ETHICAL FINANCE with SARAH EDWARDS

BRF

GUIDELINES

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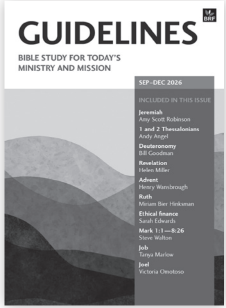

Periodically, we produce free sampler excerpts from our Bible reading notes to give people a taster of the rich and diverse content they can expect from our contributors and editors, but also to highlight important issues in the church and world.

More often than not, the topic of money makes us feel uncomfortable and (if we're honest) a little guilty. Sarah Edwards is Executive Director of the JustMoney Movement, which aims to resource Christians to act more justly with money.

She writes: 'We rarely hear teaching on the topic of money in our churches, but it's one that our faith has a huge amount to say about. These notes explore some of the ways in which the Bible deals with money – including through the stories and encounters of Jesus and in relation to concepts like stewardship, sabbath, generosity, and justice.

'I hope these notes encourage you to start thinking about money in a different way, to begin conversations in your churches, and to take practical actions to align your money with your faith. Our faith is meant to transform every area of our lives – so my prayer is that you will consider afresh how your banking, savings, and shopping choices, as well as how you speak out for change, can enable you to live out a more holistic discipleship and seek more transformation in the world around us.'

Guidelines is our Bible reading notes for church leaders, students, and those who seek to interpret and apply the biblical text with confidence in today's world. Today, BRF Ministries is a Christian charity with a range of ministries: Anna Chaplaincy, BRF Resources, Messy Church, and Parenting for Faith. We know, from research and from feedback from our readers, subscribers, and supporters, that these ministries are having a significant impact on people's lives. Our mission is to support Christian discipleship across every age and stage of life. Our desire is to see more people growing in understanding of the Bible, encountering God and experiencing vibrant Christian faith, and being equipped to exercise gifts in leadership and ministry.

For more information about all of our work, go to **brf.org.uk**, and for more information about our publications and resources, go to **brfresources.org.uk**. There is a form towards the back to sign up for a subscription to *Guidelines* or you can subscribe online. We always love to hear about readers' Bible reading notes stories and experiences. If you have a story to share or a comment to make, do please write to us at **enquiries@brf.org.uk**.

With thanks

Rachel Tranter

Editor, *Guidelines*

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Ethical finance

Sarah Edwards

As a society and as Christians, we tend to avoid talking about money with our friends or colleagues, and we generally don't often hear it preached from the pulpit. But if we look at scripture, whether in the law or the prophets, or the life and words of Jesus, money is talked about a huge amount. How we see money and how we use it is part of our expression of faith, a whole-life way of living and bearing witness to the God of love in the world. Our first aim, then, is to start the conversation and see where it leads us.

Jesus begins his ministry declaring that he has come to bring 'good news to the poor' (Luke 4:18). He tells a rich man to sell his property and give to the poor (Matthew 19:16–22) and overturns the tables of the money changers in the temple (Matthew 21:12–13). On becoming one of his followers, Zacchaeus the tax collector gives away half of his wealth (Luke 19:1–10). Jesus' teaching built on the Jewish laws around generosity and giving to the poor (e.g. Deuteronomy 15:10–11) and of tackling inequality through Jubilee (Leviticus 25:8–55). He also stands in the tradition of prophetic critique of economic exploitation such as Amos' condemnation of those who 'sell the innocent for silver, and the needy for a pair of sandals' (Amos 2:6–7) and Isaiah speaking against empty sacrifices and for doing justice instead (Isaiah 1:11–17).

There is a lot to unpack in even one of these passages. Often Christians have been taught a 'spiritualised' version of these teachings, or that they aren't really as radical as they sound. Yet, however we interpret these passages – let alone so many other examples in scripture and church history – it's clear that our Christian tradition has a lot to say about money. As we begin to simply encourage more reflection and conversation about ethical finance in our churches, we hope to help make connections between money and our faith, understanding what this means for how we live individually and corporately, and how we speak out prophetically to the world around us.

Bible quotations are taken from the NIV.

1 All things belong to God

Genesis 1

The opening chapter of the Bible reminds us that, from the beginning when God created the heavens and the earth (v. 1) culminating in creating humankind in his image (v. 27), all that God creates is good because he is good. Indeed, in the poetic account of creation, there is the repeated refrain, 'God saw that it was good' (vv. 10, 12, 18, 21, 25) until, after the creation of humanity, God sees all that he has made, and declares it 'very good' (v. 31). Importantly, it is the *whole* of creation, interdependent and abundant, that is *very* good.

The recognition of the goodness of all creation runs throughout scripture and calls us to respond with worship and thankfulness. Psalm 147:7–9 tells us: 'Sing to the Lord with grateful praise; make music to our God on the harp. He covers the sky with clouds; he supplies the earth with rain and makes grass grow on the hills. He provides food for the cattle and for the young ravens when they call.'

In absolute terms, we own nothing. Our money and possessions are on loan. Catholic Social Teaching calls this the 'universal destination of all goods', meaning that all things ultimately belong to God and find their purpose in serving his will.

How does the ultimate goodness of all things, our God as creator, and all things belonging to him, affect our finances? What might it mean to make our everyday spending decisions, our saving and investment choices, and even our pension planning, with the ultimate owner – God – in mind?

Later in Genesis, we read that 'the Lord God took the man and put him in the Garden of Eden to work it and take care of it' (2:15). As stewards of creation, we are made for relationship, not only with God and other humans but with the whole non-human creation too. We are called to participate fully in God's creation and to care for its well-being. This includes being accountable for how we earn, spend, give, and invest money, using all that we have on loan from God, to honour him.

2 Finance in a fallen world

Matthew 6:24

Money can be viewed as a gift from God, but our financial systems and attitudes towards money are part of a world that is in rebellion against God. In this verse, Jesus warns that we cannot serve both God and money – or ‘Mammon’. By characterising money as a master, Jesus demonstrates the power of money and the influence it can have over us.

As Paul says in 1 Timothy 6:10, ‘The love of money is a root of all kinds of evil.’ Money itself is not evil – it can enable all kinds of good – but its potential power over us shows up in the greed, corruption, conflict, and all kinds of dysfunction that we see in our financial relationships.

Mammon deceives us into wrong attitudes and values regarding money, leading us to believe that we can own and control ‘our’ wealth. This deception creates a driving force in our financial relationships and can lead to an overwhelming desire to take more from others and from nature, in order to accumulate more wealth.

The consequences of this brokenness in our relationship to money are visible all around us. Our faith challenges us to reflect with unease on a world where extreme poverty is on the rise for the first time in decades, while extreme wealth has risen dramatically since the Covid-19 pandemic. Our natural world also bears the scars of our economic model of taking more and more: nature depletion, deforestation, and climate crisis.

We are directly connected to the wider financial system and its harms in many ways. Many of our high street banks lend to and invest in companies involved in nuclear weapons, fossil fuels, gambling, and tax avoidance. Trillions of pounds are invested through our pension funds in fossil fuel expansion, deforestation, and other harmful activities, shaping a future we might not want to retire into.

Often we fail to connect the influence of money as ‘Mammon’ over our lives with the hunger, conflict, and environmental harms in our world. What might God be saying to you about your attitude towards money and how it shapes your relationship with others and the world God has made?

3 Redeeming money

Leviticus 25:11–22

God is redeeming the world, and as we join in with this redemptive work, God has provided patterns for us to follow that can shape how we think about money today.

In Leviticus, the provision of the sabbath is set out for people, animals, and the land. One day a week, one year every seven. This created a rhythm of rest and restoration, reflecting our human dignity and purpose as children of God, and resisting the idea of people as simply economic units exploited for wealth. Then every 50th year, the year of Jubilee extended the sabbath principle further: a fuller reset of social, economic, and environmental inequities and injustices, including debt cancellation and restoration of the land. Whether or not this was ever fully practised, scripture sets out a truly radical vision for living well together, dealing with the inequities that had built up during the previous 50 years. Concepts of sabbath and Jubilee can help us formulate society-wide instructions for dealing with money, possessions, and their unequal distribution.

More widely in the law there are instructions about generosity to the vulnerable. Deuteronomy 15:11 includes the command to give to those who cannot provide for themselves – priests, migrants, orphans, and widow. These instructions could help to inform our thinking about money and resources as modern societies.

A kingdom approach to money builds very directly on these Old Testament roots. As already noted, Jesus starts his ministry in the synagogue in Nazareth with those renowned words, ‘The Spirit of the Lord is on me, because he has anointed me to proclaim good news to the poor. He has sent me to… proclaim the year of the Lord’s favour’ (Luke 4:18–19). His Jewish listeners would have understood that the year of the Lord’s favour referred to the Jubilee. Jesus’ kingdom was and is absolutely concerned with restoration of injustices and inequities in the material realm as well as in the spiritual. The early church embodied this through radical generosity and shared resources. How could sabbath, Jubilee, and the practice of the early church shape our financial ethics as churches today?

4 Where your treasure is

Luke 12:13–34

In this parable, the rich man has an abundant harvest and decides to build bigger barns to store his surplus grain. One could argue that he is not foolish at all but, rather, a wise and responsible businessman. He is saving for the future. Yet God calls him a fool: ‘This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ (v. 20).

So why is he called a fool? The problem is with his priorities. The story exposes the desire to gain more and more that characterises our own times too: living for oneself, planning for oneself, and congratulating oneself. The man gives no thought to God or others, only his own security. Jesus makes it clear that greed is not life-giving. What might it mean for us also to choose life, to store up things for God and not for ourselves?

Jesus immediately follows this parable with his teaching on worry (vv. 22–31), with the word ‘Therefore’, making the connection clear. We will be more content, more peaceful, less worried and anxious, Jesus seems to be saying, if we depend on God and not on our own provision. This could be seen as a bit tone-deaf in a society where there was widespread oppression and poverty. But perhaps there is a challenge here for the whole community, and particularly for those with wealth. Jesus goes on to call his listeners to act: ‘Sell your possessions and give to the poor’ (v. 33). For those in poverty not to worry about their material well-being perhaps requires not just trust in God, but for us to live in communities of radical generosity.

Finally, Jesus’ words, ‘where your treasure is, there your heart will be also’ (v. 34), clearly refer back to the rich fool and urge us to prioritise God. But we can also be challenged about where our material treasure *is* and whether this is being used in ways that serve God and his kingdom.

How can our money be an outworking of our faith, our mission, a whole-life approach to following Jesus Christ? We might think of our money sitting in a bank or pension fund, but do we know whether it is being lent and invested in fossil fuels, arms, and other exploitative practices, or have we intentionally sought to store our treasure in places that are in line with our concern for the poor and all creation?

5 Zacchaeus encounters Jesus

Luke 19:1–10

Zacchaeus is described by Luke as an extortionist, or defrauder. As a tax collector, he used the machinery of the Roman state to extract his huge wealth.

But then Zacchaeus meets Jesus and his life is transformed, specifically in the one place where we are often reluctant to let Jesus go: his finances. Zacchaeus demonstrates the life-changing power of Christ, not through committing to pray more or go to temple more or even tithe more, but by making financial restitution – returning what has been stolen.

Zacchaeus gives half his possessions to the poor, recognising his responsibility to the poorest in society and in stark contrast to the response of other wealthy people who meet Jesus (see the rich young man in the previous chapter of Luke). And then he repays those he has defrauded four times over, far beyond what was required by the law.

Jesus declares that salvation has come to this house, reminding us that, in the context of extreme inequality, it is the wealthy that need saving just as much, if not more so, than the poor. In speaking about global poverty and inequality, Rowan Williams, former Archbishop of Canterbury, has said, ‘We are not trying to solve someone else’s problem but to liberate ourselves from a toxic and unjust situation in which we, the prosperous, are less than human.’ Through his encounter with Jesus, Zacchaeus discovers his God-given humanity, expressed by giving from his wealth and making reparations to those he had defrauded.

Like Zacchaeus, we are called to respond to Christ with our whole lives, including our finances.

We might not consider ourselves wealthy or exploitative, but if we have food on the table, shelter, and warmth, we are richer than many in our world. Let us consider who may be being harmed by our financial decisions. When we buy from or invest in companies that are polluting the atmosphere or exploiting workers, we contribute to this harm. How could we act differently with our finances to do good rather than harm, to care for our neighbours, and to help God’s creation flourish?

6 Speaking up for a just use of money

Proverbs 31:8–9

As we learn about our own banking, pensions, saving, and spending choices, we discover that we are connected to a financial system that shapes the world around us in all sorts of ways. Huge shifts are required for this financial system to become more just. At the moment too many people and places are being harmed by the way our economy works, rather than being served by it.

Whether we are talking about the financing of fossil fuel expansion that is expediting the climate crisis, the exploitation of workers denied fair pay and rights, or the growing inequalities between people so that extremes of poverty and wealth are allowed to co-exist, real, lasting change requires us to remember our prophetic calling to speak up about injustice.

These verses urge us to speak up for the rights of all who are destitute, to speak up and judge fairly. There is a long tradition in scripture of speaking up and speaking out about economic injustice. Prophets like Amos, Isaiah, Micah, and Jeremiah focus our attention on the injustices of the wealthy and the elite who ignore the plight of the poor, exploit them, or practise corruption (e.g. Amos 5:11–12).

The blessing of living in a democracy is that we can freely use our voices and call upon decision makers, whether our Members of Parliament, our government, or leaders of banks and businesses, to make a change. This might mean writing to your bank to ask why they are still investing in fossil fuel expansion or other harmful activities, or contacting your MP to support new laws that would make pensions greener.

These sorts of issues can feel remote and even overwhelming. But we know we serve a God who calls us to play our part, and the more we do this together, the more impact we can have. As Christians, we are part of the global church, which means we can stand in solidarity with our brothers and sisters around the world, and we can find companions for the kingdom work of seeking a more just use of money.

Guidelines

JustMoney Movement's Money Makes Change hub is an online space for Christians to explore ethical issues around money with resources to help you think theologically and discover the positive practical actions you can take with your finances: **justmoney.org.uk/money-makes-change-hub**

- Consider carefully where you spend money. Do the policies and practices of the businesses you buy from contribute to the well-being of God's creation?
  - The Fairtrade Mark tells you that producers and farmers are paid fairly. **fairtrade.net/uk-en.html**
  - The Fair Tax Mark points towards companies that are paying their taxes responsibly. **fairtaxmark.net**
  - Check that businesses you buy from pay all their employees the Real Living Wage. **livingwage.org.uk**
- What do you love most about your local community? Buying from local businesses, co-operatives and social enterprises is a way of helping the places we love thrive.
- Look at where you bank and invest. Choose providers and funds that are contributing to the change you want to see in the world – financing things like renewable energy and sustainable housing.
  - If you're interested in switching your personal bank account away from fossil fuels, join the Big Bank Switch campaign. **justmoney.org.uk/the-big-bank-switch**
  - Discover why UK churches are choosing to switch to greener banks, through the Bank Well campaign. **bankwell.uk**
  - For churches considering switching to an ethical bank, use this guide to explore your options. **justmoney.org.uk/resources/new-greener-fairer-banking-guide**
- Do you know where your pension is invested? Our pension contributions add up to trillions of pounds in global pension funds: a powerful tool we can use to shape a better world.
  - Explore the ethics of your pension via ShareAction. **shareaction.org/savers-resource-hub/pension-power-what-world-is-our-money-building**

- Speak up for changes in the banking sector, pensions industry and tax system, by joining with others in campaigns for financial justice. **justmoney.org.uk/speak-out**

FURTHER READING

Sheryl Johnson, *Serving Money, Serving God: Aligning radical justice, Christian practice, and church life* (Fortress Press, 2023).

Ruth Valerio, *L is for Lifestyle: Christian living that doesn't cost the earth* (revised edition, IVP, 2019).

Red Letter Christians, *Jesus & Justice: Stories of radical Christian living* (Red Letter Christians, 2023).

Just money money money! Podcast episode: **praxiscentre.org/podcast-archives/just-money-money-money**

Money Makes Change small group resource for churches: **justmoney.org.uk/resources/small-group-resource**

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- Our **BRF Resources** help Christians go deeper in their understanding of scripture, in prayer and in their walk with God. At BRF Ministries our passion and heart is to equip and resource the church in multigenerational discipleship through all of life. We've been doing this for over a hundred years through our daily Bible reading notes and resources, and in more recent times through the exciting and ever-growing work of our ministries, Anna Chaplaincy, Messy Church, and Parenting for Faith.
- We believe that daily Bible reading is central to whole life Christian discipleship and that it shapes who we are and what we do. So we want to encourage you to continue the rhythm of daily Bible reading with one of our Bible reading notes series and our other resources. We pray that these resources would be a rich and encouraging supplement in your walk with Jesus.
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