

MONEY TALKS: Conversation Starters

MONEY MEMORIES:

- What are your earliest memories about money? Did people talk about money in your home, or was it kept quiet? Growing up, did you have a sense of whether money was tight, or whether there was plenty to go around? How did these memories shape your view of money today?
- When did you begin to have your own money, and what did that feel like?
- **Prayer:** *Invite Jesus to show you how your unconscious values about money were formed.*

BILLS, BUDGETS & BELIEFS:

- Do you pay close attention to your money (i.e. budget, track spending, keep a close eye on investments, etc.) or is money more of an “out of sight; out of mind” thing for you? What do your spending habits reveal about what you most value?
- What are your beliefs and values when it comes to carrying debt? Do you live off less, more, or the full amount of what comes in each month?
- What do you believe about financial giving and generosity? Does your budget reflect your beliefs?
- What beliefs and values most inform how your money is spent, saved, and given away?
- **Prayer:** *Invite Jesus to speak to you about your values when it comes to money.*

FEAR & FAITH:

- If people could see the behind-the-scenes of your financial situation, are you worried they might judge you, either because of how well or how poorly you handle your money?
- How does thinking about your current financial situation make you feel? How does it make you feel about yourself? How does it make you feel about others? Do you lose sleep worrying about money?
- What does your attitude toward money say about your view of God? What role does money play in how you think about following Jesus? Do you see a connection between faith and finances?
- **Prayer:** *Let Jesus remind you who you truly are (that you are not what you have) and who God is (the owner, giver, and sustainer of all).*

FINANCES, FAMILY & FRIENDSHIPS:

- In your household relationships, how do financial decisions get made? Do you share similar values when it comes to the role of money? If you have a partner, how frequently do you talk about money together? Is money a source of tension and fighting in your relationships?
- If you have children living at home, do you talk to them about money? Whether by your instruction or the example you’re setting, what do you think you’re teaching your kids about money?
- Do you have a trusted friend (outside your immediate family) with whom you can talk about money openly, without fear of judgment?
- **Prayer:** *Invite Jesus into your family conversations about money.*

COMMUNITY, CONTRIBUTION & COMPASSION:

- How do you feel when you think about money and the church? What past experiences have shaped your current perspective on how the church should or shouldn't talk about and handle money?
- What might help talking about money in our church community feel less awkward and more natural? How could conversations about contributing financially actually become exciting?
- What do you think of the biblical practice of tithing ([Deuteronomy 14:23-23](#) & [Matthew 23:23](#))? Is it something you've considered or practiced before? How might tithing provide a helpful way to provide for others' needs while taming our own inclinations toward hoarding, worry, and anxiety?
- What needs and initiatives of compassion and justice has God placed on your heart? How can you grow in financial generosity and contribution toward these needs and initiatives?
- How can we grow together to become a community more like the church in Acts where, ["they shared everything they had... \[and\] there were no needy persons among them."](#) (Acts 4:32-35)
- **Prayer:** *Ask Jesus to lead, guide, and provide for our church, guiding each of us toward the contribution he may be inviting us to make.*

NEXT STEPS:

- What step can you take this month to bring your relationship with money into the open? Who can you talk to openly and honestly about the role money plays in your life?
- Jesus said, ["Where your treasure is, there your heart will be also."](#) (Matthew 6:21) What small but significant changes can you make in your life to align your financial priorities with your faith and following of Jesus?
- What longer-term plan or goal may you want to aim for in order to relate to, talk about, steward, and be generous with your money differently going forward as a result of these conversations?
- **Prayer:** *Ask Jesus for courage and guidance in moving toward a healthier and more Jesus-centred relationship with money.*

RECOMMENDED READING & RESOURCES:

- [Money, Possessions, and Eternity](#) by Randy Alcorn
- [Celebration of Discipline](#) (Chapter on "Simplicity") by Richard Foster
- [The Soul of Money](#) by Lynne Twist
- [The Paradox of Generosity](#) by Christian Smith & Hilary Davidson
- Carey Nieuwhof Podcast Episode: [Young and Fighting about Money, Sex & Power](#)