

# IMMERSE

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## A Theology of Money

By: Jen Bradbury

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I've lost track of how many times people have told me, "Never talk about religion or politics." I think I need to add money to that list.

If you have money, it's rude to flaunt it.

If you lack money, conversations about it make you feel ashamed.

The latter is the case for one of my students, Elisabeth. Just before our nation's economic downturn, Elisabeth's family built their dream home. Their life was perfect until the day Elisabeth's father lost his job, leaving her family with a mortgage they couldn't afford. Eventually, the family's financial strain translated into marital strain and then divorce. They recently had to short-sell their house.

Even though Elisabeth's situation is not her fault, when the topic of money comes up, Elisabeth feels ashamed. She's plagued by constant questions. She wonders where God has been as her family has disintegrated. She worries about how her family will pay their mounting bills and what will happen if they don't.

I worry about Elisabeth and about what her family's response is teaching her about money.

For better or worse, most of us learn our financial values and practices from our parents. Unless someone intentionally mentors Elisabeth and teaches her a new theology of money, chances are she'll end up living in the same financial bondage currently enslaving her family. The question is, who

will teach Elisabeth how to break this cycle?

My hope is that the church will.

Unfortunately, the sad reality is that churches often have a reputation for only talking about money during their annual giving campaigns. My own yearly money message to my students about tithing only reinforces this stereotype. Don't get me wrong, tithing is important. But when tithing is all we teach, we overlook much of what Scripture says about money. And the truth is, even though money is taboo for us, it wasn't for Jesus. He talked about it far more than he talked about salvation or heaven and hell.

Additionally, when we limit our money messages to tithing, our tone too often becomes one of fear or guilt. When church elders announce that our church is short on money, we teach on tithing in hopes of getting teens to establish a habit of giving that will continue into adulthood.

While students might respond to tithing messages by giving for a few weeks in order to appease their guilt over not having given the rest of the year, seldom do these fear-driven, guilt-ridden tithing messages result in long-term change. Seldom do these messages yield true financial freedom because rarely do they actually challenge students to connect their faith with their finances.

To do this, we need to help students cultivate a larger, broader theology of money based on two overarching biblical principles:

1. There's enough for everyone. God's economy is one of abundance, not scarcity. Because of this, we can love and care for our neighbors, extravagantly sharing our resources with one another in order to meet each other's needs.
2. Everything we have is God's. As such, we should hold loosely to it, caring for those things we are stewards of until God calls us to part with them.

In my own life, these two principles have greatly shifted my theology of money, enabling me to finally experience financial freedom and cheerfully give to others. And, as my own theology of money has shifted, so too has the way I teach students about money. This year, my annual money message wasn't about tithing, and it wasn't only for youth.

Instead, I invited parents to join their teens for a night in which we wrestled with some of the things Jesus said about money. As we did, we continually returned to the ideas that there's enough for everyone and that everything we have is God's. The night culminated with people writing a theology of money, a statement articulating their beliefs about money intended to help guide their financial decisions by connecting their money to their faith.

As parents left, they thanked me for giving them a forum to discuss

money with their teens. I realized that giving the Elisabeths in our ministries a safe place to admit their family's struggle with money is helpful and freeing. It also creates opportunities for others to use their resources to meet the needs of families like hers.

The encouragement I received from parents that night also convinced me of the importance of regularly teaching students about money. While this certainly requires explicit teaching, perhaps more importantly, it also means integrating questions about money into other discussions, like those on college, relationships, greed, anger, forgiveness and social justice. Doing so demonstrates how much money influences every aspect of our lives. It helps students regularly connect their faith to their finances and figure out how to live out their theologies of money. When students do that, how they spend their money actually becomes a practical expression of their faith.

Despite this, I know that even a spiritually sound theology of money won't magically free families like Elisabeth's from debt. However, a sound theology of money will help them make wise decisions about their resources. That, in turn, will help students glorify and honor God. It will also give them hope that they can break the cycle of financial bondage and find freedom in a God who is Lord over all things—even their money.