



Tool Initiating Financial Discipleship

The goal At Church on Mill we believe every member enjoys the responsibility to help every other member grow in Christ. This would certainly include growing in Christlikeness with how we handle the financial resources entrusted to us. Therefore, discipling relationships must include conversations about money.

The problem When was the last time you reviewed your finances? When was the last time you went over your finances with someone else?

That's uncomfortable

“That’s uncomfortable.” That was my friend’s response when I explained the idea in a recent conversation. Does the thought of another church member looking over your finances make you feel uncomfortable?

Whatever state your finances and budgeting are in – nonexistent, unkempt, shiny, or otherwise – financial discipleship has the same benefits as any kind of discipleship: it will reveal areas in your heart posture and practices that you’ve left unexamined.

What does financial discipleship look like? After applauding the idea in a planning meeting for this blog, I realized that no one besides my banker and husband had ever sat down with me to look over my finances. I felt convicted! After checking with Andy (my husband), I texted our Gospel Community (GC) leaders. I said:

Hi Marisa! Would you and Tim have time to come over for dinner sometime this month? Andy and I are looking to grow in the area of financial accountability. We would love it if you guys could look over our budget with us after dinner and give us your input. Just let us know if you'd be okay with that. Thank you!!

After the date was on the calendar, I felt suspicious. What if our GC leaders said I should change my grocery budget I’m so proud of – and Andy sides with them? What if they said we should spend less on vacation? My suspiciousness was already showing me hidden baby idols in my heart, and we hadn’t even met yet!

Steps to initiate financial discipleship

As you can see, as uncomfortable as initiating financial discipleship is, it is simple to do.

1. List a few church members whom you'd be willing to review your finances with – maybe your GC leaders or someone who already disciples you.
2. Pick someone on the list to invite over for coffee or dinner, and ask them if they'd be willing to look over your finances with you for biblical wisdom and accountability when you meet.
3. Pray – before and after the meeting – to ask the Holy Spirit to guide your heart posture toward your finances. (Consider using [last week's tool](#) as a prayer guide.)
4. Strongly consider incorporating any biblical and wise suggestions that are given to you.
5. Meet together again to check in on how things are going in a few weeks or months.