

money palette

education opportunities for your church



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- This information paper summarises some of the most popular and accessible money education courses and group study materials.
- All are written from Christian principles and most are explicitly biblical in content.
- Some resources have little or no biblical content and can be used in the wider community as outreach and partnership with other community agencies.
- Please note the version numbers in the footer as this document will be updated regularly.

hearts and minds

Paul tells us not to be conformed to this world but to be renewed in our minds (Rom 12:2). Nowhere is this challenge more pressing than in our thinking about money and possessions.

In our consumer culture advertising is designed to create discontent while credit enables us to have today what we cannot afford until tomorrow. But generally money teaching in church is . rare and often focused on giving. But while giving is indeed the hallmark of authentic discipleship around money¹ God is as interested in the 90% with which we live as the 10% we give.

The occasional sermon cannot effectively build up resistance to the affluenza virus or shape our hearts and minds in the image of Jesus around money and possessions. Biblical money education needs to be part of the warp and weft of a church's teaching and preaching as well as being responsive to current issues such as an economic downturn.

Church leaders can be hesitant to preach and teach on such a sensitive subject; not knowing what resources are available is one reason. The resources are summarised here under three headings, reflecting the three key elements in Stewardship's approach to money education:²

1. Provide help for people to avoid the pain of debt and support for those suffering from the pain of debt
2. Promote that good money management so essential to addressing money anxiety and promote a rich biblical perspective on money in preaching, teaching and practical skills.
3. Promote the importance of generosity and money as a discipleship issue



¹ Search the Stewardship Education Resource Library for, *The Grace of Giving*

² Search the Resource Library for *The Abundance of Everything* for more on Stewardship's approach to money education

1. debt and money management

The resources in this section address the difficult issue of personal debt and more generally the need to develop financial capability. This is a gilt edged opportunity for churches to engage with their communities, often in partnership with other community agencies, not least Credit Unions.

get started

- Do some money education training.
- Run courses for congregation and community which help people to budget, increase their financial capability, reduce exposure to debt and help them to hear God.
- Make available leaflets and written resources in financial matters.

red2black preaching and small group resources

The Red2Black suite of resources from Stewardship has extensive resources for raising awareness of the issue of personal debt. There are sample sermons, background notes to the text, liturgical resources and a related bible study.³ All the materials can be downloaded for free. The preaching resources can be used independently or combined to create a short preaching series.

- **The Widow's Oil:** based on 2 Kings 4 v 1-7 this directly addresses the issue of personal debt
- **Whose Vineyard?:** based on the parable of the tenants in the vineyard in Matthew 21:33ff this resource explores more widely our relationship to money as part of discipleship. A PowerPoint presentation is also part of this suite of resources.
- **If you Build it he will come:** based on the book of Haggai this resource explores the challenge to generous giving in the context of economic downturn.
- **Youth and children's resources:** a comprehensive set of activities and ideas to use in all age worship or separate children's activities at your church plus activities and discussion guides to use with young people.

 Visit www.red2black.org.uk

³ Red2Black also has a range of practical resources to identify and signpost local sources of debt advice and ideas for churches to take practical action. Visit www.red2black.org.uk

money makeover

Money Makeover: How to get out of the red, and stay in the black is a flexible mix and match suite of resources equally suitable for use in the congregation and in the local community.

- ➔ Download these resources from the Red2Black section of the website or search the resource library for 'Money Makeover':
 - A compelling and information packed hour long PowerPoint presentation identifying 12 steps to help people stay in control of money with information for people who may be in debt.
 - A useful 12 Step "Money Makeover" tri-fold leaflet as a takeaway and which can also be distributed free to homes.
 - Additional notes on the 12 steps – useful for delegates or as notes for presenters.

Personal Budget Coach training (PBCT)

Credit Action offer **Personal Budget Coach training (PBCT)** which equips delegates to help others to take control of their money by assisting them to create a realistic, meaningful budget, look at ways of prioritising, maximising income and reducing spending, and signposting where further help is needed.

The course has proved invaluable for church and community groups, charities and housing associations enabling them to be the frontline of support for individuals struggling with money difficulties either by incorporating the training into their day-to-day role or by setting up a 'budget coaching' service

- ➔ For details, costs and training dates visit www.creditaction.org.uk



Being Moneywise

A modular course from Stewardship offering straightforward, practical advice and hands-on activities. Modelled on the Alpha Course there is speaker input with presentation followed by discussion and activities with 'homework' for practical application. The course is led by a member of the local church and is suitable for congregational and community use. Being Moneywise currently consists of three core modules exploring staying in control, how to budget and managing credit.

➔ For more details click the Spotlight tab on the website or search the Resource Library for **Moneywise**.

CAP Money

A well-received three session money management course built around a three bank account system from the highly respected debt charity, Christians Against Poverty. Input is provided via a DVD presentation with a workbook for practical application. There is minimal biblical input making this suitable for both churches and communities. Cost is £150 which includes up to three volunteers trained at regional days and course materials.

➔ Visit www.capmoney.org for more details.



Credit Action

Credit Action is the well respected national money education charity founded by Keith Tondeur and now led by Chris Tapp. Established on Christian principles, Credit Action produces a range of excellent money manuals including material for students, those in debt and those facing redundancy. Although not technically material for group study, the money manuals are of high quality and can be made available as additional literature to support some of the courses and study materials in this paper.

➔ Visit www.creditaction.org.uk for more information.



Just Money

A single bible study session on money with an emphasis on reflecting on possible action in the community. It includes a creative Snakes and Ladders budget game. The session was written by Stewardship as part of the *Just Church* course published by Church Action on Poverty.

➔ Visit www.justchurch.info and select *Modules* on the left hand navigation.

the Money Secret

A superb and easy to read fictional novel from Rob Parsons of Care for the Family exploring the issue of debt. The book could be used alone in a reading group but there is also an accompanying workbook. This is suitable for both congregation and community.



➔ Visit www.themoneysecret.info

the Money Secret adult education course

This is a very different animal to the novel and workbook. A more technical 10 week money course designed for small groups, evening classes and community courses. The material is free to download but will require a leader with confidence and familiarity with financial matters although not necessarily a finance professional. There is no overt biblical material and it is suitable for congregation and community.

➔ Visit <http://www.themoneysecret.info/education.asp> and register for a password to gain free access.

2. a rich, holistic, biblical and practical perspective on money

Start talking money from the pulpit and in small groups. Where scripture says so much, we have been too silent for too long. Preaching with honesty, hope and humour encourages people to talk about and act upon their personal situations. In our study groups we must be real with one another, yet our conversations about money should build faith, seasoned with contentment, hope and joy.

Your Money and Your Life

The classic biblically-based money education book by Keith Tondeur, founder of Credit Action. The book covers a range of subjects including budgeting, debt, saving, work, family and ethical spending. A useful book to use in a study group; there is an 'Ask Yourself' section of questions at the end of each chapter suitable for personal reflection or group discussion.

➔ Available from the Stewardship [online shop](#).

the Money Revolution

A simple, accessible and excellent introduction to a biblical perspective on money. *The Money Revolution* by John Preston is a short book of just 64 pages which punches well above its weight. The book can be obtained by contacting nso@parishresources.org.uk. There is an accompanying website and study group material can be downloaded for free.

➔ Visit www.themoneyrevolution.net



Crown Financial Ministries

An American ministry with a global presence, Crown launched in the UK in 2008. Crown UK resources are helpfully more limited and focused than the American material and of high quality. The core book, *Your Money Counts*, is complemented by a flexible bible study ranging from four to ten weeks in length. The approach is structured and perhaps a little formal but the material is tried and tested. Preparatory work at home using separate biblical and practical workbooks is part of the weekly bible study.

➔ Visit www.crownuk.org or contact Mark and Rhoda Lloydbottom on 0117 909 4784.

Good Sense

A comprehensive money course from American mega church Willow Creek. Full leader's notes accompany DVD based presentations and a workbook for participants. Each session lasts around one hour and includes practical application around budgeting, debt, saving and giving. There is an international version of the material but the DVD clips are American. Cost is not cheap but the material is excellent.

➔ Visit the training page at www.willowcreek.org.uk for details.

Quidz In

An excellent resource from Care for the Family. Quidz In is a 6 week course on money matters to assist parents to give their kids the inside track on money. Extremely high quality and interactive. To deliver the course a facilitator must attend a two-day training course at cost of around £200. The lack of a section on charitable giving is an omission.

➔ To find out more about being a facilitator visit www.careforthefamily.org.uk/quidzin/

➔ Parents can attend courses across the country. Visit www.quidzin.org.uk

the Bible and Money: managing one's money in the end times

A new eight session course from economist Paul Mills of the Jubilee Centre in Cambridge. A very comprehensive, thoughtful resource, complementing the usual sections on saving, debt, giving etc with material on tax, pensions, estate planning and laden with bible texts. However, the material is very dense with little guidance for the group leader and an immense amount of bible searching. It will suit some groups and not others.

➔ Visit www.jubilee-centre.org, click to Resources and select bible study from the left navigation bar.

3. the importance of generosity and money as a discipleship issue

As noted above, giving is the hallmark of authentic financial discipleship but all too often the subject is only addressed in the context of the stewardship initiative when money is tight!

The resources in this section should season the normal teaching and preaching ministry of the church if we are to see our churches become generous communities reflecting the grace of Christ (2 Cor 8:1-9).

Seasons of Giving

A four week small group bible study from Stewardship which explores the importance of generous giving in the wider context of our relationship with money. It takes a fresh, creative approach using images and a modern day parable from an unlikely source to help us understand stories from Luke's gospel in a new light.

➔ For more details, click on the Resources tab at www.stewardship.org.uk/money. The material is free to download and print locally.

If you build it, he will come

Part of the Red2Black suite of resources (see above section 1) this material is based on Haggai: sermon, supporting sermon notes, prayers and intercessions. There is a single evening small group study which can be extended to a second evening or a social film night with discussion.



Giving in Grace

A web-based stewardship resource from the Diocese of Liverpool to support a stewardship initiative in the local church. Visit www.givinginGrace.org. all the material is freely available to download:

Extensive preaching resources in the preaching section – sample sermons, liturgy and background notes – 2 Corinthians 8-9, passages from Matthew and Luke and an all age worship resource based on the Exodus narrative (Preaching icon).

Full bible study courses on 2 Corinthians 8-9 (four sessions) and the Exodus narrative (5 sessions) with shorter, less structured materials to explore passages in Luke’s gospel. (Interaction icon).

TeenTalk is a comprehensive collection of money-related resources to use in youth groups and schools.

- ➔ Click the Preaching icon on the top site navigation . Extensive children’s materials form part of the Exodus all age worship resources.

Generous Giving

This is an enormous American website (www.generousgiving.org) packed with stewardship information and well worth spending time exploring. There is a very slick and attractive front end but the meat is in the more workmanlike Research Library packed with articles and bible study aids. You will have to dig around but there is gold here. On the Research Library page:

- ➔ Select Sermons and Sermon Series from the drop down menu for this material
- ➔ Select Study Guides for some bible study courses



4. other resources

1. for use in prisons

48% of prisoners have a history of debt and 60% are financially excluded (do not have access to mainstream financial products such as bank accounts). Credit Action supported by the Co-op have produced a highly visual resource which does not assume financial literacy for use in prison and for those leaving prison and having to take responsibility for their money.

➔ For more details and for materials please contact www.creditaction.org.uk

2. recommended reading

Visit the recommended reading page under the Resources tab on our website for a selected list of books, some of which can be used by at least some study groups as the basis for reading and discussion.

3. helping schools plan and teach financial capability

PFEG is, 'an independent charity helping schools to plan and teach personal finance relevant to students' lives and needs'. The resources are written primarily for teachers of all age ranges up to late teens. Many are free to download and almost all carry the Quality Mark. A handy search facility is useful in slimming down the resource options.

➔ Click the Resources tab at www.pfeg.org

DebtCred have developed materials and resources to support teachers and educators in the delivery of economic wellbeing and financial capability. Aimed at Key Stages 3 and 4 but flexible enough to be adapted for use with younger and older students.

➔ Click the Resources tab at www.debtcred.org.uk

final thoughts

Why not distribute this paper amongst those with responsibility for preaching and teaching? Think about auditing your money messages:

- ➔ When does money teaching and preaching happen?
- ➔ What is the tone and content of communications at the AGM, in the church magazine or website?
- ➔ What money-related materials does the bookstall hold?
- ➔ Who has responsibility for overseeing money matters in the church?