

# Money Matters Week 4 - 19 July 2009

Practical Money issues-How do we cope? What can we do?

## What we covered in Week 4

In our first three sessions we tried to get a perspective on how as Christians we should view 'money matters'. Christians should handle money differently from those around them but often we have not done this as we should. There is a 'God' agenda for this as illustrated by the Old Testament teaching of the jubilee. From this vantage point we now approach the harder part of how practically we manage our own money.

We were able to get the insight of Colin Trend who is a Christian actively involved with money management and Steve Carey was able to let us know how practical a resource 'The Sixty Minute Debt Buster' by Katie Clark can be.

We also thought about how Jesus emphasised how the poor were more privileged than the rich. In our culture this just does not seem to add up.

But management of money is not only about dealing with debt and not allowing ourselves to be enticed by the emptiness of 21<sup>st</sup> century consumerism. There is a positive side to how a Christian chooses to use his or her money. It allows us to mirror the character of a generous God – to emphasise the importance of hospitality and the needs of others. In handling our money the challenge is how through that we can express the very character of Jesus. That can be a very beautiful thing!

## A thought about money and possessions from the words of Jesus

Real generosity with money is not about how much we give but whether it costs us to give.

'As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. "I tell you the truth," he said, "this poor widow has put in more than all the others"'. (Luke 21:1-4)

## An example from the life of Nehemiah

Nehemiah was prepared to face considerable odds *to do* what he *believed* was right before God. He was not easily deterred. No doubt, this was because for him his faith was a way of life as much as a system of belief. It would have been so much easier to have taken the easy option. Nehemiah could have said, 'I will stay here in Susa and pray for the walls of Jerusalem to be rebuilt – I am best placed being here where I can influence the King'. But no. He was prepared to get stuck in and face the challenge 'head on' however daunting that was. Is there a challenge to us to be as determined as Nehemiah was to adopt a Christian agenda to how we handle money personally and as a Church – however difficult that may seem in a society with a completely different set of values?

## A prayer for the week

Keep falsehood and lies far from me; give me neither poverty or riches, but give me my daily bread. Otherwise, I may have too much and disown you and say 'Who is the LORD? Or I may become poor and steal, and so dishonour the name of my God. Proverbs 30: 8&9

## The Money Matters finance tip

In times of rapidly changing interest rates borrowing or money originally put in the bank or building society at sensible rates of interest can soon become a bad deal. It is important to review

where our money or borrowings are put on a regular basis. This can save significant sums of money with relatively little effort.

## **A Money Matters Question**

We have asked whether it is ever appropriate to take out loans or credit. Life is different to what it used to be and we cannot turn the clock back. Credit is now much more a fact of life. But we can make sure that taking out loans is only done with sense and only when there is no other sensible alternative. The key point must be not be can I get the loan, but can I afford to pay it back? If we cannot answer that question positively then we may well be on a slippery slope of debt. It also requires us to be disciplined and learn to budget for our expenditure. We should not close our eyes and just hope for the best! Finally, is what I am getting the loan for something that will benefit me over the period of the loan? This will be the case for a mortgage to buy a home or a student loan to afford education but not with a loan for an expensive holiday next month. If you are in doubt, find someone who you respect and who understands these issues to help you think it through. Do not act with haste that you might then regret for years to come.

*For next week.....*

## **The Money Matters Assignment**

Thinking ahead to next week our main focus will be to address the Money Matters assignment. In groups we will try to consider the bullet points set out by that task. It will be a chance for us to report back to the Church and for us to share what we have learnt so that the Church can continue to address money matters in a practical and relevant way. In the coming week try and think how we can address these points effectively in way that can lead to lasting and enduring change both:

- personally and;
- as a part of the Church Community.

## **“The Money Matters Assignment”**

For us to summarise (from the Money Matters sessions) the ways in which we believe that as a Church we can better deal with money matters in order to:

- Grow in our understanding of God;
- Support one another in financially difficult times;
- Develop a distinctive Christian lifestyle; and
- Reach out to those in financial need in the wider community around us.

## **Money quotes**

From session four we have a list of quotes about money. Do you have a favourite? We will have an opportunity to share our thoughts next week. Or could you contribute a quote that you think should be on the list?