard to talk about and even those in serious debt will wait perhaps a year before asking for help. Also older people are more money savvy and careful than a younger generation and many manage money very well. People are anxious about talking to people they may know.

Please be aware that little will be achieved by a few posters advertising a one to one budget coaching service and hope that people will approach you.

You need to be creative, prayerful, patient. Recognise that this is a long haul ministry, that the church congregation is not your only focus and that a money ministry is not only about one to one budget coaching. There no magic formula to generate clients:

- Dealing with debt must be prominent in your publicity literature in both the church and the community. Debt is the pressing need that gets people talking. You are not debt specialists of course but you may be the accessible first port of call and you know how to make referrals.
- Some referrals should come from the pastoral work of the clergy and pastoral visitors or home group leaders. church leadership and there must be awareness and confidence in your service on their part. Baptism and bereavement visitors should know about your work and can offer your service where appropriate
- Cell churches should ensure that cell leaders are aware of this ministry as part of their pastoral responsibilities.
- Investment of time in visiting other churches to explain what your ministry is about and the of your own minister or leaders in commending your work should give other leaders confidence to make referrals to you.
- Good relationships with the CAB and any church based debt centres can pay a premium. You will understand that other organisations will need to know you before they trust you so again investment of time is important. Look for the gatekeepers who can commend what you do.
 - Some CABx with CLS funding cannot see people not on benefits. One money ministry receives referrals from people who the CAB cannot see
 - Most CABx are overrun. With good relationships they might make referrals were the waiting list is huge.
 - Some centres find that people return with new debt problems. One money ministry receives referrals post debt relief as part of a managing money better programme.
- Do money matters feature in your nurture or post alpha groups for new Christians? There may be an opportunity to pass leaflets on in those groups or make a contribution to them.
- Running money courses in congregation and/or community can often flush out problems by giving people an opportunity to talk. Stewardship is not alone in suggesting that every money course should have a budget coach on hand to help those who struggle with the practical side of course application just as the course leader would help with spiritual issues arising from the course. Where a money course is run be upfront about practical help from a budget coach being available.



recruiting new team members

Over time the membership of a money ministry team will inevitably change and you will need to recruit new team members. This may be as a result of growth in the ministry or as people leave the team or as you identify skill sets that are missing from the team.

You will always need to have trained personal budget coaches but there is always space on the team for others skills as well. Some may be skilled in presenting and speaking; others in networking.

As new team members are recruited the team leader will need to be confident of each person's capabilities. They will all need to have a clear understanding of what the ministry is about and this is particularly important for those who may join after the ministry is established.

In particular, new personal budget coaches should be mentored by an experienced budget coach for an initial period.

6. ready to launch

check out your action plan

By this time you should have a pretty full Action Plan which captures your passion and vision for this work. All team members should have seen the latest draft and it is good practice to review it together to ensure that you have not missed anything. In particular, make sure the budget section is as accurate as possible so you have the financial and practical resources you need.

start at your own church

New money ministries often find it easiest to start the ministry in their own church. There should be a clear launch in a church service (at all services that day) with the obvious support and enthusiasm of the senior church leadership. A good launch, especially if it is supported by additional activities, will cement the ministry in people's minds.

Discuss an effective launch with your leaders. The only warning is to keep it light, humorous and honest or you will put people off and leave them heavy-hearted. You are communicating hope not despair

- Aim for a special commissioning service as part of Sunday worship. It does not need to be long or heavy but it should be public. Plan it well in advance and support it with an article in the church magazine or newsletter or on the web site.
- It is always good if the minister can preach on the subject of money – but not about giving! Make sure the minister is properly briefed!
- Brief testimony from one of the team at the launch is a real bonus. Don't forget to ask the leadership to pray for you and commission the team for this ministry.
- Consider using the specially commissioned Red2Black DVD which can be downloaded from the website. This was used to good effect in more than one money ministry launch.
- Put the launch in context: a Red2Black Sunday will provide a powerful money and debt focus and the resources are there to be used. Alternatively a short sermon series and/or a money focus in cell or home groups up to and at the launch will provide a powerful context.
- If you have an information point and/or bookstall, the launch is the time to make them active and display any literature to promote the service.
- Make budget planners available at the end of the service.

after the launch

Plan something positive soon after the launch to maintain momentum.

- If preaching did not happen at launch consider planning a money focus for Sunday preaching. Sermons with background notes are available amongst our Red2Black resources. Preaching with



honesty and humour gives people permission to talk about money. After Sunday preaching one particular church handed out over 50 budget sheets and following that several requests for help were made to the money ministry team.

- Consider running a money course - see money for God's sake. One church did a launch with preaching followed by a course and there was excellent attendance.
- Consider a one off event such as *Money Makeover* from the Red2Black resources.

other churches

Money ministries sometimes fear being overwhelmed by clients and are hesitant to open up their ministry in other churches. If you have done the preparatory work well there is no reason why publicity cannot go to other churches. Immediately after launch get your publicity into other churches and inform church leaders that you have launched and that they can make referrals to you.

As with your own church encourage a creative 'launch' in other churches. Offer the R2B DVD, a personal testimony etc.

the local community

It is worth allowing the new ministry to bed in a little before launching the service in the community. This allows time for any snagging that is needed. Ideally the team will already have done a lot of preparatory work in the community. If not, now is the time to start introducing yourselves to key people and build relationships. Don't try to start offering a community service until you have done your community research using *The Community Audit*.

It may be appropriate to have a second launch of the money ministry, this time in the community. The two launches may be some weeks, even months apart or may be very close together; it does not matter. Use a community centre or similar venue. Invite guests such as a councillor and/or community workers etc. One money ministry invited a journalist to their launch which was subsequently featured in the local press with a positive write-up.

Again, don't fear being overwhelmed by numbers after a community launch. You are the new kid on the block and time is needed to bed in your reputation for care, sensitivity and professionalism with individuals and other agencies.

realistic expectations

It is important to keep it real. Remember that for most people the first thought about talking money and budgeting is right up there with root canal work at the dentist for entertainment value! You will probably not have people queuing up to see a Personal Budget Coach. Money is a raw nerve, and for most people private business; often too private. Changing that culture will take time and prayer and persistence. The Ministry is not just one-to-one budget coaching. You will never know perhaps how many people rang the CCCS because they saw your poster or heard a sermon. Remember this is a long-haul ministry!

ground force

building a money education ministry
part 3: clearing the site



clearing the site

Before builders start to build anything they have to clear the site. Good preparation is essential; if we fail to plan we plan to fail. How we and others think, feel and act around money won't change overnight so we need to clear the site spiritually and practically.

Like Paul, we want to build firstly under the grace of God and secondly with gold and silver, the best that we can bring to this ministry (1 Cor 3:11-13) However enthusiastic you are beware of rushing into activity!

prayer

Money can be a touchy subject! People can be defensive and clergy hesitant to raise a sensitive and sometimes even a potentially divisive issue. See how direct but also sensitive Paul is to the issue of money in 2 Corinthians 8:8-14. Be prayerful and patient. Consider:

- using the monthly prayer themes on the website in your own prayers
- praying as a team or forming a prayer triplet to pray with you and for you
- getting prayer on the agenda of the finance committee etc
- focusing on debt and money periodically in the Sunday intercessions
- making debt and money the focus at a church prayer meeting

➔ [Search 'Prayer' in the Resource Library.](#)

leadership support

A **money ministry** by definition has the full and active support of the leadership as a distinct, overt ministry of the church. But this should not be taken for granted and it needs nurturing.

Money advocates will not have the same leadership mandate to develop an identifiable church ministry but will struggle without awareness, understanding and some support from the church leadership.

- early on share your thinking and vision with your church leader. Introduce him or her to the Stewardship website. Tell your story of how you first got interested and why you think this matters. Consider using *What is a Money Advocate?* or *What is a Money Ministry?* as the basis for discussion.
- a copy of *The Debt Sentence* will be helpful but stress that your ministry is wider than debt alone. Discuss leadership attitudes to and practice around preaching and



teaching around money. *The Abundance of Everything* gives a helpful summary of Stewardship's approach to money education.

- discuss how a money ministry can enhance pastoral care and serve the community.
- agree to meet periodically to review your ministry and give feedback.
- with the permission of your leadership visit small group meetings in the church.
- with permission, talk to the pastoral visitors in your church.
- Meet other senior church leaders either on an individual basis or request time at a leaders' meeting

➔ **Search Resources Library for *Life after Debt?* a short PowerPoint presentation which summarises the work of a money advocate/money ministry.**

In particular it is important that the church leadership understand the significance of personal budget coaching and how it will contribute to the pastoral care and community outreach of the church. Whether it is the overt personal budget coaching service of a money ministry or a money advocate trained as a budget coach it is vital that leadership affirm this ministry and are confident to commend that ministry to the congregation and make referrals from their own pastoral ministry.

➔ **Use *What is a Personal Budget Coach* as the basis for discussion with the church leadership**

familiarise yourself with the issues

Money is a huge subject; you won't master it all at once and you don't need to. But you do need to familiarise yourself with some of the key issues.

- *The Abundance of Everything* on the Stewardship website summarises our approach to biblically based money education.
- The recommended reading page on our website lists some helpful books.
- Read through Luke's Gospel and highlight the passages that refer to money.
- Stay alert to money stories in the news. The personal finance section of internet papers is a great way to stay informed.
- Register to receive free monthly debt statistics at www.creditaction.org.uk

training opportunities

Stewardship provides two complementary training opportunities.

- **Managing money God's Way** is a creative interactive half day workshop exploring a biblical perspective on money. There are regional workshops and the workshop can also be hosted by a local church and led by a Stewardship consultant.

➔ Click on Training and Events tab on the website or download *Discover Managing Money God's Way* for more details.

- **Personal Budget Coach training** is a full days training to equip money advocates and money ministry team members to help others prepare a realistic household budget, to identify refer where specialist debt advice is required and provide ongoing pastoral and practical support.

➔ See the Take Action tab on the website or download *Discover Personal Budget Coach Training* for more details.

➔ Click on Training and Events tab on the website for details of training dates

raise awareness

A simple, early task is to raise awareness of money as an issue of both personal need and spiritual importance. In doing so you will also raise awareness of:

- your own money advocacy or money ministry
- your personal budget coaching service

The following are suggestions. Be as creative as you can - and please share your ideas and resources.

debt information cards

Produce some local debt information cards, the size of a credit or business card. You will have to research the information and guidance is found in the Community Audit which is part of the Red 2 Black campaign described in part 4 of *Ground Force*.

Place these cards in church and strategic places in the community: libraries, surgeries, community centres and so on. Again the Community Audit will suggest the best places and people for this purpose.





bookstalls

- Seek permission and funding to order books and booklets and refresh the stock periodically. For book ideas see our recommended reading page.
- Credit Action produce an excellent series of low cost Money Manual booklets. Go to www.creditaction.org.uk/publications.html for details.
- Request copies of Share magazine from Stewardship.
- Print copies of our leaflet *Money Makeover* from the Red2Black resources.
- The Financial Services Authority (FSA) has a useful range of hard copy leaflets available for free. Visit www.moneymadeclear.fsa.gov.uk/publications.

information stands

- Is there space for a separate money information stand? Stock books, leaflets, debt cards leaflets, posters etc. Include also some of the budget challenges – search for these in the Resource Library.
- Artistic people might make a changing collage of newspaper cuttings on money-related matters.
- If a permanent location is not possible make resources available at key times such as Christmas or when you have a magazine article or the pastor is preaching on money.

posters

A template of a posters for advertising local sources of debt advice in church and community is available in the Red2Black section of the website. Consider designing your own poster – and sharing it with others!

personal testimony

If you are confident ask for five minutes to talk about your new ministry. A full Sunday service is one option but a smaller scale prayer meeting or home group might be easier at first. Keep it:

- Simple: don't say too much. Five minutes is ample.
- Personal: don't sound as though you are talking about other people's problems. Share an appropriate personal story if you want to but watch the time.
- Paced: keep it moving. Consider being interviewed by someone else.
- Two five minute talks are available on the website

church magazines

Make use of your church magazine by featuring occasional articles or even a regular feature.

- Introduce yourself and your new ministry.
- Write your own article: summarise a current news story and add a biblical comment.
- Search the website Resource Library under 'Magazine' and use or adapt the brief articles there.

- Register for our monthly e-bulletin, *The Gift Horse* at www.stewardship.org.uk and use the brief articles there. Just acknowledge the Gift Horse and the Stewardship URL.
- Consider running a money FAQ series. Make a start with our Red2Black debt FAQs. Search for FAQ in the Resource Library

church websites

A website can of course carry the written articles suggested above but be web creative:

- Create a Money Matters page with articles and/or links to web sites. See our Quick Links directory for some ideas.
- Link to interesting newspaper items with a brief comments from yourself.
- Explore *YouTube* for money-related clips. Occasionally the Gift Horse articles do this. Please share your ideas if they work well.

local media

If you are confident and have the time, consider placing the occasional article into the local media. It can be hard to get column inches in the main papers but the local free papers are a different proposition. Offer short, simple articles on current money issues.

ground force

building a money education ministry
part 4: laying foundations with Red2Black



welcome

The red2black resources address the issue of personal debt and the importance of good practical money management. The resources are both biblical and practical, for congregation and community.

Running a red2black initiative in your church will lay solid foundations for both money advocates and money ministry teams. A key resource is the *Community Audit* which will structure essential research on local debt support and also networking in the community.

about debt

Debt is a huge problem in the UK. It is found in every community and in almost every church. Never assume that a wealthy church or community means no debt. Debt is hard to admit to; many simply don't know where to find debt advice. The bible has much to say about debt and it is important to get a balanced and biblical perspective on the subject.

Around 200 churches have established debt centres and the number is rising all the time. It is a rewarding ministry in every way and we commend it. Red2Black offers other, complementary ways to support those in debt including training people who can befriend people, provide 1:1 help and support and refer people to debt advice specialists if necessary.

➔ See [The Debt Sentence: How churches can help people in Debt](#)

➔ See [Debt in the Bible](#) for an overview

how will red2black support a money education ministry?

Launched in 2008, nearly 900 churches registered in just 9 months to access the resources for Stewardship's highly successful red2black campaign. The need is certainly there and in our experience debt captures the hearts and minds of clergy and congregations. It is often the arrowhead, the issue that grabs attention and opens the door for other money teaching and preaching.

Our suggestion is that as an important first step you plan for and be part of the delivery of a red2black Sunday in your own church. A red2black campaign will enable advocates and money ministry teams:

- to get familiar with the debt problem and a biblical perspective on the issue
- to explore the practical and pastoral options for churches around debt



- to structure and fully resource the early days of a money education ministry
- to work closely with your leaders and get debt/money on the radar of the church
- to engage with the community as well as the congregation
- to encourage money talk in the church and increase and make your advocacy or money ministry team more visible.

Red2Black is designed to be planned and delivered by the local church. Your minister or someone else should preach in the subject utilising the online resources.

red2black and budget coaching

As a specific initiative focused on a given Sunday and with the support of the church leadership a red2black campaign is an excellent opportunity to launch the personal budget coaching service of a money ministry. For a money advocate trained as a personal budget coach this is also an excellent opportunity to share this part of your advocacy.

- Have literature about your budget coaching ministry ready for people to take home to give to their family and friends
- Tell people about the budget coaching service, ideally with a personal story or testimony
- Verbal affirmation from the leadership is highly desirable



running red2black

Red2Black resources are found in a dedicated section on our website. There is a lot of material; more than you will need but the resources are broken down into convenient sections. Take time to explore them and don't try to read it all in one sitting!

Preparation is everything. Explore the resources and then roughly outline of how it might look in your church.

- **Start** at the red2black spotlight pages at www.stewardship.org.uk/money . *Engaging with Red2Black* offers a simple overview. *The Debt Sentence* is more detailed.
- **Biblical**: review the biblical resources to use in Sunday preaching. There is a sample sermon, background notes and liturgical materials. If the church has cell or small groups use the bible study materials.
- **Practical**: explore the practical actions you can take. You will gather information and signpost to source of debt advice through posters, leaflets information cards and other ways that you might think of. The key here is the *Community Audit* resource.

- **Youth and children:** discuss with youth and children's leaders if and how you want to use these resources. Some can be adapted for use in all age worship.
- **Events:** consider arranging an evening event, perhaps *How can the church help people in debt* session or *Money Makeover*.

When you are ready ask to discuss it with your church leadership. Have a clear overview of the resources and also a clear outline of how the campaign might be run in your church.

how might Red2Black look in my church?

There is no right or wrong way to run a red2black campaign in your church. The key is good planning and enthusiastic support from your church leadership. For example:

- Your pastor may use the background notes and sample sermon to prepare a sermon based on the widow's oil in 2 Kings 4:1-7
- The worship leader might use some of the worship resources
- A church member might be found willing to share their personal story
- Some home groups might use the single session bible study materials
- Two or three people might help with the community audit and then produce posters, leaflets or debt cards and display in church and community facilities in the area.
- Interest might be such that the church hosts a debt information session before or after the preaching and invites other congregations to find out more
- Your pastor tells other local pastors about R2B and they want to know more.

after Red2Black

Red2Black has a particular focus on personal debt. Remember that your Money Ministry/money advocacy is much wider: remember the three perspectives we explored in part 1 of *Ground Force*. Don't unintentionally communicate to the church that you are the 'go to guys' for debt and nothing else. Parts 5 and 6 of *Ground Force* explore the wider perspectives.

That said, debt will always be an issue, a need and an important perspective of Christian money education.

- Make sure your posters, leaflets, debt cards are kept up-to-date and in good order
- There are more red2black resources than you can use in one initiative. Use additional resources in subsequent years in a wider money focus or to revisit the debt issue
- If you are confident and have your minister's support consider informing other churches about red2black and perhaps offer assistance in running their own campaign. Your leader will be able to advise on the most effective way to make contact with the leaderships of local churches.

additional help

One of the huge advantages of Red2Black is that it can be planned and delivered in full by a money advocate working with the support of his or her church leader. Raising awareness through the initiative may lead others to an interest in sharing in this ministry.

It may be that Rd2Black stimulates interest among the church leadership to develop a money ministry team in the church as an identifiable and supported ministry of the church with your support and involvement crucial to its success.

networking in your community

Red2Black touches the local community as well as the congregation. The bottom line may be simply that debt advice information is gathered and publicised. However, the *Community Audit* raises the possibility of networking with key gatekeepers in the community and of course a church may already have an extensive network of contacts and relationships.

Some money advocates will feel comfortable networking with community groups and activists and should do so but always keep your pastor informed and remember that you are not speaking for the church as a whole unless you have specific permission to do so.

Money ministries by default will extend their ministry to the local community and the Community Audit provides a framework for exploring how this can best be done:

- Identifying the community gatekeepers in the church and share the ministry with them. After a sermon two GPs and a social worker asked for debt information cards to pass on.
- Can you build a relationship with a debt advice centre nearby?
- A local credit union is a natural choice; what are other groups doing around money issues? Talk to SureStart and community development workers. Is there something you can offer?
- Find out what umbrella groups there are which represent the voluntary sector in your local community. You may be able to play a part there.



ground force

building a money education ministry
part 5: starting to build



welcome

If anyone builds on this foundation using gold, silver, costly stones, wood, hay or straw, their work will be shown for what it is.... (1 Cor 3:12-13a)

A Red2Black campaign in your church will focus on debt and raise the profile of your ministry. It the first of the three Stewardship perspectives of Christian money education and is a solid foundation on which to build.

Effective money ministry is more than debt support. It looks to promote a rich and distinctively biblical approach to managing money in all its aspects.

The following suggestions are simply building blocks. Do not attempt them all or the congregation will get financial indigestion and no one will want to know in future! Allow time and space; don't rush from one thing to the next but find out what will work in your situation.



money education in the church

It is certainly true that the bible has more verses on money than on faith or prayer. But it is counter productive to keep banging away at people even if in our enthusiasm we want to run course after course and sermon after sermon. To be effective note three important points:

- Clergy are human beings. They carry the same anxieties about money as the rest of us. They are also in the firing line if someone objects vigorously to a money related sermon – it has been know to happen! Be gentle, patient and encouraging.
- Always try to embed any events or courses into the normal flow of teaching within the life of the church. For example, a session on money as part of a series on practical discipleship.
- Always seek the active support of your church leadership or the teaching or pastoral co-ordinator to make any events or publicity effective.

Resist the urge to organise day-long money focus days or isolated events that seem to appear from nowhere and have no context in the church's life.

➔ Explore the range of money education opportunities available in [Money Palette](#).

money education and personal budget coaching

Personal budget coaching is not just about debt. Budgeting is foundational to all aspects of money management. When the church runs a course or a workshop, when the pastor preaches or an event happens it will often raise issues for people and encourage them to seek help and advice. Sometimes this will be about debt but not always. People may simply realised that they have to get their money under control as part of their faithful stewardship.

It is good practice to ensure that when a money course of any type is run that there participants are always advised that there is a budget coach on hand to offer support and practical assistance to anyone who looks for help.

We generally advise that handling practical questions or difficulties is not the direct responsibility of the course leader. He or she may be the first point of contact but should make referral to a budget coach for ongoing prayerful and practical support where there are money issues. Of course there will be times when the budget coach *is* the course leader.



preaching

With over 2,300 verses in the bible on money and possessions there is no shortage of preaching and teaching materials! Where churches follow a lectionary (a set menu of bible readings for each Sunday of the year) these passages will feature regularly. it difficult for preachers to avoid preaching about money – though many are remarkably successful in doing so!

- Encourage your leadership to address money matters, not just giving, as a natural part of their preaching ministry.
- Providing resources is key: search the Resource Library for 'Preaching'; explore the recommended reading web page and the list of money education opportunities and courses in *Money Palette*.
- Raise money and discipleship at a leadership meeting or a ministry committee. If you are not on such a body approach someone who is and share you thoughts.
- Consider linking preaching with an integrated small group bible study series or alternatively, a one-off training or workshop session as part of a money weekend.

Sensitive, honest, relaxed preaching around money can significantly increase attendance at a subsequent study course or workshop. Good preaching can unlock much of the fear people have and encourage attendance with an open mind.



events

Consider a one off event: full-day, half-day or evening. One church in the south west invited a guest preacher to the morning service followed by a faith lunch and then a one hour session on finding financial freedom. Other churches run money weekends with a Saturday workshop and a Sunday preacher. Here are some ideas, just for starters.



- Host our creative workshop one Saturday morning, *Managing Money God's Way*.
- Our modular course *Being Moneywise*: can be run as a day-long workshop or a single budget module can be used as a one off.
- Anglicans (and others) should see *Ground Force part 6* for details about the 2009 report *Giving for Life*, the new Stewardship report endorsed by General Synod in 2009.
- Organise a *Money Makeover* presentation evening.
- Events and money courses can be run across a number of churches as part of a "churches together" programme. This is a great way to advertise personal budget coaching across churches and also share resources.

organise a money course in the church

Explore the group learning options in *Money Palette*. Some are designed for small groups, others more suited to an Alpha style of presentation and discussion. Among them:

- *Being Moneywise*, three practical money modules, delivered Alpha style.
- *The Money Revolution* by John Preston is a small book packing a big punch accompanied by free, downloadable bible studies.
- Quidz In from Care for the Family. Five session money course for parents to help their kids
- *Crown Financial Ministries UK*, a comprehensive book and from four to ten bible studies

money and pastoral care

Money is woven into all aspects of life and it is often a factor in pastoral situations even if it is not the primary or presenting issues. Weave money matters as a thread into the fabric of pastoral care in the church and promote the budget coaching ministry.

For example, if the church has a bereavement counsellor or bereavement visiting team encourage them to automatically mention the role of budget coach at one of their visits. Bereavement poses particular financial issues for many people.

Ensure that any pastoral visitors in the church have some literature on them to leave where appropriate, advertising the service of the money ministry or local debt advice. Sickness, separation or divorce and other pastoral situations can often have financial issues below the surface.

Churches which practice infant baptism often have rich opportunities to meet people on the fringe of or completely outside the life of the church. The birth of a child brings financial challenges and single parents are most vulnerable to debt problems. Talk to clergy or visitors who take on this ministry about how to sensitively leave information for baptism contacts.

Talk to youth and children's leaders about raising money matters in their ministry with young people. One area to explore is helping young people prepare for the financial side of going to college or starting work , full time or part time.

- ➔ See the Red2Black resources in the Spotlight section of the website for youth and children's resources
- ➔ Visit www.givinginrace.org and explore the kids and teen talk resources under the preaching button for additional resources

marriage preparation

Where churches prepare couples for marriage, money may or may not be addressed. You can encourage this or even play a part in marriage preparation. Ask what your church does:

- Some run published courses (e.g. *The Marriage Course*) which often have a money session
- Some develop home-grown ideas and often bring in a financial person to do a money talk. That could be you or your team!
- Many churches do no preparation beyond a rehearsal of the wedding. This is something you can challenge and offer help to shape some simple preparation.

We do not have any material specifically for marriage preparation. You will need to identify best of breed from resources from Stewardship and elsewhere and add your own creativity. Please do tell us about what you have done if you would like us to share it with others.

nurture groups

Stewardship research found that half of those asked said it was five or more years after they became Christians before they became regular planned givers to their local church. Just 6% said that money and giving was part of their nurture as young Christians and just 7% said they had started to give in a planned way in the first six months since they became Christians.



Could you contribute to a post Alpha course, a nurture group or a confirmation course at your church? Again Stewardship has no dedicated nurture resources but existing materials from ourselves and other agencies can be adapted to suit.

Christmas

Christmas is often the straw that breaks the camel's back for household finance. Millions are still paying for last Christmas as the next one comes around. It is a great opportunity to raise awareness of money matters and your own ministry.

We provide a number of festive resources:

- a newsletter article
- a PowerPoint based talk for large or small groups
- a Christmas budget planner with some useful facts and figures about debt and money saving ideas for Christmas.

 [search the resource library for 'Christmas'](#)

ground force

building a money education ministry
part 6: open house



welcome

The fire will test what sort of work each has done...
(1 Corinthians 3:13b)

A home is more than bricks and mortar. A house becomes a home when there is love and laughter, relationships and hospitality. That is why we have house warming parties! An effective money education ministry will promote generosity as a core value of personal discipleship and seek to build the church as a generous community.



why generosity?

In a consumer crazy society we can gain the world and lose our souls. Money defines much of our identity and aspirations. It shapes our values, our expectations and our relationships. A right relationship with money is characterised not by guilt but grace, not possessing but recognising God's ownership of all we have, not by the acquisition of more but by generosity.

Money meets practical needs and Paul devoted a good chunk of his apostolic ministry to arranging an offering from the gentile churches for the poor church in Jerusalem (2 Cor 8-9). But at its heart generosity is not rooted in the need, however important, but in the giving of God himself.

Stewardship understands generous giving to be the hallmark of authentic discipleship around money and possessions. As fire tests what we have built on the foundation which is Christ, so giving is the truest test of the integrity of our financial discipleship.

➔ For more on this search the Resource Library for The Grace of Giving

make it personal

The starting point has to be our own experience of giving and generosity and our awareness of the issues.

- Review you own giving: when did you last review your giving? Do you give a set amount or is your giving a percentage of your income (net or gross income – its your choice)? Is giving a first commitment or from what is left over at the end of the week/month?
- Read the chapters on giving in the books on the recommended reading page of the website.
- Explore the excellent website www.generousgiving.org
- Discover Stewardship giving accounts, a flexible and tax efficient way to prioritise your giving.



- Articles on giving and stewardship can be found at <http://www.parishresources.org.uk/preach/preaching.htm> and audio files at <http://www.generousgiving.org/conference-media>

the personal budget coaching service

As ever, good budgeting is foundational to good giving. We cannot be generous with what we give if we do not know or are not in control of how much we need to live. As with all money courses it always helps for participants to know that there is a budget coach available to offer prayerful and practical support. See *Ground Force* part 5 for more a little more information on this.

Any giving initiative is an opportunity to gently remind people and to advertise the personal budget coaching service. The challenge to generosity often raised issues for people about affordability and debt issues can be flushed out.

encouraging preaching and teaching on giving

For many churches if they talk about money at all it is in connection with giving. The danger here is that we only preach on money-related matters when we need additional income and this can be counter productive.

Alerting church leaders to available resources is a good start. A money advocate or members of a money ministry team may have the ability and the permission to preach in church or to lead teaching sessions within the church.

Section three of *Money Palette* summarises some of the most accessible and popular resources for preaching and teaching on giving. Among them are:

- Seasons of Giving is a creative four week bible study from Stewardship which explores giving in the context of our use of money.
- ➔ Click the Resources tab on the website to find out more about Seasons of Giving.
- Extensive preaching resources can be found at www.givinginrace.org - background notes, liturgy and sample sermons on fifteen separate bible passages on giving plus three bible studies on giving, looking at 2 Cor 8-9, Luke and the Exodus narrative.
- There is a section on giving in the wide ranging bible study course from Crown Financial Ministries (UK) see www.crownuk.org
- Anglican churches will be especially interested in Giving for Life, a report commended by General Synod in July 2009. See www.parishresources.org.uk/givingforlife for details.

a stewardship Sunday

Not Stewardship the charity - stewardship as part of discipleship!

Many churches hold a stewardship campaign every three or four years. Some have an annual review every year. This is an excellent opportunity for a money advocate or money ministry team to make a significant contribution.

- What does your church do? Is additional support from you needed? Approach those who are responsible for planning these events.
- Can a giving initiative be enriched by a bookstall, a magazine article, prayer resources, a simple money presentation etc.
- Draw attention to available resources. www.givingingrace.org is one such resource. Giving for Life has a range of useful materials for leadership teams and individuals. A stewardship programme called TRIO, The Responsibility is Ours, is widely used. For a brief summary visit <http://www.southwark.anglican.org/what/trio>
- Talk to your denominational body or diocese. There is often a dedicated Stewardship officer who can offer advice and hands on support. Many churches encourage the appointment of Parish Giving Officers as giving advocates in their congregations. For more details see <http://parishresources.org.uk/giving.htm>
- This may be an opportunity to make people aware of the Stewardship charitable giving accounts. Literature can be downloaded from www.stewardship.org.uk

training

Stewardship regularly leads training sessions for clergy and lay leaders: in deaneries, formal denominational clergy training, informal clergy groupings and regional meetings.

Consider inviting Stewardship to lead leader and clergy training on *Growing Generous Givers*. Contact education@stewardship.org.uk for details.

other opportunities

Your church almost certainly has at least one day in the year when money is the focus. It may be a special gift day or the presentation of the church budget. There is of course also a stress on finances at the Annual General Meeting.

- Consider how as a money advocate or as a money ministry team you can make a contribution to the planning and/or delivery of these events.
- Is it appropriate to set up a special bookstall or information table, to make some literature available or to promote the personal budget coach service?
- There may be opportunities for personal testimony.

ground force

building a money education ministry



getting started

The purpose of this Action Plan is to capture the thinking, discussions and proposals of the money ministry team as they develop their ideas.


- It is not an agenda so please don't start at the top of page one and try to work your way down the sections! In fact the sections on the first page which deal with vision etc should probably be completed last.
- At the end of each meeting the acting team leader or some member of the team should record the decisions of the team in the relevant place in the Action Plan. The Plan will change and evolve as the team meets until it reflects the how the team feels the money ministry will look.
- At an advanced stage but before it is finalised the Action Plan should be shared with the church leadership to ensure that it reflects their own thinking and to secure their committed support for this overt and owned ministry of the church.
- The leadership may suggest changes and the team should be careful not to be overly defensive and resistant to leadership suggestions. At the same time the ministry team has put a lot of work into shaping this ministry so careful, prayerful communication of the Action Plan to the leadership is important.



what will this ministry look like in your church?

Summarise the thinking of the group under the following headings with reference to the local congregation specifically:

 The core Personal Budget Coaching service

 The core money education service (include items like bookstall resources, magazine articles etc)

how will you open this ministry up to the local community?

Is a community ministry planned to be a key part of this ministry? If so, what relationships do you need to build to secure trust and confidence with other agencies and organisations? Again, under the two headings below be as creative as possible to explore how this ministry can be promoted and can provide a first class service. The information you gained from The Community Audit will be invaluable in this section.

The core Personal Budget Coaching service

The core money education service



what promotional materials do you need to prepare

Summarise here the core promotional literature you will need. We suggest at least the following: poster, leaflets, debt info cards.

operating budget

Finally, it is essential to assess the cost of setting up this ministry. Use Costing the Ministry for guidance as you review this action plan and attribute costs where necessary. Some key areas to consider include:

- Training: e.g. Managing Money God's Way and Personal Budget Coach Training
- Travel costs
- Printing costs
- Course materials
- Mobile phone contract
- Bookstall resources etc
- 10% contingency