

# what is a money ministry?



# leading Christian money education in the local church

Many churches train small teams for bereavement ministry.

Some have experienced grief, some have not. But all can listen, can walk alongside those who grieve and know when to encourage someone to seek skilled help.

in a similar way a money ministry serves the church by leading a biblically-based money education ministry, helping individuals, families and indeed churches to find financial freedom including freedom from debt.

The vision is to develop a ministry which meets real, practical financial needs and understands money from a spiritual perspective.

## what does a money ministry look like?

To achieve these three core objectives of Christian money education is no small task. In some churches, where resources are limited, a money ministry may be the responsibility of one person. More typically a money ministry will be a small team of two or three, perhaps more in a very large church, with a passion and a calling to this ministry.

There are four defining characteristics:

- It is an overt and identifiable ministry of the local church, or group of churches . The team are charged by the leadership of the church(s) to take forward a distinctive ministry around money and the ministry is owned, supported and funded by the church.
- It serves both the church congregation and the wider community served by the church. This is often the primary reason behind churches establishing a money ministry.
- It offers a one-to-one Personal Budget Coaching service to clients from the congregation and the community, assisting individuals, couples and families to prepare a workable and realistic household budget.
- Although support for people in debt will be a key service, a money ministry is not limited to personal debt but will promote a wider, distinctively biblical approach to money.



# what does a money ministry do?

A money ministry is made up of two distinct but complementary elements. Each element plays its part in a rounded money education ministry in church and community.

## i) a budget coaching service

A money ministry is built around Personal Budget Coaching, which offers free, confidential, one-to-one support for clients who need help preparing a budget.

➔ For more information see [What is a Personal Budget Coach?](#)



The budget coaching service will be a clear and distinct ministry to those who have debt problems and are anxious about money in the congregation and community and an early task will be to raise awareness of debt and signpost to local debt advice. **A personal budget coach is not a debt specialist** but s/he can offer skilled support and make referrals to specialist help.

However, budget coaching is more than debt. Budgeting is not only foundational to *all* our dealings with money we also need a budget to manage our life changes from redundancy to the birth of a child.. The budget coaching service will support people at these critical points.

**Budgeting helps people take control and stay in control of money.**

## ii) a money education service

A money education service will allow the money ministry to promote a rich, distinctive, rounded and biblically informed approach to our relationship with money: credit, saving, planning , giving and so on.

A money ministry will achieve this goal by raising awareness and making resources available; by promoting preaching and biblically-based teaching through courses, events and workshops and where appropriate use suitable materials in the wider community. A money ministry will resource biblically informed money education from both a practical and a spiritual perspective.

The money education service offered by a money ministry is calibrated around three core objectives and underpinned by budgeting:

- to support those struggling with personal debt and promote good money management
- to promote a biblically-based, holistic and practical perspective on money
- to teach money as a formative aspect of Christian faith and generosity as the hallmark of financial discipleship

➔ For more on how Stewardship understands Christian money education please see the information paper, [The Abundance of Everything](#)



# what will a money ministry do for our church?

We see money ministries as a strategically important development for churches in two key areas:

## teaching and pastoral care

Firstly a money ministry is charged with leading the church forward in biblically-based money education. Although the bible has much to say about money and Jesus indicated that mammon can come between us and the kingdom, money talk is a difficult area for church leaders. A money ministry can carry this important ministry with freshness and creativity, resourced by Stewardship and accessing resources from other Christian agencies. A money ministry will also enhance pastoral care through the provision of confidential personal budget coaching.

## debt and community ministry

A Money Ministry is a cost-effective and flexible way for churches to address personal debt and to minister in their community. Establishing a debt centre is a rewarding and fruitful ministry but not all churches can do this. A money ministry is not an alternative but a complementary model which enables churches to take action and has a number of strategic advantages to the local church:

- **Local and personal:** it can offer mentoring, practical support, referral skills and hand-holding. Budget coaches can give the time debt specialists simply cannot offer
- **Scalable.** it can be sponsored by a single church, a group or even a town-wide shared initiative, growing with demand and new churches can join at any time.
- **Sustainable:** there are few financial overheads and a small team is all that is required.
- **Low maintenance:** because it is a budgeting service *and never offers debt or financial advice* it does not carry the administrative, regulatory and compliance burdens of a debt advice centre.
- **Transferable:** it can evolve to offer debt advice if appropriate by linking with a Christian debt charity such as Community Money Advice or Christians Against Poverty.

## do I qualify?

If you have the passion for this ministry, time to offer, a determination to practice godly principle of money management in your own life, willingness to learn, pray, listen and not judge others - then you qualify! Money ministry team members are not financial experts though some have a financial background; they are not debt experts though you will be trained to identify a problem and refer to specialist help.

## where does Stewardship fit in?

A money ministry belongs to the local church. That is where the authority, support and accountability comes from. Stewardship does not 'own' money ministries in any way. But we do see them as a strategic way to grow an holistic money education ministry in the local church. We are committed to providing resources to support money ministries and to signposting to the excellent work done by Christian and other agencies.

## the next step?

If you are excited about the possibilities for a money ministry in your church:

- ➔ Search the resource library for **The Debt Sentence** which puts money ministries into the context of how churches can take action on debt.
- ➔ The scope of a money ministry is wider than debt. Visit the walkthrough *Building a Money Education Ministry* for an overview of the work of a money ministry and links to supporting documentation. Find this on the resources tab on the website.
- ➔ Share your vision with your church leadership.; their active support and commissioning is absolutely essential. You cannot have a money ministry without it.
- ➔ Check out interest in the church (and community) by running a debt information session, **How can the Church Help People in Debt**. Click the training and events tab for details.

## money advocacy

If the time is not right or the resources are just not there for a money ministry in your church, don't despair; don't feel there is nothing you can do. Find out more about being a money advocate in your church, speaking up for those in debt, speaking out for holistic, biblically-based money teaching as a natural part of following Jesus.

- ➔ Click the resources tab on the website to find out more about being a money advocate

