

Five Reasons for Your Church to Offer a Personal Finance Course

Now is the time to plan fall curriculum for small groups and classes in local churches. When determining Bible and topical studies, consider adding personal finance course(s). Here are four compelling reasons to make personal finance studies a regular part of your church's ministry:

1 Committed Disciples

Many congregations function with an unspoken disconnect between faith and money. Clergy may say a word about money during an annual pledge drive or for a church building project. Parishioners receive annual letters about church budgets and giving. This approach does not connect our spiritual lives with the money we earn, save, spend, and give.

When Jesus is Lord of our lives, he is Lord of every aspect of our lives, including our personal finances. When the church offers personal finance courses, the congregation declares the importance of growing as disciples in the management and use of money. The faithful use money in a way that reflects their Spirit-led values.

2 Compassionate Care

Many people struggle with money management. The burdens of creating a family budget, saving money for one's goals and financially preparing for retirement weigh heavily on members of our communities.

When churches offer courses in personal finance, they acknowledge financial struggles and demonstrate compassionate care. Congregations have the opportunity to offer encouragement and lift burdens through financial education.

Courses in personal finance can also give congregation members who are gifted in faithful financial stewardship, the opportunity to witness and strengthen others' skills.

3 Community Outreach

While members of your community may be reluctant to attend in-person or online worship services, they may walk through the "door" of a personal finance course. There are certainly people in your community who could benefit from learning about the basics of budgeting, saving and spending. Through your ministry they would also learn about using their money to express what they value.

4 Generous Culture

Churches that openly talk about money and teach about the management of money are more likely to cultivate cultures of generosity. When biblical teaching and ministry celebrations encompass multiple spiritual practices, stewardship is regularly lifted up. Financial conversations move beyond budgetary needs and the annual "ask". Generosity of time, talents and money becomes a shared value and identity for a congregation.

5 Intentional Plan

Nurturing the spiritual practice of generosity in any congregation requires a vision for transformation and an intentional plan. It is not enough to hope that the fire of generosity will catch hold without the spark and tinder of faithful planning. Annual plans may include regular prayer, sermons, and

testimonies regarding generosity. Church financial leaders can seek compelling ways to demonstrate and celebrate generosity. Churches can offer multiple ways to fund ministry. And churches can commit to regularly offering courses about personal finance.

Resources

There are several resources available to make personal finance courses part of your church's ministry. Consider the newly published [Saving Grace: A Guide to Financial Well Being](#) (Abingdon Press 2020). This six-session course is based in a Wesleyan theological understanding of the use of money and helps participants to nurture a healthy understanding of money. Participants will work on personal goals for budgeting, reducing debt, saving, and spending. The study comes with leader's guides, workbooks and videos. Clergy may be interested in a version of the *Saving Grace* workbook specifically designed for them.

Scott McKenzie and Kristine Miller offer [Generosity Challenge: 28 Days of Prayer Gratitude and Faith](#) (2019). This resource is just four sessions long and encourages individuals to work through their understanding and use of money in daily exercises included in the workbook. There are session videos and a daily devotional available, as well.

For a specifically scripture-based exploration of personal attitudes toward money, Melvin Anderson offers a four-session Bible study in the back of his book [Stewardship in African American Churches](#) (2015). Anderson provides incisive questions that can lead to frank discussions about money and faith.

Dave Ramsey's [Financial Peace University](#) is one example of Christian personal finance courses available online. While the course is not specifically Wesleyan, it teaches personal finance from a Christian perspective. This franchised course may be the right fit for a smaller church. Other churches in the area may agree to join in offering the course. In addition, the church may choose to give the gift of this course to newlyweds or young adults.

There are also several choices for personal finance courses that are not from a specifically Christian perspective. Explore free university courses at [coursera.org](#). Participants can complete a course at their own pace and join church small groups. These video courses are available with subtitles in several languages. [Share.Save.Spend](#) provides helpful conversation starters for small groups and families.

When churches offer opportunities for community members to strengthen personal finances, the blessings can be transformational. If you would like to discuss what courses will fit best in your ministry context, contact the United Methodist Foundation of Michigan's Sr. Director of Church Relations, [Sherry Parker-Lewis](#).