

A Guide to Spiritual Practice

A CREDO Resource

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Money Practice

*“Do not value money for any more nor any less than it's worth;
it is a good servant, but a bad master.”*

—Alexander Dumas

It would be hard to calculate the importance of money in our lives; the amount of stress we give it, the lack of knowledge we sometimes feel about it, the untold good it has done in our own or other's lives. Most of us have, at one time or another had some conflict with money. During those times, we probably wished that we either had more of it, or that it would diminish in its importance in our lives and society. It is just paper and metal, yet it drives whole civilizations of people. Sometimes it feels like it has become our master rather than our servant.

Understanding money as a spiritual practice requires first an examination of our attitudes about it. If we are not intentional about this step of the process, we are likely to reduce money practice to nothing more than faithful stewardship. Stewardship is certainly a part of money practice, but if we think of it as only that, we will find that once we feel comfortable with our stewardship level, we will be tempted to stop there rather than dig deeper to understand how our relationship with money impacts our soul. If we reduce money practice to faithful stewardship we may also miss out on the nuances of its blessing and miracle in life.

Doing the investigative, explorative, and soul-searching work about our money attitudes will carve a channel in our brain and in our soul that begs for the goodness of God to flow. Our money attitudes are often what keep that channel a mere vein rather than a pumping artery. In truth, money has no real power of its own. It's our attitudes that give it its power – both for evil and for good. Since many of our money attitudes have been formed from childhood, this part of the practice is even more important if we hope to find a way for money to strengthen our life with God and others. Through the exercises of awareness, reflection, and action, money practice helps us confront ourselves and leads us to being a model for others of the role of money in the context of our soul work.

In many ways, money practice is really a faith practice. It's not so much about dollars and cents, but about the way we incorporate trust in our lives. We all know the truth of this. When we are comfortable with our level of revenue, we are more dependent on ourselves than God. Since we are doing the providing, our trust level need not be so strong. But, if we lose our job or revenue stream,

suddenly we become dependent on God rather than ourselves and our trust level increases. If our attitudes about money are not examined alongside our patterns of trust, we will find ourselves living a see-saw life when it comes to our finances.

Money practice, then, is a practice that asks us to examine how we feel about money, what decisions we make in our lives that are direct results of our money attitudes, how our faith in God's providence and care is linked to our beliefs about money, what causes us to avoid dealing with money, or what makes us greedy for more money. Money practice begins with this examination because until we are clear about issues such as these, our relationship with our money will be distorted. We may find that we experience guilt when we have more than enough money, or find it difficult to part with the money we have. Money, as a medium of exchange, is just that – a medium of exchange. The potent question in this examination phase of money practice is, "What am I exchanging for money and why?" This involves not only goods and services, but also the work that we do. We need to assess what we are willing to shell out money to obtain, and what we are willing to do in order to gain money.

The second phase of money practice involves how we relate to the money we have. Again, our money attitudes will need to be considered. Do we avoid money because we think we're just not good with figures? Do we obsess over it because we are fearful we won't have enough? Do we feel anger because it doesn't seem adequate for the amount of work we do? Do we hoard it like Scrooge because we want protection and security? Do we risk it because we think there's always more where that came from? Do we give it away because we feel we are required to do so in order to fulfill some religious expectation? Do we give it away with abandon and hilarity because it's only money! Do we trust that there will always be enough because God promised to look after us the way God looks after the birds and the flowers of the field? Do we feel it's up to us to work for it and manage it because God isn't all that concerned about it? Do we leave it up to others to deal with because we don't want the headaches and stress? All of us have developed patterns of behavior around our use of money. Money practice helps us uncover those patterns and determine whether or not they need to be revised.

Finally, money practice involves taking the physical and spiritual dimensions of money seriously enough in our own lives that we are able to model something of value for others. Everyone has a relationship with money, and that relationship is not only material, but immaterial. It is not only physical but spiritual. Clergy are often unmotivated to spend much time with the money side of things. They would rather focus on personal or pastoral concerns. Yet, clergy as spiritual leaders, have the opportunity to help a vast number of people begin to make the connection between their money and

their soul, but only if they have discovered the astonishing and life-giving connection themselves. Money practice helps us do just that.

Those who are logical and enjoy working with numbers may quickly engage with the idea of money as a spiritual practice. Because they enjoy figures, they may find it difficult to go deeply enough into their own soul to see where their faith and money meet. Those who are intuitive and creative, tend to want have as little to do with money as possible. They would rather bury their head in the sand than be overwhelmed by the chaos they think swirls around money issues. For all us, however, money practice is a way to calm the chaos, get clear about the role of money in our lives, and deepen the faith that we have in God with or without paper and metal.