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The Mission Theology Advisory Group is an ecumenical group formed in partnership between Churches Together in Britain and Ireland and the Church of England.

We provide resources in the areas of Spirituality, Theology, Reconciliation, Evangelism and Mission.

This resource belongs to our Theology series. Please print and share.
Liberation and Entrapment Project:  
Mission and Money

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This paper asks some mission theological questions about the place of money in our society. It begins by offering the stories of three people who are struggling with lack of money and debt even though they are not actually ‘poor’. The paper will also ask what kind of pressures in our society require us to place a focus on money and will contrast that with what can be discovered from Scripture about God’s intention for human beings.

This is followed by a look at how money shapes our actions and behaviour and questions whether reflecting through a mission theological lens allows us to see more clearly what a right relationship with money might look like. The paper then goes on to look at how the use of money can be a witness to God’s intentions and how that might work.

Here are the stories (these stories were told in person to MTAG and are reproduced with permission, but names have been changed).

Hope is 26. She has a job and a mortgage on a flat. She hopes to get married in a couple of years. But Hope is in trouble. Two and a half years ago, when her best friend got married Hope accepted a number of invitations in the mail to take out a credit card. She obtained the cards from several different banks. As the wedding approached Hope spent on her credit cards, buying clothes, shoes, bags, gifts and a weekend away with the bride-to-be. She felt at the time that she hadn’t spent very much but then she realised that she had spent cumulatively much more than she could repay. Since
then, Hope has struggled with ever-mounting credit card debt which constantly weighs her down. She has taken out several loans with payday lenders and finds herself struggling with ever larger repayment demands.

Stefan is 42. Stefan also has a job and rents a flat. Stefan is also in financial trouble. Stefan’s problem is that he cannot manage bills. When Stefan gets paid he goes to the cash machine and believes that the amount he has in the bank is the amount he has available to spend. He cannot subtract in his head the money he needs to keep aside for paying his rent, his utility bills and his car. Before the month is half way through, Stefan realises that he has simply run out of money and can’t quite understand why. He simply can’t hold a budget in his head or work it out on paper, so he always ends up over-spending. He is a bad credit risk and has become another user of payday loans.

George is 70. He is retired and has worked all his life. But George is finding life hard after retirement because he is reliant on the state pension. He always meant to save a bit more, but never managed to find the time or the opportunity and he doesn’t trust banks. He likes cash that he can see and hold, but increasingly everything seems to only available online or through making electronic transactions which gets him muddled. George doesn’t like ‘virtual’ money. Because he hasn’t been able to save George struggles to live and took out a cash loan from a ‘cash converter’ when he started to panic about covering the cost of his funeral. He gave the cash to his children, preferring to fall behind with bills and to reduce expenditure on food and heating rather than risk leaving them with nothing. He is too proud to ask them for help and he feels guilty that he does not have ‘enough’ to keep going.

These stories are not uncommon in our society. In the wake of the financial crisis and recession many people are finding it hard to make ends meet. For Hope, Stefan and George, limited funds are a struggle and debt is a burden which makes it difficult for them to make decisions and to plan for the future. Pay day or cash loans from individuals have seemed like an easy way to make the problem go away. Hope is weighed down by the seeming inability to pay off her credit cards; Stefan doesn’t understand why his money seems simply to disappear and George worries constantly that he can’t manage through the years of his retirement or have anything to leave as a legacy to the people he loves. They have all turned to expensive lenders to get easy access to more money as the way to solve their problems only to find themselves further trapped and worried.

Yet Hope, Stefan and George are not poor. They have jobs or a pension and they all have somewhere to live. They have money coming in; it’s just not enough money to manage their lives the way they want to. They are trapped by a relationship with money that makes it difficult to feel that they will ever be free. Their stories are not unusual. What might Christians want to say or think about this?

**What does God want?**

The first question we might ask is whether a faith perspective offers a vision of how human beings are meant to live. **How much money are we supposed to have?** What does God think we are ‘worth’? There are various places in Scripture where we find out what the world as God intends it is supposed

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1 In November 2014, the Royal Bank of Scotland was fined £56 million for a technical problem which made it impossible for users to do their banking through the internet.
to look like. In Isaiah for example, we find that God’s world has particular features: people enjoy rewards for hard work; they own their own homes and live peacefully in them; they enjoy good physical health and live a life free from danger and fear. This vision is not dependent on having a particular amount of disposable income; rather each person has enough to enable them not to be completely dependent. Jesus too, tells his followers that he has come to offer them a rich, full life, in which human potential is realised and everyone has the chance to grow and flourish, to have a life full of possibility. People should not be burdened with worry, but have the freedom to enrich their lives. Jesus assures us that in God’s eyes we are worth everything. Human beings are indescribably precious to God and all people have equal value. This is not a monetary value, but a worth defined by love. Yet Peter Selby argues that we have lost this divine language of worth and value (grace) and replaced it with a discourse which treats human life and indeed our planet as if it were a credit card with endless credit that we never need to repay, including using up the planet’s resources. Instead of grace, we have mortgaged our lives and those of our children without any thought of what the costs really are.

So we can see that Hope, Stefan and George are not living in a world which offers them the liberating possibilities of divine grace. They are trapped by the consequences of living according to the prevailing discourse of mortgage, ending up with debt and money worries and this makes them feel less valued, with fewer possibilities. Peter Selby also says that debt is the binding of the future and love is the freeing of the future’. Hope, Stefan and George have all found that their futures are bound by the fact that they owe money and have limited options as a result.

Yet it is not enough for us to say that the freeing love of God and an understanding of the Isaiah Vision is an easy answer to all this, if the underlying conditions are such that people are inexorably drawn into the binding of debt. In our society, people need a credit history for things like mortgages, but they have no credit history if they do not use credit and cannot thereby ‘prove’ that they are capable of borrowing and paying it back. We live in a society in which items are marketed on a gap between receiving goods and paying for them: ‘buy now, pay nothing until.....’. Sometimes these gaps are very large by which time people have forgotten that they have to pay for goods which they have now assimilated. People will take advantage of such apparently ‘free’ products when there is no immediate outlay and purchase items which are actually more than they can afford. The gaps between purchase and payment make it all too easy for people to end up in debt.

Similarly, a freeing love, the grace of God, cannot operate if in our society we increasingly seem to define people by how much money they have or they earn. Newspapers regularly comment on the earnings of pop stars or professional footballers and equate earnings with status and/or merit. This is not at all how we are told God sees human beings. The tragedy of this is highlighted, for example, in the case of a woman called Agnes Brotherston who died in Strathaven, Lanarkshire, and was not

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2 Isaiah 65: 20-23.
3 Isaiah 55.1.
4 John 10: 10.
5 Matthew 11.28.
6 Matthew 10.31.
8 Selby, pp. 66-72.
found for months. It turned out that although she lived frugally, she was extremely wealthy. When her neighbours were asked about why they had not noticed her absence their only comment was that they were astonished to find out how much money she had: ‘It’s a shock that Agnes had so much money. You never would have thought it’. 9 If they had thought she had money, would they perhaps have been quicker to have knocked on her door to see if she was all right?

Money

Yet, what exactly is money? And how can it be a source of liberation or entrapment?

In Mark’s gospel10 we are introduced to a tense scene where the Pharisees set a trap for Jesus asking him whether it is right for Jews to pay the required taxes to the Roman Emperor. It is a trap because there is no right answer. The Zealots argued that it was breaking the commandments to pay such tax because to do so acknowledged the divine status of the Emperors11 and recognised his image on the coin – another offence against God. Yet to refuse to pay would be to refuse the Roman rule and effectively to declare for a revolt.

Yet Jesus does a number of very subtle but powerful things. He asks the Pharisees to look at the money, (in the text, a denarius), itself. The coin bears the Emperor’s image. Jesus then says that yes, this money should be paid, because it belongs to the Emperor (also refusing the Emperor’s divinity by insisting it is a matter of human ownership and control) and asking them to ‘pay’ God what belongs to God (including keeping the commandments). So what Jesus does is to ask the Pharisees (and all of us) what money actually is. It is for human use or is it an idol? He also says: no one can serve both God and Mammon (deified money) because we end up trying to serve two masters and fail by being overloaded.12 In Peter Selby’s terms, we cannot live both by the discourse of grace and the discourse of mortgage at the same time.

Is money a modern idol?

By changing the way we think about the trick question, Jesus asks us to think about what the coins in our pockets actually mean and also about money in the context of human life. Jesus makes it clear that to have money gives us options to work for the Isaiah agenda: the Good Samaritan pays for the treatment of the suffering man. 13 We resist making money into an idol when we make it work for others; when we give it away. The problem emerges when money becomes converted into possessions we do not need and when it becomes a driver of the system of rule in place and one of the means of control.14 This is why both Hope and Stefan end up trapped by their spending. This is

11 It is not clear what exactly the coin was. It may have carried the head of Tiberius with the inscription ‘son of the Divine Augustus’ or also have included the head of Augustus who was regarded as having been deified.
12 Luke 16.13. Jesus may also have had in mind Psalm 52.7.
also why Jesus suggests to the rich young man that he convert his entrapment as the possessor of many things into the freedom of giving his wealth away.\textsuperscript{15}

The central problem, as Jesus describes it, is that money can come to represent other things: oppression, political unrest, inequality, power, unrealistic hope. Once money assumes all these guises, it can take up our mental space and start to dictate our actions. For example, think about how people are affected by these uses of money: bribery,\textsuperscript{16} tax evasion,\textsuperscript{17} tipping, gambling, haggling, bargaining, back-handers, mates’ rates, ransom, bounty,\textsuperscript{18} cash-in-hand, reward for information, or bonuses. Relationships between human beings are affected by negotiations about money and these negotiations affect our behaviour. Perhaps we expect better service for special rewards where extra money is on offer. Sometimes these negotiations work out well and everyone is happy; on other occasions those negotiations cause bad feeling, misunderstanding or cultural confusion, even crimes. Once our actions and understanding of right behaviour begins to be dictated by how we use money, the orientation of our lives towards what God wants for us starts to fail.\textsuperscript{19}

So when Jesus overturns the tables of the money-changers in the Temple, he does so because they are physically (and psychologically) blocking access to worship. Time meant for prayer and sacrifice is being taken up by negotiating the money changers and the sellers of animals and birds. That is not what worship is about. Jesus expresses real anger about a society which sets up these barriers to the love and mercy of God.\textsuperscript{20} In some churches today, there are people who don’t go as often as they would like because they feel pressured to give more than they can afford and don’t like to say no or are ashamed to pass the plate without contributing. And some of those churches are under pressure continually to ask its active Christians for more. We are not ourselves immune from creating barriers to worship for some people. Churches and church institutions are also able to become trapped by the discourse of mortgage rather than grace.

Rodney Stark has argued that Jesus’s family may have been wealthier than the traditional portraits of him suggest and that both Jesus’ ministry and the foundations of the early church were affected by a need to recognise both the importance of, and the distractions of, wealth.\textsuperscript{21} Stark’s view is that Jesus recognised the temptations of riches, especially in the lives of the religious elite, and made a point of emphasising its power to corrupt, especially when devotion to God and God’s intention for human beings is diminished or eclipsed by wealth. In other words, Jesus knew what he was talking about. Ched Myers also argues that Jesus’s understanding was shaped by Hebrew ideas of Jubilee, a process of periodic debt release and restructuring, so that ‘Jubilee footprints’ emerge again and again in Jesus’ teaching.\textsuperscript{22}

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\textsuperscript{15} Ecclesiastes 5.10; Matthew 19.16-22.\\
\textsuperscript{16} Psalm 15.5; Micah 3.11\\
\textsuperscript{17} Mark 12.17\\
\textsuperscript{18} Matthew 27.6.\\
\textsuperscript{19} Timothy 6.10\\
\textsuperscript{20} Matthew 21.12; John 2. 14-15.\\
\textsuperscript{21} Stark, R., (2011) \textit{The Triumph of Christianity}, (New York, HarperOne)\\
\textsuperscript{22} Myers, C (1998) ‘Jesus’ New Economy of Grace’ online at http://sojo.net/magazine/1998/07/jesus-new-economy-grace
\end{flushleft}
So Jesus counsels the disciples to give up their possessions to others and trust in God’s providence instead. He is constantly pulling the disciples’ minds away from the pressures exerted by money. They are not to worry about material things, nor about the cost of things, nor about where the next meal is coming from, or where they are going to get the money for taxes. Certainly the disciples have to go without sometimes: they end up hungry and uncertain of their future. Yet Jesus acts with liberating power to show that there are other ways of thinking about these things: trust in God’s provision, sharing and care for one another, letting go of the constant worry about not having enough, letting go of envy. Jesus’s view of God’s desire for human beings is a feast where everyone is invited and everyone has enough. He did not say that it would be an easy path to get there or that transformation into the world as God desires it would happen overnight. George might well have cause to argue that his own money worries are not assuaged by Jesus’s words. Something else, a system of sharing and hospitality and Christian care has to be in place to give him access to the liberation from worry he needs.

So Hope, Stefan and George need a way out: a new direction. How can that happen? Jesus tells the story of Dives and Lazarus and of the burden of wealth that cuts off Dives from God altogether. Those who follow and are trapped by the ‘god’ of money are like those who worship other idols, cut off from the God who can save them. So Jesus calls the tax-collector Matthew from his booth, giving him a new direction and other path. He saves Zacchaeus by coming to his house and enabling Zacchaeus to make recompense for his life as a tax–collector and begin afresh in right relationship with God. The parable of the Prodigal Son tells the story of a person so obsessed with money that he insults his father by demanding his inheritance before his father is dead and spending it all like a lottery winner drunk on the sheer amount available to spend. When the money is gone, the son returns to the father, to be forgiven and to begin afresh. In order to recognise what really matters, the burden of money, whether that be a burden of wealth or a burden of debt, must be gone.

A right relationship with God and Money

Jesus makes it clear that because money and monetary transactions are part of the human condition we must make sense of what this means. We cannot avoid the world of money. Money can be an

23 Mark 14.3-9.
24 Matthew 6.25-34; Matthew 17,27.
25 Matthew 12.1.
27 Matthew 22.1-14.
31 For modern prodigals see, for example, http://www.businessinsider.com/lottery-winners-who-lost-everything-2013-12?op=1&IR=T
33 A man called Christopher Knight lived alone in the woods of Maine, USA for 27 years. He shunned all human contact and lived by stealing food and gas from summer condominiums. He was finally caught and arrested for stealing, but there was some controversy about what to do with him. Some people said he should be freed and allowed to live in the woods and some offered to let him live for free on their land and provide for him. Others
idol and a burden, but we can live with it properly if we transform its meaning. That happens when we start to think about what we can do with what we have and what we can use money for. We need to have money to exchange for food because we need to eat to live, but there is a limit. If we buy too much and eat too much we become gluttons, harming ourselves and others. Use of money needs to be tempered by prudence and restraint. What should happen is that when we go to the market to buy food, we enter into an appreciation of our good fortune and, in thanking God that we are able to feed ourselves, remember those who cannot. So Jesus points out the widow who gives all she has to the poor, while the Pharisees give only what they can easily afford. The widow appreciates what it means because of her own status. The Pharisees being powerful and well-off do not. The appreciation heightens the significance of the gift.

The story of Tobit

The story of Tobit is not that regularly read, but it is worth reading because it has a great deal in it about the right relationship between God and money.

[A piece of Wisdom literature, the book of Tobit tells a vivid tale about matters of wealth, poverty, wages, reward and saving in relation to faithfulness to God. It is the story of a religious Jew called Tobit who deposits some savings with a friend in a town. Tobit spends his days keeping his faith alive in the midst of enemies, especially by making sure those who have died are properly buried and the rites observed. He is moderately well off and able to do these things. However he goes blind and falls on hard times. His wife works for a while to bring in enough money for them to live, but eventually Tobit realises they have become too poor to survive. Tobit remembers the money he left with his friend and sends his son Tobias to retrieve it. Because Tobias does not know where to go, the family decide to engage a guide and are very clear that, poor as they are, the guide must be properly paid and rewarded. However, the guide they engage is in fact the angel Raphael in disguise. Raphael helps Tobias find Tobit’s friend and recover the money and all return to the father’s house. Tobit is so happy that his son made it back alive that he offers to share with the angel half of everything they now have, for which they receive God’s blessing.

This little Wisdom story centres around the importance of keeping perspective and putting God’s intention for human beings first. When Tobit has enough money he puts it to good use, working to make sure people are taking care of and witnessing to his faith. He is prudent, understanding that circumstances can change. Both he and his wife pull together, - she works when he cannot, but when

said he should be punished for taking what wasn’t his. He was convicted and sent to prison and required on release to live with his mother and either get a job to earn money or go into training. He had not handled or used money in all the time he was in the woods. http://www.gq.com/news-politics/newsmakers/201409/the-last-true-hermit

34 See Lightbown, A., Sills, P., (2014) Theonomics: Reconnecting Economics with Virtue and Integrity, (Durham, Sacristy Press). In Theonomics, the contributors argue that applying Christian virtues such as prudence, temperance, fortitude, justice and humility as ways to create an economy which benefits all and helps to produce a world closer to that which God intends for us all.


36 Tobit is one of the deuterocanonical books of the Catholic and Orthodox churches often collected in a section called Apocrypha by some other denominations.
this fails he has other options. Despite his change in circumstances, Tobit insists on fairness and payment for the guide’s services and he is generous and thankful when everything works out.

Using religious values as a guide to handling money.

Tobit’s advice to his son is as follows:

‘Revere the Lord all your days, my son, and refuse to sin or to transgress his commandments. Live uprightly all the days of your life, and do not walk in the ways of wrongdoing; for those who act in accordance with truth will prosper in all their activities. To all those who practise righteousness give alms from your possessions, and do not let your eye begrudge the gift when you make it. Do not turn your face away from anyone who is poor, and the face of God will not be turned away from you. If you have many possessions, make your gift from them in proportion; if few, do not be afraid to give according to the little you have. So you will be laying up a good treasure for yourself against the day of necessity. For almsgiving delivers from death and keeps you from going into the Darkness. Indeed, almsgiving, for all who practise it, is an excellent offering in the presence of the Most High.....Do not keep over until the next day the wages of those who work for you, but pay them at once. If you serve God you will receive payment. Watch yourself, my son, in everything you do, and discipline yourself in all your conduct. And what you hate, do not do to anyone. Do not drink wine to excess or let drunkenness go with you on your way. Give some of your food to the hungry, and some of your clothing to the naked. Give all your surplus as alms, and do not let your eye begrudge your giving of alms. Place your bread on the grave of the righteous, but give none to sinners. Seek advice from every wise person and do not despise any useful counsel. At all times bless the Lord God, and ask him that your ways may be made straight and that all your paths and plans may prosper.’

This piece of advice is centred on putting money in perspective: a person has to place all their financial decisions in the context of serving God. Sharing with others is at the heart of serving God and helps a person grow spiritually. Looking out for people who cannot help themselves and being fair to people who work for you is a religious obligation. Further, all decision making should be made in the context of prayer and learning from others.

If we think about Hope, Stefan and George in terms of this advice we can see that they have little opportunity either to be wisely guided or to share with others. They live in a society which pressures them to think of themselves first and to spend without thought. None of them have had the opportunity to save, as Tobit does, or have been able to provide for their future. While all of them would agree that they should share with others, none of them has had the opportunity to do so and are trapped by their debt from doing so in the future.

Giles Fraser has written about the morality of the bank statement: ‘the best way to assess what someone believes is to look through their bank statement. Forget fancy words and sermons, money is the way we mean it – or we don’t. Money is the sacrament of moral seriousness.’

It is worth thinking about what our bank statements might say about us – how much is spent on ourselves, on

37 Tobit 4. 5-11; 14-19.
those close to us, on people we don’t know at all but would like to help? How far are we into the red or the black? What have we done with what we have received? How wise have we been in investing our talents?39

Money as witness

So how we use our money can be a powerful act of witness and this lies behind the tradition of alms giving. The poorest people are those who are not just a bit short, but completely trapped by their poverty, unable to escape from debt or having no possibility of changing their circumstances. Theologians often talk about God’s option for the poor and what this means is that the world of peace and contentment God desires for human flourishing is completely out of reach for people who are truly poor and therefore is it those people who most need and must be given the means to change their circumstances. They cannot do it for themselves no matter how much they might like to.

It is significant that when Jesus announces his ministry it is the liberation of the poorest that is included in his declaration of intent.40 Throughout his ministry we see that in action. He not only liberates the disciples from economic entrapment and gives them the freedom to orient their lives towards God’s service,41 but he witnesses to the reality of God’s intention by healing the sick and freeing people from lives of perpetual begging and destitution. These miracles are the signs of transformation which we are also enjoined to make happen. Sharing our wealth, our time and our gifts can be a witness to how those changes can happen.

Where does this leave Hope, Stefan and George? We can see that their problems are not just financial; they are also cut off from the spiritual flourishing that comes from the ability to share with and care for others. Their financial options are limited and entrapping, but also the ability to make decisions which witness to the life of grace that God wants for us. All of them are Christians, but they are all stuck. It may help if we look further into the nature of our society to see how they got to be where they are.

We live in a highly individualised society which is driven by the need for choice. Advertising and marketing send us messages daily about the need to make purchases which reflect who we are to others. Much of that is fuelled by images of celebrities and their enormous wealth, which we are encouraged to copy at whatever level we can afford. Those material trappings extend into every part of our lives, whether it’s purchase of the latest gadget or must-have handbag. We are encouraged to want things for the sake of wanting and to use our available sources of funds to obtain them. Shopping is good for us; it is ‘retail therapy’, off-setting our anxiety about being left behind or left out in our cultural circles by not having the ‘right’ set of accoutrements.

40 Luke 4. 18-19; See Isaiah 61. 1-2; and 58:6-8
This extends into religious affairs too: Hope got into debt spending money on attendance at a wedding. The focus of the wedding should have been the couple exchanging solemn promises before God, but for Hope, as a wedding guest, it became ‘about’ having the right set of clothes, shoes and experiences. Hope lost sight of God, just as she became caught up in the consumerist rituals of spending. Instead of happiness for her friends, she inherited anxiety and worry. The same kind of pressure can be felt every Christmas, as the celebration of Jesus’ humble birth in a stable becomes swamped by a riot of spending. Everyone, including Christians, feels this pressure to do the right thing by having the right stuff, and resisting that pressure can be very difficult. But such pressures are a burden and God does not want us to have such burdens.

Similarly, Stefan struggles with a society that pays wages in a single amount into his bank account. Like Hope, Stefan feels the pressure to spend and for him, having money means purchasing power. Feeling wealthy, he gives in to the temptations to spend quickly and easily, without thinking about the future or for what he needs to save money. Stefan lives in the moment and the way his money comes to him leaves him with debt problems. Stefan needs someone to help him manage money responsibly and by so doing give him more options about what he might like to do with it.

George has reached the end of his working life with little to show for his labour. He is excluded from the Isaiah vision and worries that he has no further means of support other than the state and no way of helping his children prepare for their future. George needs a way to come to terms with what his working life has meant and the reassurance that his children do have a future.

All three need positive help to move from the entrapment of the language of mortgage to the freedom of the language of grace.

The churches now are working to help people like Hope, Stefan and George make sense of their money and get out of debt. More needs to be done to show that this is not just a matter of social responsibility but one of theological necessity for mission and Christian witness.

What can we take from all this?

- We can be aware of the role money plays in our lives and of the level of anxiety it can place on us.
- We can be aware of the pressures of marketing and advertising in a consumerist, material society and notice what those pressures do to the way we think and act.
- We can be alert for the ways in which our purchasing power can direct our hearts and minds away from God and the way God wants us to live.
- We can find new ways to be grateful for our money and where it comes from and what we do for it and to reflect on different ways to use it.
- We need to remember always God’s option for the poor and help to makes God’s desire for those people a reality.

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42 The churches have been working on practical ways to help people avoid the problems of pay day lenders and ways to manage money and save more effectively. See, for example: http://www.toyourcredit.org.uk/#toyourcredit
• We must use our money to take care of ourselves responsibly and prudently, saving where we can, but we must also be aware of the potential to give to others.
• We must remember that both wealth and debt are terrible burdens and help those who carry such burdens to enable a more equitable society.

What can we do?

• We can work to live responsibly for ourselves and live generously towards others
• We can work to help others manage money more responsibly
• We can work to relieve people of crippling debt, including individuals and churches
• We can enable joyful giving, not just laying guilt on people
• We can support local initiatives such as credit unions and ways to help people avoid loans sharks and payday lenders.
• We can support global initiatives to help the poorest people across the world and enable countries to be relieved of the cycle of debt.

Resources

Parables and Possessions: a Lent course on a right relationship with money, downloadable from http://www.ctbi.org.uk/CGB/649

Church of Scotland Special Commission on the Purposes of Economic Activity: A Right Relationship with Money

To Your Credit, the Archbishop of Canterbury’s initiative to create a fairer financial system focused on serving the whole community, where everyone has access to responsible credit and savings and other essential financial services. http://www.toyourcredit.org.uk


