

# GUIDE TO HOLDING A MONEY TALK



THE CENTRE FOR  
**THEOLOGY  
& COMMUNITY**



## INTRODUCTION

A Money Talk is a simple tool to open up a conversation about money and financial institutions - in particular (but not exclusively) borrowing and saving. It is about listening to people's experiences, identifying problems and possible solutions, and building a team of leaders to act for positive change. This guide will tell you everything you need to know to run a successful Money Talk in your church.

## WHY RUN A MONEY TALK

It's all too easy sometimes to assume that we know exactly what the problems are in our community and that we already have the answers for those problems. Such an attitude may lead to positive change, but more often will result in short-lived and low-impact action.

Money Talks allow churches who want to engage with their community on the topic of money to first identify the most pressing issues for local people at the same time as beginning to build a team of people who want to work together to do something about them. Many churches have already found Money Talks to be a crucial stepping stone towards transforming their communities, and some of their stories can be found in our *God and the Moneylenders* publication, available for free on our website.

# HOW TO RUN A MONEY TALK

Money Talks can happen in any context in which more than half a dozen people are gathered. Most churches so far have opted to run them as one-off events, as part of a sermon-slot during a service or at their midweek groups. Some have invited individuals or organisations from the local community to join them. Feel free to do whatever works best for you and your church.

All Money Talks should start with a brief introduction explaining why this event is taking place and what it is hoped will be achieved – the identification of issues in the local community and the building of a team to act on them.

Many churches have found Nehemiah 5:1-13 to be a useful introductory frame for their Money Talk. If you would like to you can have somebody read out the story and then offer a short reflection which might highlight the following:

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**1)** Nehemiah begins by listening to the people's problems.

**2)** He then identifies what needs to change in order to resolve these problems (nobles need to stop lending at excessive interest).

**3)** Finally, Nehemiah takes responsibility himself by lending without interest, but he also acts in partnership with others to create the Assembly which forces systemic change.

**4)** The problems of Nehemiah's times are not too dissimilar to ours, and so we can and should follow the model of Nehemiah in how we engage on the issue of money.

After the introduction, ask attendees to break up into small groups of 6-8 people with one facilitator for each group. The groups should then discuss the following three questions for approximately 30 minutes:

**1)** How do people in your community experience money - and in particular the organisations through which they borrow and save? What problems do they face?

**2)** What practical changes would lessen these problems?

**3)** What is the role of your church in making those kinds of change happen?

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After the 30 minutes are up, ask one person from each group to feed back the key points from their discussion. Then finish the event by promising to collate the notes from each group and to turn them into a plan for future action.

## TIPS FOR FACILITATORS

- Be sensitive – some of the issues that come up may be very personal. Give people space and time to contribute to the conversation in the way that is most appropriate to them.
- Be personal – with the above in mind, do try to encourage people to share their own experiences rather than general concerns.

- Stick to your time limit - Don't be afraid to cut people off if they are talking for a long time!
- Evaluate – straight after the event is over, get together with any other facilitators and discuss how the meeting went. Was the turnout good? Were the questions appropriate? Is there an appetite for action and change?
- Make sure you have a pen and paper and take brief notes during the conversation.

## NEXT STEPS

After holding your Money Talk, make sure you contact us at [hello@theology-centre.org](mailto:hello@theology-centre.org). We can then help you with ideas and resources to turn your notes into an effective plan for action.