On Faith, Money and Serving One Master

Faith and Money Network director, Mike Little, shares lessons from nearly 40 years of exploring spirituality and money.

by MIKE LITTLE

United Methodists gather for worship at Occupy Wall Street across from Zuccotti Park in New York City Nov. 10, 2011.

**Mr. Little:** Our story as a people of God is that we are all invited to live in this new realm that Jesus talked about, the Kingdom of God, which includes every aspect of our lives, including our money — perhaps especially our money. Jesus talked more about money and its relationship to God’s way of life than anything but the Kingdom of God itself. Yet it’s the last thing we’ll talk about.

**response:** When we think of spiritual growth, money is not the first issue that comes to mind. Where does money fit into our spiritual growth as Christians?

**Mr. Little:** If Jesus considered our spiritual relationship to money to be so central, why don’t we hear more about it in our churches?

**response:** It can feel threatening to talk about money in general, much less the specifics of our personal finances. Why?

**Mr. Little:** Money has somehow become related to our identity. Our worth is connected to what we own. That is absolutely antithetical to Jesus’ teaching that our identity is found in community and our love for others and that our worth is found in God’s grace and God’s love for us.

We have learned to place our security in our money, and we certainly don’t want our security threatened. Jesus called the guy who built the bigger barns a fool because he identified his security in his barns. It’s no different for us. We say we want our barns full of God, but we have a shed out back full of money, just in case. That is a faith issue, and I struggle with it like anybody.

**response:** So how do we move beyond that point of feeling threatened?

**Mr. Little:** We’ve been trained in our individualistic culture that our money, resources and lives are private. But that creates such isolation and loneliness. The question is, what does it mean to be the body of Christ? Amid the huge disparity we see in the world, how can we be the family of God? How can we live in God’s realm now?

Because of our isolation around our finances, when I’m asked to preach somewhere I often suggest that folks take out their checkbooks and share them with each other. After 30 seconds of nervous laughter, I tell people I’m just kidding. Then after the sighs of relief, I ask, “Why was that so threatening?”

**response:** If Jesus considered our spiritual relationship to money to be so central, why don’t we hear more about it in our churches?

**Mr. Little:** If we talk about money in the light of our faith, it might require something of us that we fear. But spiritual growth always involves a risk.

Growth starts with an acknowledgement that we want to grow deeper. It starts with an awareness that if part of God’s family is suffering, then I’m suffering. As a Christian, I’m responsible to help bring the fullness of life for everyone, a fullness that includes peo-
people’s inward lives and their outward, material well-being.

In our churches, many people recognize this responsibility and are unsure about their plenty and wonder what their obligations are. We are often caught up in all the time and energy involved in “making ends meet” but realize that the deepest values that we grew up with in the church have been attended to poorly. When we can acknowledge that, we are ready to make some changes in our lives.

**response:** What kind of changes have you seen people make?

**Mr. Little:** There are so many stories. We all have a next step, a change we can make that will help free our own lives and help others, too.

For example, a woman who grew up wealthy was serving on a nonprofit board, but she wasn’t able to talk about money because she had been taught that it was impolite. She worked through Faith and Money Network’s money autobiography, which is a series of questions that leads people through their personal history and ideas around money. As she shared some of her story with a small group, she began to say, “That’s not the way it has to be. We can talk about this and actually need to.” She has become an amazing fundraiser for her nonprofit.

One couple had always given to their church, but when they came to a Faith and Money Network workshop, they began to probe more deeply into how their faith could shape their finances. Then they took one of our Trips of Perspective and witnessed firsthand how many people in the world, despite terrible financial need, live lives full of love and generosity and gratitude. It was a life-changing experience.

In response, they have, for decades now, taken that next step, one step at a time. For example, beyond their tithe to their church, they began to contribute money to help build houses with Habitat for Humanity. Now even their decisions to eat out have become a trade-off: “If we spend $100 on dinner, that’s $100 that could go toward someone’s house,” they say, and may decide to eat somewhere less expensive or stay home for dinner.

There are no heroes in this work. We all have our own next steps. Your next step because you have two young children will be different from the person who is retiring.

**response:** What challenges do people face when they begin to explore the spiritual dimensions of their finances?

**Mr. Little:** One of our greatest challenges is the culture we live in. In this culture, when money talks, faith listens, and it should be the other way around. Faith and Money Network turn that conversation around.

As Christians, we may want to grow spiritually to the point of placing our identity and security in God, but in this culture, it’s impossible to believe that on our own. We have to have community. Any kind of growth involves a risk, and the love and support and accountability we get from others are absolutely vital.

As I visit in churches, we always end up talking about isolation and the need for community. And yet many people feel they just can’t talk about their finances in their churches, perhaps not even in their families. Local community is best, but if that’s impossible right now, people can work with one of Faith and Money Network’s money mentors. A money mentor is there to listen, to ask questions, to help people imagine a different way of seeing the connections between their faith and their finances, and, crucially, to offer accountability for the changes we want to see in our own lives.

What’s one step you can take, and how can others help you? If we keep it just in our heads nothing will ever change. If it stays just within you it won’t work; we all need somebody else.

**response:** A very popular teaching today is the “prosperity gospel.” It’s often directed to people who are not wealthy, even struggling, but it’s also embraced by many who are wealthy or at least financially comfortable. It basically presents wealth as a sign of God’s favor, making poverty a sign that a person is not doing something right. How do you address this?

**Mr. Little:** Most people we meet in our workshops do not voice it that directly, but it is often an underlying assumption that material wealth is directly related to how faithful one is to the Gospel. In our work we try not to give answers but ask questions that will help stimulate some critical and honest thinking. Jesus never said that money was bad but consistently warned us of the dangers of storing it up, ignoring the sick and hungry living outside our gates, and keeping more coats than we needed. He was clear, “You cannot serve God and money.” He didn’t say you should not, he said you can’t! When we try to serve both, we end up serving money as it becomes our source of security and the object of our trust.

The most dangerous and distorted message of the prosperity gospel is that poverty is a result of unfaithfulness. I find no proof of that anywhere in Scripture and feel that message has seeped into the American church from the shadow side of capitalism.