

# Money Makes Change

A SMALL GROUP RESOURCE

Connecting faith and money  
for a fairer, greener world







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**Money Makes Change** is a programme from the **JustMoney Movement** that equips Christians to connect their faith and their finances. Join us in seeking justice, loving kindness and walking humbly, when it comes to how we relate to our own money and how money is used in the wider economy.

[justmoney.org.uk/money-makes-change-hub](https://justmoney.org.uk/money-makes-change-hub)

**The London Institute for Contemporary Christianity (LICC)** exists to catalyse a movement that envisions and empowers Christians to live as disciples of Jesus in their everyday lives and work. Through thought leadership, training, and resources, we are working to equip churches and empower Christians to make a difference, Monday through Sunday – right where they are. [licc.org.uk](https://licc.org.uk)

**Stewardship** exists to connect and serve Christian givers, workers, charities and churches in the UK and beyond to steward their resources well and create Kingdom impact. Founded over a century ago by a small group of Christians who partnered to release generous gifts and financial support to Christian ministries, today, we help over 30,000 people experience the joy of being generous stewards, giving more than £100 million each year to over 6,000 charities, 4,000 churches and 2,300 Christian workers. [stewardship.org.uk](https://stewardship.org.uk)





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**Disclaimer**

The Money Makes Change programme aims to help Christians explore ethical issues surrounding their finances. It does not, however, involve the provision of financial advice. In addition, the programme does not recommend or promote specific investment products to individuals or institutions. Any reference to such products or services is by way of example only. None of the information contained within this resource is intended to be, or should be interpreted as, a recommendation or promotion, either implied or expressed, to make any specific financial or investment decision. If you wish to receive advice, please consult a qualified and independent financial adviser. JustMoney Movement cannot accept responsibility for any specific financial or investment decisions made by any individuals during or following participation in its programmes.

# Introduction

Money threads its way through our decisions every day – what we do with our time, how we meet our basic needs, and pursue our deepest longings – as well as how we organise ourselves collectively.

But what is money? A neutral economic tool, a means to fulfil our calling, or something that can have negative power over us? Jesus talks about “*Mammon*” (Matthew 6:24) who wants to be Master over us instead of God.

Money can be good, bad or neutral – depending on how it’s used. “*Mammon*” can clearly be seen at work in the world around us – in an economic model that puts the material value of things first, exploiting and dehumanising others, and extracting what it can from the natural world.

As Christians we need to align our use of money with our faith and values, otherwise we could be, unwittingly, serving another Master.

This guide will help us consider our choices about banking, savings, pensions and spending: do they reflect our desire to love our neighbours and care for the planet? Do they glorify God? And can we engage with the financial world to call on banks and businesses to use money in ways that will enable everyone – and all creation – to live life in all its fullness (John 10:10).

**Sarah Edwards (Director, JustMoney Movement)**

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**Janie Oliver (CEO, Stewardship)**





**Using this resource:**

# **Notes for leaders**

It's not easy to talk about money, but we can't afford not to. What we do with money – individually and collectively - shapes the kind of world we live in. As Christians, we know Jesus had lots to say about our use of money. This small group resource will help you start a conversation and explore how the choices we make with money can change the world for the better.

## **Who is this resource for?**

It's for everyone! Use it with your congregation, small group or with colleagues in your workplace. It's designed to be accessible for people exploring connections between faith and finance for the first time and for those who want to move from reflection to action. The resource list at the end will help you delve a bit deeper.

## **How long does it take to run?**

The resource is designed to be flexible. There are 7 conversation topics. Each conversation lasts approx. 30 - 45 minutes and can be extended with additional material. Pick and mix the conversation starters and activities to run a 'taster' session, combine 3 or 4 conversations into a longer workshop or facilitate all the conversations as a longer course. (Please note, conversation 6 has different themes you can choose from: banking, pensions, investing, spending.)

## What do I need?

You'll need a space to meet and a bit of time to prepare. You may want to show the PowerPoint slides available from [justmoney.org.uk/resources](https://www.justmoney.org.uk/resources), but these are optional. You could run a simpler session around a table at a local café. If you'd like to talk through how best to use this resource with your group, please get in touch via [info@justmoney.org.uk](mailto:info@justmoney.org.uk)

## Top tips for facilitators

Your role is to help people explore the material, pray, reflect and learn from each other. You don't need to be an expert on the subject but do take time to familiarise yourself with the content. For each section you'll see an explanation of the aim of that 'conversation' and suggested timings. We'll also flag up anything you'll need to prepare in advance.

These symbols will be used throughout the booklet:



A **conversation starter** to get people talking. This could be in pairs, small groups or all together. Try to vary it and mix people up.



An **interactive activity** or **discussion** that might need some preparation. Make sure people have understood the instructions before they begin.



An exercise for **individual reflection**. You could encourage people to find a quiet spot to complete the task.

Worksheets and handouts can be downloaded from [justmoney.org.uk/resources](https://www.justmoney.org.uk/resources)

## Running the conversations

Please make it clear that these conversations are designed to help Christians explore ethical issues surrounding their finances, not to make specific financial product recommendations. We ask that you share the following text with participants.

*“The information given in this workshop does not constitute investment or financial advice. Participants requiring financial advice should contact a qualified and regulated independent financial adviser. Neither I/we nor JustMoney Movement is qualified to advise on specific financial products or decisions. A qualified investment adviser can advise on these and make a personal recommendation which takes into account your circumstances and attitude to risk. As workshop leader(s) I am/we are only able to facilitate a general conversation about finance and ethics. In this context I am/we are: – not a financial expert – not a financial adviser – not a debt adviser.”*

Respect the fact that money can be a sensitive issue and people may have vastly different experiences and financial resources. It is often helpful to acknowledge this at the very beginning.

If, within your group, participants have limited financial resources, it's worth focusing on the positive actions everyone can take. For example, through our choice of bank or how we speak up for change in wider society.

We've included text to help you introduce the conversations and activities, but feel free to summarise these sections in your own words. Depending on your

group and context, think carefully about the language you use and whether any terms or concepts may need further exploration to ensure that the conversations are accessible to everyone.

Consider agreeing on some 'ground rules' with the group before you start.

For example:

- Only share what you are comfortable sharing
- Respect different opinions
- Confidentiality – don't share personal stories outside of the group
- Listen to one another and give everyone space to talk

You could encourage participants to tag their own reflections on social media with **#MoneyMakesChange** so that others can join the conversation. We'd love to have some feedback from your group after you've used this resource. More about this in the 'What Next?' section.



## Conversation 1: Making a start

➔ **Aim:** to introduce the theme and help the group feel comfortable discussing money and faith.

🕒 **Timing:** 30 - 45 mins.

✍️ **You'll need:** Name labels may be helpful for a group meeting for the first time. If you are not using the PowerPoint slides, you may want to have a Bible to hand.

### What are these conversations about?

Through these conversations we'll be exploring the choices we make with money, what shapes our thinking and behaviour, and how our values guide our decision-making. We'll learn more about how the actions of banks, companies and investors affect the world around us. We'll look for opportunities to take seriously God's call to love our neighbours and care for creation. In joining the dots between our faith and our finances we'll explore actions we can take to help shape a fairer, greener world.



### Conversation starter: Sharing with the group

Allow time for introductions. For a group more familiar with each other, ask everyone to share some good news from their week or answer the question:

*“If you had £2 to buy something to share with the group, what would you spend it on?”*

**Note for facilitator:** Money is a sensitive issue, so you may wish to discuss setting some ‘ground rules’, recognising that people within the group will have different experiences and financial resources.



## Discussion: Our faith and our finances

Ask someone to read aloud Micah 6:8 from a Bible or from PowerPoint slide Conversation 1: Making a Start – Biblical Reflection.

*“He has told you, O mortal, what is good, and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?”*

Invite people to turn to a neighbour and discuss the following:

- What could this verse have to say about how we use money and resources?
- What might our financial choices look like if guided by ‘justice’, ‘kindness’ and ‘walking humbly’ with God?

Invite a few people to share their ideas with the wider group. You could also use the following reflection on Micah 6:8 to stir up some further thoughts and conversation.

*“He has told you”*: There is a great deal in the Bible about money, wealth, poverty and inequality. Scripture speaks of wisdom and values that should govern our use of money. What stands out for you?

*“He has told you what is good”*: Scripture is quite clear

we should care for God’s creation. How are we using, sharing and protecting God’s good gifts?

*“What does the Lord require of you but to do justice”*: A just use of money includes obvious things like honesty and not cheating others, but in what other ways can our use of money contribute to justice?

*“and to love kindness”*: We can use money in ways that are loving, perhaps through charitable giving or supporting friends and family. But are we aware of ways our use of money might impact negatively on others, even if unintended?

*“and to walk humbly with your God?”*: What does a humble approach to money and decision-making look like? Do we regularly seek God’s guidance in our financial decisions?



### **Go deeper activity: Your financial ‘footprint’**

An exercise for people to do individually, to reflect on the different ways we use, steward, and share money.

Draw a circle on a piece of paper. Inside the circle, write down the resources you have and decisions you make with money e.g., day to day spending, bank account, pension, savings or investments, charitable giving and different categories of expenditure. Think about the issues you are concerned about in the wider world – locally, nationally, globally – and write these outside the circle.

Questions for individual reflection or group discussion:

- What do you know about the ethics or impact of your financial choices?

- Can you see any links between your financial choices and the issues you are concerned about?
- Where do you feel you are having a positive impact? What do you want to explore further?

## Prayer

*God of love, help us to listen to what You require of us, to understand Your challenge to do justice, to be moved by Your call to love kindness, to see more clearly the way to walk humbly with You. Help us to listen, learn, reflect and share, and then, through prayer and action, be better stewards of the resources entrusted to us, to shape a fairer world for all.*

*Amen*

## Moving on

There are lots of ways we can use our resources to “do justice, love kindness and walk humbly”. The following conversations will help us explore what that could mean in practical terms. Can we imagine a world in which all Christians, businesses and institutions “do justice, love kindness and walk humbly” with their finances?

## Take away action

Take a few minutes this week to complete the Bridging the Gap quiz on the Money Makes Change hub [justmoney.org.uk/money-makes-change-hub](https://justmoney.org.uk/money-makes-change-hub) which encourages you to think about your financial decision-making.