

# SAVING FOR A RAINY DAY: WHAT DOES THE BIBLE HAVE TO SAY ABOUT MONEY?

**God has entrusted us with the wellbeing of this planet, our shared home. But somewhere along the line we entrusted the banks to do this for us.**

The question of how we should spend our money has always been around. Luke's gospel talks more about money than it does about prayer! So, it's time we took a good look at what the banks are doing with our money. The biggest banks in the UK are still financing the growth of the fossil fuel industry – fuelling climate change, harming people around the world and putting all of our futures at risk.

We all want to save for a rainy day, but what if our money is causing the storm?

## Note to leaders:

Some of this bible study will be more or less relevant depending on the age of your group and whether they are old enough to have their own bank account, pocket money or job. You might want to adapt it slightly depending on this, and be sensitive to young people who don't have much money.

## ACTIVITY : HEY BIG SPENDER

You will need:

- *selection of catalogues*
- *paper*
- *glue*
- *scissors*

Split your young people into small groups and give each group a catalogue.

Give them 5 – 10 minutes to decide what they'd buy if they each had £100. Spend 5 minutes feeding back to the wider group.

The decisions we make about the way we live our lives shape who we are. You can spend money in good ways or bad ways, in generous ways or mean ways.

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Discuss

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**What are some good ways to spend money?**

**What are bad ways to spend money?**

**Can you think of anything we spend money on that causes other people harm?**

**What do you think God might say about how we use our money?**

Go back into your small groups and give each group a different character.

For example:

- *Banker*
- *Popstar*
- *Old Lady*
- *Youth leader*

In 10 minutes, ask the groups to use the catalogues to build a picture of their character.

Then get back together and ask each group to guess the characteristics of the other groups.

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Discuss

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The way we spend our money says something about our identity. Sometimes we buy things to impress people, or to tell people something about ourselves.

**Can you think of any examples?**

**Have you ever bought something you don't really like because you wanted to impress your friends?**

**What might the things you own say about who you are?**

# DO GOOD, BE RICH IN GOOD DEEDS, BE GENEROUS AND WILLING TO SHARE.

## WHAT DOES THE BIBLE SAY ABOUT MONEY?

Open the book : Genesis 1 : 28

*God blessed them, and God said to them, "Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth."*

The original word for 'dominion' means to rule as a king. Many kings in the Old Testament were violent and greedy. But in Jesus, God gives us the perfect example of what a good ruler looks like.

The creation story tells us that the earth belongs to God and everything in it, but that we have been given the task of looking after it.

**What do you think it means to look after the earth?**

**What do you think that might mean for how we use our money?**

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### Activity

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Split back into your groups and imagine that you've got that £100 again. But this time, you've been given the task of looking after the world.

**What would you spend £100 on now?**

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### Discuss

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The bible says lots of different things about how God might want us to use our money.

Give each group one of the following bible verses and ask them to think about what it might be saying about how we use our money.

*1 Timothy 6:18-19*

*Proverbs 21:20*

*Luke 20:25*

*Acts 4:32 - 35*

The Bible has a lot to say about what we do with our money – it tells us to save it, to give it away, to pay our taxes with it, to use it to look after our family and friends - some of those things can even be contradictory.

But the way we spend our money can have a knock-on impact on other people, and something the bible does tell us clearly is how we should look after one another.

# THE TERM 'ECONOMY' HAS ITS ORIGINS IN THE WORD HOUSEKEEPING

## A GOOD HOUSE

The term 'economy' has its origins in the word 'housekeeping'.

The way we spend our money, the systems of money in the world are all about housekeeping. How we all look after this big, messy house that is our planet. It's a big house that we share with over 7 Billion other people.

So we have a responsibility to make sure we keep our shared house clean. That the part we play in our housekeeping, in our economy, is a good one.

## WHAT IMPACT DOES OUR MONEY HAVE?

Discuss

A good house is one where everyone in it is supported and looked after, a house that allows the people living in it to be themselves, to grow and flourish, to be safe.

**What sort of house do we want this world to be?**

**What changes in the world would we need to make if everybody in it felt safe and could be themselves?**

**How could we use money to make our world into a safer house for the people who live in it?**

The way we use our money says something about our relationship with other people, the earth and God.

Activity

The way we spend our money has a knock-on impact on other people. Look at these spending scenarios and think about who might be affected in each one? Who would be affected in a good way? And who might be affected in a bad way?

You spend 70p on a chocolate bar

You spend £5 on a bunch of flowers for your mum

You spend £10 on buying some vegetables to cook dinner with

You spend £30 on a new pair of jeans

You spend £60 on petrol for a road trip

You put £100 into the bank to save

Think about this last scenario.

**Do you know what happens when you put money in the bank?**

**Where does it go?**

**Who might be affected when we put our money away into savings?**

# WE'VE HANDED OVER RESPONSIBILITY OF OUR MONEY TO THE BANKS

## WHAT ARE THE BANKS DOING WITH OUR MONEY?

Lots of people pay money into the bank. It's sensible to put some money into savings so that you can use it later in life when you might suddenly need some money. In fact, in the UK there are trillions of pounds sitting in banks. So, what do the banks do with all this money? Does it just sit in a huge safe, waiting for us to take it out?

The banks use our money to make more money. Because they have a lot of money sitting in savings, they use it to invest in things that might make a profit. Banks must make sure they can pay you your money back, so they don't want to lend it to a company that might not make any money back.

Because of this, banks tend to lend money to people and companies that they know will make a lot of money. And the companies that make the most money tend to be things like: coal and oil companies, weapons manufacturers, tobacco and alcohol companies, car companies, gambling companies....

### Note to leaders:

Depending on the age and understanding of your group, these concepts might be obvious or you might need to explain them in a bit more depth. We want young people to come away with a good understanding of why banks lend our money to other companies.

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Activity: agree or disagree

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Mark one end of the room with 'agree' and one end of the room with 'disagree'. Read out the following statements and ask your group to stand in the room depending on how much they agree or disagree with the statement. Ask a few people to explain why they're standing where they're standing.

- *I care about what my bank does with my money.*
- *Banks should just make as much money as they can.*
- *Banks should only lend money to companies that have a positive impact on the world.*
- *I don't need to know what banks spend my money on.*
- *It's ok for banks should lend money to arms dealers if it means they make a profit.*
- *Banks should give us a choice in where they lend our money.*
- *If a bank lends money to a company it should try and influence it to make it better.*

## IS MONEY THE ANSWER?

Remember the discussion we had about stewardship? We're tasked with looking after God's world and making sure that we use our money in a way that is good for the planet and the people in it. The problem we face today is that we've handed over responsibility of our money to someone else: The Bank. And different banks use our money differently – some of them do good things with our money, and some of them lend our money to people that use it in harmful ways.

Some people want their banks to spend their money on good things; to lend their money to companies that are using it to make the world better. This is called ethical banking.

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Discuss

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**If you had a say in what your bank did with your money, what might you want them to use it for?**

**How could banks help play a part in making the world a better place?**

**Can money solve all the world's problems?**

Money can't solve all problems. Some of the world's problems are about money than just money. But there is one problem that money might be able to solve and that's climate change.

# TAKE ACTION

## SIGN THE PETITION

The biggest banks in the UK, the ones that most of us rely upon to look after our money, are not using that money to look after our earth, our shared home. In fact, they're putting millions of pounds into paying for fossil fuels. Fossil fuels: the very thing that is causing the climate to change.

Imagine if instead, the banks used our money to invest in renewable energy.

So we're writing to the 4 big high street banks and asking them to stop lending money to the people destroying our planet, and start lending money to the people fixing it; to companies that are building renewable energy tools. Things like solar panels, wind farms, trains that run on water!

Imagine, if all our money that's just sitting in our bank accounts was used to find a solution to climate change? That would look like taking care of the earth.

Ask everyone in your group to sign a petition form to each of the CEOs of the big four banks. If they're really keen, get them to hand write a letter to one of the CEOs asking them to start investing in clean energy.

Go to [christianaidcollective.org/banks](https://christianaidcollective.org/banks) to find our petition forms and a template letter.

## PRAY

Spend some time praying for:

- Those who are affected by climate change
- The CEOs of big banks, that they might make good decisions with how they use our money
- Us, that we might think wisely about how we spend our money and become good caretakers of our shared home.

Gracious God,  
Most of us don't have treasure chests,  
some of us have worldly wealth  
some of us live on the edge.  
The richest among us are not always the  
most generous, and the poorest of us  
have unexpected gifts to give.  
But if our hearts rejoice at the  
promise of a different way  
and the hope of justice,  
then we offer you back  
the riches of our lives,  
our insights for reflection,  
our communities for action,  
our money, time and talents.  
In you and through you, let them be healing,  
nourishing and serving to the world. Touch  
us with your loving and joyful spirit, deliver  
us to be your new creation, so that we may  
be people who choose true wealth.

**We ask in Jesus name,  
Amen.**

