

Faith & Finances

January 21, 2017 by Emily Lan

Where can a working mother, whose annual income is less than \$12,000, find community, support, and encouragement to help her face the maze of financial challenges in front of her?

As most of you know, one in three Dallas residents have income below the poverty line, and many of them struggle due to a lack of financial guidance.¹ And those who do want to learn money management skills and change their habits often find that they lack the allies they need to sustain long-term change.

There are many financial literacy models in existence, and one such replicable model that Unite will spotlight in this article is [Faith & Finances](#) from the Chalmers Center. Faith & Finances is a customizable, 12-lesson training where church members serve as allies alongside participants as they learn financial knowledge and biblical stewardship principles. Designed specifically for low-income adults, this curriculum not only teaches concrete, practical budgeting skills, but it also addresses the deeper emotional and spiritual matters involved in rooting our identity in God.

In Dallas, one local church that offers the Faith & Finances training is Fellowship Dallas. This spring, Unite had the opportunity to speak with **Ali Congrove**, Faith & Finances facilitator and Care Network Director at Fellowship Dallas. **Julie** is a previous graduate of the training who now serves as an ally. Below are highlights from that conversation.

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How is the Faith & Finances training structured at Fellowship Dallas?

Ali: The Faith & Finances training at Fellowship Dallas is a 10-week course. We meet Wednesday evenings here at the church office. Childcare and dinner is provided. Most weeks we cover one lesson from the curriculum and a couple of the weeks we cover two. The class is open to anyone interested in attending.



What drew you to Faith & Finances?

Ali: I researched a variety of courses and programs, and one reason I chose the Faith & Finances curriculum is because it really gets to the heart of the issue. The questions and exercises are designed to help participants explore the root of their spending habits. And beyond teaching about the numbers, it dives into how money affects all aspects of your life and your relationships.

Julie: I didn't want to live the way my mom lived. I've always sought guidance, but some of the classes I've been to were too overwhelming, too much information. This was different, from the beginning I felt - I can do this.

(From the left: Julie and Ali)

Can you share your thoughts about and experiences with Faith & Finances? What do you find most valuable?

Ali: The curriculum is well planned and thought out; it is designed to be very interactive and accessible. It first focuses on what the participants already have - their knowledge, social network, resources - and then builds upon that. And as you begin using this material, you realize how important and crucial the allies are. As an instructor, it would be impossible to give the necessary attention to every participant. I know a little about each person, but it is the allies who walk with those at their table and build deep relationships.

Julie: Faith & Finances gets to the emotional part: the cycle of emotional trauma in being poor. I grew up watching my mom pawn things and use payday loans to pay the bills. This class gave me a better vision of

what the Lord wants to do with my life. It helped me connect how God wants to use us in the world to how we use money.

One key lesson I learned was keeping track of expenses. Visually seeing where the money went really helped me. I just didn't see it before. The allies made a huge difference; they offered emotional and spiritual support and helped me heal. Also, you bond with your classmates, people who are going through the same things you are, and you pray and encourage each other.

How has this program impacted your life?

Julie: I own my own home! When I joined the class, we (me, my husband, and my two teenage sons) were living in a run-down one-bedroom apartment. The place was so small we had to push the twin mattress up against the wall during the day so we would have some space. I have always dreamed of owning a home, but I thought it was just a dream. During Faith & Finances, I connected with two allies, and they taught me that a home is a good debt and they helped me navigate loans and paperwork. One of them would text me everyday to check in and encourage me.

I am a recovering addict, and as I look at my life now, I am amazed and so grateful that God stopped the cycle of brokenness. I work with my two boys on their budgets, and they have knowledge about finances that I never did at that age.

What is the most important thing you want people (potential trainers, allies, and participants) to know about this training?

Ali: Faith & Faith & Finances teaches the helper to be more effective. It teaches you that by embracing your own brokenness: your need for Christ's redemption and healing, you are more able to help people see the root cause of their struggles and how to move forward.

Julie: You are worthy of it. Give yourself a chance. I know you might be thinking something will always go wrong, but this is different.

One of Unite's goals is to measurably increase the number of Christians walking alongside people who want to come out of poverty.¹ For more information about Faith & Finances please visit the [Chalmers Center](#) and/or contact [Jerilyn Sanders](#) at the Chalmers Center.

We hope you'll join us as we call the collective Church to LEARN, PRAY, SERVE, and UNITE to address poverty and the other issues it creates. May we experience such perfect unity that the whole city will know who Jesus is and that God loves them (John 17:23).

For more information about Unite, visit www.unitethechurch.org

¹ Unite's Church Impact Report found at www.unitethechurch.org/Resources.