

Lazarus at the Gate

AN ECONOMIC DISCIPLESHIP GUIDE



BOSTON
FAITH
& JUSTICE
NETWORK

INTRODUCTION

Purpose

Lazarus at the Gate is a small group discipleship experience designed to impact global poverty.

One of the premises of *Lazarus at the Gate* is that Christians are called not just to belief in Christ, but also to follow Christ by deciding to live and act as Jesus did. Some Christian traditions call this discipleship; others call it spiritual formation. For all, this process of modeling our life decisions after Jesus' provides an invitation both to be transformed by God's grace and to know Christ and his love more fully. As the Christian philosopher Dallas Willard writes, "practicing Jesus' word as his apprentices enables us to understand our lives and to see how we can interact with God's redemptive resources, ever at hand."¹

A second premise of this group is that money is a critical object of modern Christian discipleship. Those of us who live in the United States reside in the wealthiest nation in human history. We spend most of our time either making money or spending it. As Christians in the U.S., we can forget that Jesus had more to say about money than almost anything else. He identified his own ministry and person with those who were poor. In the parable after which this study is named, Jesus speaks a challenging word about the rich man who "dressed in purple in fine linen" and feasted sumptuously while a poor man lay, starving, at his gate.

Today, globalization has placed many such Lazarus at our gate. Half of the world's population lives on less than \$2 a day. Six million children experience and die from hunger each year.

At the same time, the experience of those who live on less than \$2 a day is rarely discussed in the U.S. media and barely factors into our budgets, private or public. A recent study found that less than 15% of American charitable giving goes to international needs. Less than 0.5% of the U.S. national budget is dedicated to poverty-focused development assistance.² The modern reality of extreme poverty and inequality is so enormous that, were we to face it as individuals, we would quickly become paralyzed. Christ, however, did not call us into discipleship alone. Instead, he gathered his followers into community and sent them out in pairs (Luke 10:1). Some of the first recorded Christian communities dealt with the matter of money in community—choosing to provide for those in need through community-wide collection (Acts 4:32).

Lazarus at the Gate invites participants into a community in which they are supported in their practice of economic

discipleship. Over the course of the 12-session study, *Lazarus* discipleship groups support each other in making four individual commitments:

- Live gratefully: Regularly give thanks for the blessing of wealth
- Live justly: Decide on an intentional personal standard for how much of your wealth is for sharing
- Live simply: Make one lifestyle change in order to buy less for personal consumption
- Live generously: Make a substantial gift to fight global poverty

Near the end of the course, the discipleship group selects one to four international charities. Then they pool their individual gifts in order to give collectively to those who are poor. In this way, the discipleship group functions like a giving circle.

¹ Dallas Willard, "Why Bother with Discipleship?" *RENOVARE* Perspective, V no. 4.

² "Poverty-Focused Development Assistance," <<http://www.bread.org/learn/global-hunger-issues/poverty-focused-development.html>> 1 Sept. 2008.

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History

Lazarus at the Gate is based on research conducted by Gary VanderPol during his doctoral studies in theology at Boston University. The core exegetical conclusions in this course have been shaped by his experience as a pastor, missionary, and seminary professor. You'll learn more about the path that shaped Gary's perspective on economic discipleship in the Author's Note, as well as his introductions to several of the chapters.

Gary, together with Mako Nagasawa, an InterVarsity Area Director in Boston, led the first *Lazarus* group with ten friends in Boston in 2006. They focused on simplifying their lives financially in order to give to the poor around the globe. They shared their budgets openly with each other, acknowledged their complex feelings about money, and dreamed about their financial lifestyles being shaped by Jesus. At the end of twelve meetings, their mixed-income group gave just over \$40,000 to poverty-focused programs and ministries in Haiti, Thailand, India, Boston, and Bolivia.

In 2007, Gary and Mako partnered with Rachel Anderson, founder of the [Boston Faith & Justice Network](#), to promote and train leaders of *Lazarus at the Gate* groups throughout Greater Boston. They published the first version of this curriculum as an open source resource that could guide small groups of friends who wanted to explore economic discipleship. Since then, the Boston Faith & Justice Network, under its executive director Ryan Scott McDonnell, has continued to offer new *Lazarus* groups every year. Mako has been leading small groups for undergraduates at Boston College entitled *Global Poverty Impact*. To our knowledge, in New England more than fifty groups have given more than \$250,000 to the poor through organizations of their choice. Through media exposure in the *Christian Science Monitor*, *Huffington Post*, and *Christian Century*, groups across the country have sprung up and added their experiences to this third edition of the curriculum.

An Open Source Curriculum

This curriculum is open source, meaning that it has gone through—and will continue to go through—many versions as people have shared their thoughts and experiences of the course. In fact, the curriculum is most effective when leaders truly engage with the material and adjust it to meet the needs of their own group as closely as possible. You'll note that all of the session agendas are "sample agendas." Because many different types of Christians struggle with issues of integrating economic discipleship, it's only natural that different scriptural perspectives and leadership strategies would emerge as Christians tackle the challenge. This guide reflects this confluence of voices, with writers from different backgrounds adding personal introductions to some sessions of the course.

The initial draft of the curriculum was written by Gary VanderPol, with contributions and revisions by Mako Nagasawa and Rachel Anderson. It was used primarily by the Boston Faith and Justice Network, of which Rachel was the director.

Lazarus at the Gate 2.0 was a revision by the Boston Faith and Justice Network. With funding from Sojourners and World Vision, Rachel Anderson, Lallie Loyd, and Sandy North added material on economic development, made various edits, and improved the graphic design. This version was also made available at the blog *Simple Living for Just Giving*.

The present 3.0 revision, written by Gary VanderPol, incorporates the experiences, insights, and creative ideas of both leaders and participants from more than five years of *Lazarus* groups. Because experiential learning has been such an important part of the shaping of this course, contributors are too numerous to list here. There have, however, been

several people who have made major contributions during different stages of the course's development who should be recognized:

Gary VanderPol

Gary VanderPol is assistant professor of Justice and Mission at Denver Seminary. Previously he served as a seminary professor in San José, Costa Rica and as co-pastor for multi-ethnic, social justice-focused Evangelical Covenant churches in Cambridge, MA and Oakland, CA. He graduated from Boston University with a doctorate in the history of global Christian missions.

Mako Nagasawa

Mako Nagasawa is on staff with InterVarsity Christian Fellowship as an Area Director in Boston. Prior to serving with InterVarsity, Mako worked for two Boston start-up companies, both bringing technology to the inner city. He also worked for Intel Corporation for six years in project management while living with and serving Mexican immigrant families in East Palo Alto, CA. He graduated from Stanford University in 1994 with a double major in Industrial Engineering and Public Policy.

Rachel Anderson

Rachel Anderson is the co-founder and Executive Director of the Boston Faith & Justice Network. A former Associate Director for Public Policy as Episcopal City Mission in Boston, Rachel graduated with a dual degree J.D./M.T.S. from Harvard Law and Divinity Schools. A lifelong Lutheran, raised in the Lutheran Church-Missouri Synod, Rachel served in the

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Lutheran Volunteer Corps in Wilmington, DE and Baltimore, MD prior to graduate school.

Lallie Lloyd

Lallie B. Lloyd is an independent consultant on ecumenical solutions to global poverty. She serves as an advisor to foundations, denominations, and faith organizations seeking to mobilize people of faith by connecting spirituality and social action. An active lay Episcopalian, Lallie was a founding board member of Episcopalians for Global Reconciliation and worships at Trinity Church, Boston. Lallie graduated from Yale College, has an MBA from the Wharton School and a theology degree from Episcopal Divinity School, where she received the Hall Prize for Social Justice.

Sandy North

Sandy is a recent summa cum laude graduate in History and Religion at Mt. Holyoke College and former staff member of both the Massachusetts Bible Society and Hope Church (UCC/Disciples) in Jamaica Plain, MA.

This guide and associated materials are offered free of charge. As our desire is to encourage other wealthy Christians to give freely, it is only right for us to offer these materials to give freely. We only ask that you provide attribution to Gary VanderPol, Mako Nagasawa, and Rachel Anderson for the materials.

Leading a Lazarus at the Gate Group

Leading a *Lazarus* group is an opportunity to practice your own faith and discipleship and make a concrete difference in the lives of those who are poor by mobilizing yourself and other to increase giving. Leadership can be both challenging and fruitful, requiring attention and prayer about both your own experience and the experience of others in your group.

Why lead a Lazarus at the Gate group?

- Practice your own faith and discipleship
- Offer and receive support for discipleship in Christian community
- Make a difference! Enable your group to make a substantial global gift
- Learn experientially about your own leadership style

Lazarus group overview

Lazarus at the Gate is an 8-session study covering Old and New Testament themes regarding wealth and poverty, reflecting on budgets and consumer habits, living more simply and buying fairly traded products.

The second half of the group ends as a giving circle in which each member contributes what they've saved from complicity commitments to make a collective global gift.

Most *Lazarus* groups involve 8-12 regular participants. The minimum recommended group size is six, with one or two leaders. Groups choose their own meeting frequency (typically weekly or every other week).

Recruiting a group

If you are gathering a group of friends or offering *Lazarus* as a small group in your church, it is important to explain to potential participants and your church's leadership what's involved in the group so that each person knows what he or she is signing up for.

- **Candor**—In a *Lazarus* group, you'll do something that you rarely do in our culture: talk about money. Members of the group will share their own budgets in order to understand each person's starting point when it comes to money and spending.
- **Change**—The goal of this candor is to create an opportunity for change in lifestyle. Throughout the group, you will ask participants to make concrete lifestyle changes including living more simply, buying fairly traded products, and contributing to the collective gift.
- **Collective Giving**—At the end of the study, each *Lazarus* group will pool the money they've saved and make a collective gift to help alleviate global poverty. Where and how much to give will be up to the group.

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Leadership practices for Lazarus groups

As a *Lazarus* group leader, your role is to build a discipleship community in which participants can make Spirit-motivated lifestyle changes so that they can give more to those who are poor. Past leaders have found the following leadership practices helpful in building strong and healthy groups:

Group Recruitment	▪ Meet with church leadership to introduce the curriculum, express your intentions/goals in leading the group ▪ Meet with potential group members personally to share the vision of the group and invite them to participate ▪ Be honest and clear about the purpose of the study and the necessary level of commitment from the beginning ▪ Give ample opportunities for invitees to opt-in / opt-out ▪ Ask for commitment (attendance, full participation, etc.)
Foundation	▪ Thoughtfully lead the group in naming “norms” for the study, then gently enforce them ▪ Draft and ratify a group covenant ▪ Ask for participants to take on group roles: timekeeper, note-taker, treasurer, clerk
Administration	▪ Set all meeting dates / times / locations at the start of the group ▪ Secure a regular meeting location ▪ Create and share group email / phone list ▪ Clarify relationship between co-leaders ▪ Have materials ready ahead of time (handouts, DVDs, etc.) ▪ Email group at least 48 hours before next meeting time with agenda, meeting time, homework reminders, and any updates
Community Building	▪ Build a safe environment by modeling vulnerability, courage, and respect for others ▪ Ensure confidentiality in light of sensitive / intimate subject matter ▪ Value diversity of experience and perspective within the group ▪ Be sensitive to various experiences and current “states of being” ▪ Have at least one individual “check-in” conversation with each participant during the study ▪ Make time in agenda to <i>clearly articulate the goals</i> of each session ▪ Remind participants where you’ve been and where you’re going ▪ Maintain a productive and healthy level of tension ▪ Pray regularly for participants
Strategy	▪ Strategically design each session’s content based on your understanding of the group and the curriculum trajectory and goals (“one size doesn’t fit all”) ▪ Know where you’re going ▪ Respect and plan according to difference in personality, learning styles, and tempos
Delegation	▪ Enable group ownership of purpose, goals, and questions ▪ Pose questions back to group ▪ Delegate leadership (tasks, research, etc.) to members ▪ Follow up with members to ensure follow through

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Finally, there is a lot of material covered in the curriculum. You're not expected to know all of it. Instead, when you encounter difficult issues, encourage group members to be co-learners and researchers with you. You might assign a member of the group to do research on a question that is raised during a meeting. You may also want to think about how to pair members of the group with each other, especially for support regarding budgeting and simplifying lifestyle. Make it your role, as the leader, to facilitate an environment of mutual learning, risk-taking, and Spirit-led change.

Background materials

Background reading (or a degree in theological studies) is not required to lead a group. However, these books provide an excellent background in the biblical themes around economic justice and discipleship raised in the study for those interested in going deeper:

- *Radical: Taking Back your Faith from the American Dream*, [chapter six](#), by David Platt
- *Rich Christians in an Age of Hunger*, Ron Sider
- *Neither Poverty Nor Riches*, Craig Blomberg
- *Moral Vision of the New Testament*, Richard B. Hays

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I want to begin by letting you know why economic discipleship has become such an important issue to me. I suppose it's because I really think how we spend our money and whom we spend it on is a central issue in following Jesus. You know, following Jesus is something that keeps growing as you get older. When I first became a Christian at age 16, I only had a small inkling of exactly what that commitment implied. I certainly didn't think it would mean spending my money any differently than anyone else. But I do now, and I believe there is a great deal of excitement, purpose and meaningfulness in it for anyone who is willing to place their pocketbook under the Lordship of Jesus.

I began to think seriously about God's concern for the poor during my sophomore year of college, during my first mission trip to Mexico. I grew up in an average suburb of a middle-sized town that seemed dreadfully boring when I was in high school. (Anyone ever heard of Modesto, CA?) But I was amazed at how heavenly Modesto looked after we took our 12-hour bus ride into Baja California. We did the normal stuff you do on short-term mission trips—digging ditches and painting buildings at a Mexican orphanage with American connections—but I will never forget the afternoon we took a short trip out to a rural village of agricultural farm workers. Actually, it seemed more like a poorly supplied concentration camp to me. The smell of burning garbage, the sound of cursing and broken speakers playing norteño music too loud, the sight of corrugated iron roofs, shabby walls, and dirt floors, and the hollow, bitter eyes that greeted us gringos who had come to “minister.” The whole thing felt very awkward and wrong. I wondered why these people had to live like this, what could be done about it, how I must look to them.

This experience redefined poverty for me. Previously, when I thought of the poor, the graffiti-scrawled apartment complexes in the ‘scarier’ neighborhoods on the other side of the 99 freeway in Modesto came to mind. But this was a whole new thing. No running water, no privacy, no central heating, no doctor for miles—and I knew I was just looking at the surface of it. I remember that for a month after I came home I was deeply thankful every time I flushed a toilet. But while that experience opened my eyes in a new way, I gradually began to forget. Modesto again began to seem boring instead of paradisiacal; going to the bathroom was less of a thrill. As I got older and traveled to other developing world countries like Venezuela and the Philippines, the same cycle occurred: shock, sympathy, thankfulness, and forgetting. But each time I began to forget a little less, especially when I learned that this kind of poverty is not an anomaly. About one in five people alive today—more than a billion people (that's a thousand million)—live like those Mexicans—or worse.

And as I learned to remember that the world consists of more than just my immediate surroundings, I also felt a strong desire to find a way to help. Giving my money seemed like a good way, especially given my lack of expertise in social work

and the geographic distance that separated me from the kind of people I had met in my travels. After becoming aware of global poverty, I began to think seriously about my response as a Christian.

However, the more I thought about giving, the more complicated it became. Let me share a couple brief stories with you that illustrate what I mean. After one of my mission trips I decided to sponsor a child in the developing world—you know, you send in \$20 a month to an organization who uses it to provide education, medicine and the like for the child and his family. I was struck at how easy it was. The organization took out the \$20 automatically from my checking account each month. I never even missed it. Yet that monthly \$16 (after administrative costs) that went to Saruny Pamprom's village potentially made the difference between abject misery and a hopeful future for them. Slowly I began to realize that any money I spent on myself could just as easily go to someone that needed it more than I. I began to think in stark terms: “I can either see a movie and go out to eat with my friends tonight, or I can save 10 children from dying unnecessarily of diarrhea. I could either go skiing this weekend, or I could provide running water for a village.” Now, if you begin to think this way, you can drive yourself crazy with guilt. The question looms large: Given the tremendous needs in the world, how much is appropriate to spend on yourself—especially when it is so easy to relieve those needs by sending your money there?

The second story happened in the late 90s when I lived in a low income, immigrant district of Oakland, CA. Many of my neighbors were survivors of the killing fields of Cambodia or the civil wars of Central America. Our small church was trying to raise money for a preschool which we hoped would meet our neighbors' need for low-cost childcare. I knew well the hard road they had traveled, and I was enthusiastic about supporting the project financially. However, I also knew that my immigrant neighbors had it much better than many, many people in the developing world—including their relatives who remained in their countries of origin. At this time, we had decided to give our tax refund to the poor. My wife and I wondered to whom we should give it. Was it more important to be a part of giving to our own church and our own neighborhood or were the greater needs overseas more important? Then, after September 11, similar questions came up for us again. Like most Americans, I wanted to help in any way I could after the tragedy. But where to send the money? Many Americans sent money to the families of those killed at the World Trade Center; but they had already received an average of 500,000 dollars each, plus the life insurance policies that many of them had. The flood of money to the WTC victims also drained money from other programs around the country like homeless shelters, so should I send money to the Salvation Army? Or I could send aid to the 100,000 Muslim refugees fleeing America's military response in Afghanistan,

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many of whom hovered on the edge of starvation. So, if I did want to make some financial response to this tragedy, to whom should I send it? What principles could help me make this decision?

One final story. When you give money to international charities, apparently word gets around, because you begin to be inundated with mail from many other organizations pleading for your money to alleviate all kinds of suffering. Which organizations would make the best use of my checks? Even if I could figure out what sort of cause I wanted to support, I would still have a choice of several organizations who claim to do good in the world. Who does it best? And what about acquaintances who ask for money for mission trips, etc.? These questions were magnified after I took a short, introductory course in international development. The course was full of stories of well-meaning Western organizations that tried to help poor people in the Third World and wound up making it worse.

These three stories illustrate the list of questions running around my head. Once again: How much of my money should I give? With so many needs in the world close by and far away, to whom should I give it? And finally, which organizations should I give to? How do I even know that what they do with my money will make things better instead of worse?

Whether or not you can relate to my stories, I hope you can relate to these questions. As Christians who want to follow Jesus in every area of our lives, including the economic area, I think these questions are essential, and they will be the focus of the *Lazarus at the Gate* economic discipleship group. During my doctoral program at Boston University, I had the privilege of studying these questions in a two-semester seminar taught by Prof. Peter Berger. Part of the curriculum you have before you comes from my research for that course. A year of concentrating on these questions had two main results: first, I became deeply convinced that economic choices are central to the life of Christian discipleship. Second, I was humbled by the complexity of the topic. We will not find all the answers during the *Lazarus* group, but I would like to invite you at least as far along into the journey as I've gotten so far.

I've started by sharing why our topic has become important to me, but before we continue, I'd like to say why I think it is significant to all of us. First, I propose that our inherited cultural values regarding money make it difficult to hear what the Bible says about the subject. As a society, Americans acknowledge that materialism is immoral and that American society is too materialistic. Just go to the mall in December and ask people what they think about Christmas—many will condemn how materialistic Christmas has become while they are holding an armful of expensive presents! As sociologist Robert Wuthnow trenchantly comments: "Somehow we have been able to convince ourselves that materialism is bad for our collective health, but we proceed in our individual lives as if nothing mattered more than a fat wallet, especially one made of expensive leather. . . . How can a culture as thoroughly

materialistic as ours generate such sweeping condemnations of materialism?"

Since the 1950's, America's standard of living has gone up, yet most Americans feel poorer and actually give less of their money. Ron Sider cites a recent study that shows that the more Americans earn, the less they give. We tend to compare ourselves with the wealthiest people we know and then feel poor. In the words of one woman, "I don't think most people who are affluent feel affluent. We feel we are in debt and someone else is affluent...For my kids, poverty is not having Nintendo." John and Sylvia Ronsvalle suggest that this phenomenon of feeling poorer despite increasing wealth is due to a steady shift in financial expectations. In their words, "A massive change occurred in four decades [1950-1990]. Americans switched from an agenda of survival to a pattern of widespread consumption unrivaled in even the richest societies in history." Keeping up with the Joneses' is no longer just a goal—it has become a right.

Yet despite the American obsession with making and spending money, it is an intensely private, even a sacred or taboo topic. This privatized view of wealth seems odd to many other cultures. In China, for example, "How much money do you make?" is an appropriate question to ask right after you've met someone. Can you imagine this in America: "Hi, nice to meet you, Gary. Nice weather we've been having. So, how much money do you make?"

The point is, when you add up these cultural attitudes that we take in just by breathing, it makes it very difficult to hear any biblical challenge regarding money. For example, during a sermon on money, the person in the pew will have a tape playing in their heads "Yes, materialism is bad, but I'm not materialistic. Donald Trump, now he's materialistic. In fact, I'm actually poor. Besides, what I do with my own money is nobody else's business."

So what about Christian attitudes towards money? Surely it's different in the church? Actually, given the strength of cultural attitudes I've just described, it is not surprising that Christian attitudes towards money and giving are not very different from their secular counterparts. For example, two-thirds of American churchgoers think that "money is one thing, morals and values are completely separate"—exactly the same as non-churchgoers. Statistically, churchgoing also has little influence on how much money people spend or on how willing they are to get into debt. Another survey shows that 86% of churchgoers think that greed is a sin, but only 16% think it's wrong to want lots of money. Finally, the cultural attitude that money is a private matter is just as strong among those who sit in the pews on Sunday morning. Pastors commonly live in mortal fear of preaching about money because their parishioners insist it's a private matter. Robert Wuthnow summarizes the sad disconnect between religion and financial ethics: "For millions of us, faith nudges our attitudes and our economic behavior in one direction or another. It does so, however, in ways that . . . do little to challenge the status quo... Feeling ambivalent about the role

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of faith, we therefore go about our lives pretty much the same as those who have no faith at all.” If I am correct that the church has basically capitulated to American cultural attitudes about money, then we must urgently strive to correct this blind spot in our discipleship.

But there is one other reason I think this topic is especially significant. As I mentioned earlier, giving our money is increasingly complicated in our globalized, interconnected world. As I write this, I am wearing clothes that were made in five countries and three continents. Our financial decisions also have potentially global influence. In medieval times, giving might have been quite simple: How much should I give to the beggars at the church door? But now our reach is much broader: the one billion desperately poor people are easily within our influence—and more than 200 million of them are fellow Christians. To complicate things further, people debate stridently about whether globalization is good or bad. Does it result in rich countries exploiting poor countries, forcing them to chop down their rainforests so Americans can eat Big Macs? Or does it include the whole world in the prosperity of the West? Should we be protesting the WTO or encouraging free trade for everyone? Or perhaps we should take care of our own right here in America before we worry about the rest of the world? These are not just abstract, political questions. Our beliefs concerning these issues will have a deep impact on how we give our money and the impact it has—whether for good or bad.

Clearly economic discipleship in a globalized world is a huge and potentially overwhelming topic. So I want to be clear about the limitations of this group. During the first half, the primary aim is to carefully consider the voice of Scripture while thinking about your financial lifestyle. The second half of the *Lazarus* group cannot definitively answer all the complex macroeconomic questions just mentioned, but it will at least provide a basic understanding of some of the ‘best practices’ in economic development. I think this kind of knowledge is important, because even though we won’t be experts, we can learn to avoid some of the most egregious mistakes in our financial giving. Finally, in this discipleship group, we cannot deal with other extremely important ways to serve the poor. I do not at all want to suggest that giving money is the only, or even the most important, way to serve the poor, but it is an important step, for “where your treasure is, there will your heart be also.”

Gary VanderPol, 2007



Introduction

This week's goals:

- Introduce participants to each other
- Introduce group goals, norms, and meeting logistics
- Introduce the biblical passage that provides the group's theme
- Become aware of the personal and global contexts that shape the way we understand economic discipleship

Materials

- Budgeting worksheet and tips for creating a budget
- Global wealth and poverty powerpoints or handouts

Homework for next session

- Complete household budget
- Be prepared to share feelings and insights associated with budgeting

Sample agenda

- Welcome and group overview
- Introduce Jesus' parable of Lazarus at the Gate (Luke 16:19-31)
- Our money story: Share personal stories about how our attitudes towards wealth have been formed
- The global money story: Provide an overview of global wealth and poverty
- Meditate on Jesus' parable of Lazarus at the Gate in the context of our personal attitudes and global realities
- Explain homework and group logistics
- Closing prayer

As is true in every session, there is a wealth of material to cover in your first meeting. The content in this section should take about two hours, depending on the size of your group. As the leader, you should devote more time to the elements that seem most important for your group within your allotted timeframe. Times given for each section are suggested estimates only.

A. Welcome and Introductions

30 minutes

- Ask for a person to serve as timekeeper for the session
- Ask participants to share their names and one or two of the following:
 - One reason they choose to pursue this study
 - One question they hope to have answered during the discipleship group (record people's questions in case you decide to return to them in the final sessions of the group)
 - The last thing they bought
- Distribute and read through the handout that provide an overview of the group; answer any questions or concerns
- Share the agenda for this session
- Circulate a contact sheet

Our past experiences with money and our understanding of the world around us form the "lens" through which we "look at" the Bible's teaching on money.

B. Scriptural Reflection: Luke 16:19-31

10 minutes

- Ask participants to read through the parable of Lazarus at the Gate aloud, taking turns reading one verse at a time
- Explain that the group takes its name from this passage, and suggest that why this is so will become more clear as the weeks progress
- Transition: Explain that the next two activities help us identify our starting points that influence how we interpret the Bible

C. Discuss Starting Points

Our money stories

30 minutes

Money stories. We all have them. Maybe it was a fight about money that we heard as a child or the first major purchase—home, car—we remember. The attitudes and practices that our families had about money as we grew up influences the relationship money that we have today.

- Have participants break up into groups of 3-4. Ask them to share with each other how their family, their peers, and their culture have influenced the way they think and feel about money. Make sure to give groups a definite amount of time (10-15 minutes).
- Have each small group report back
- Ask what themes were common and which were different within each group
- If there is time, you may ask which most strongly influenced their values concerning wealth: family, peers, or culture

The global money story

30 minutes

The purpose of this section is to place the group's goal in the context of the global money story and to pose the question: Who is Lazarus today? Who is the rich man? Who are we?

- Tell the group that it is important to consider the realities of wealth and poverty in today's world in the first session for the following reasons:
- Since most of us live in neighborhoods and work environments with people who share similar levels of income, when we compare our economic condition with our peers, we tend to feel "middle-class" or "normal"

- The media tends to focus on very wealthy or successful people, making us feel “poor” in comparison
- But comparing our lifestyles and incomes with those of the whole world gives us a more realistic perspective of our level of wealth
- This is important because the Bible often speaks directly to “the rich” or “the poor.” So we need a firm grasp on where we fit.
- Use the following materials to your group to tell the Global Money Story:

The Good News

- In biblical times, everyone except a tiny elite was poor by our standards. But globally speaking, [income and life expectancy have improved dramatically](#) for many people over the last two hundred years.
- Since the Second World War, [inflation-adjusted family income](#) in the United States has more than doubled for the lower and middle classes; it has more than tripled for the top 10%.

There are probably more materials listed here than you will have time to use. Feel free to pick and choose which of them you feel will be most effective for your group.

The Bad News

- About half the world, or approximately three billion people, still lives on less than \$2 a day (not what \$2 of U.S. currency would buy in their countries, but what \$2 would buy in the United States).³ Approximately 20% of the world’s population still lives on less than \$1.25 a day. The book *Portfolios of the Poor*, by Daryl Collins *et al.*, provides [case studies](#) of how people manage to survive at these income levels.
- This means that between [half and a quarter of the world](#) still lacks access to some or all of the following: clean water, enough food for their kids to reach their full height and IQ, basic education, and health care that could protect them from malaria, AIDS and even simple sicknesses like diarrhea. A [striking paragraph](#) adapted from economist Robert Heilbroner helps us imagine what would happen to our lifestyles if we were suddenly forced to live on \$2 a day.
- Photographer Peter Menzel has photographed families around the world posing together with the [food they eat in an average week](#).
- He has also photographed families together with [all their material possessions](#) in front of their houses.
- The bottom line: we live in a divided world which is more unequal than ever before in history. Economists have called this an “[hourglass economy](#).”

Be mindful that people may experience discomfort thinking about this passage and Jesus’ heart for the poor. This discomfort can be appropriate and constructive. As the leader, try to let people sit with these emotions without moving too quickly. Acknowledge the struggle, but resist the urge to avoid it.

D. Scriptural Reflection: Luke 16:19-31

10 minutes

- Return to the passage read earlier. Have the group read it again the same way it did the first time.
- Ask the group, “in light of our money stories and of the global money story, in our world today, who is Lazarus? Who is the rich man? Who are we?”

³ The technical definition for this is called *purchasing power parity*, which compares the price of a similar “basket” of goods across many countries in order to account for cost of living variations between countries.

E. Homework for Next Session

10 minutes

Assign budgets

The purpose of the homework is to create a clear and honest understanding of each participant's personal wealth. Many groups have found the process of sharing the hard numbers of our earning and spending to be very freeing, given the privacy and discomfort that often surrounds the topic.

But if your group feels it is not ready for that level of vulnerability, you may assign the group to share some lesser level of information, such as what percentage of income is spent in various categories or even simply how the process of budgeting made them feel.

- Ask each participant to create a budget for him or herself to share with the group in the next session
- Present the budgeting worksheet or share smart phone budgeting applications. (Two user friendly budget applications (available for both iPhone and Android) that have been used by Lazarus alumni are [Home Budget](#) and [Easy Envelop Budget Aid](#).)
- Explain that the budgets are used as a reality check and starting point for our group's wrestling with Scripture.
- Emphasize that at this point, the goal is for everyone to figure out their actual patterns of spending and to give a snapshot of that spending for a period of time (monthly or extrapolated to year or year to date).
- The group should expect a diversity of incomes, spending patterns, and giving strategies within the group
- Be clear about what you're asking the group to share next week (see sidebar).

F. Closing Prayer

Optional add-ons:

- *Option A:* One very challenging response to global poverty is Peter Singer's approach in "[The Singer Solution to World Poverty](#)." Exposing the group to Singer's extremely challenging philosophical ethics is a very effective way to emotionally grapple with the moral challenge of our world's economic inequality.

Summarize Singer's arguments (or distribute the article before the first session and have people come prepared to discuss it). Ask participants what they think of Singer's ethical case and how it makes them feel. The main goal is not to resolve all the questions asked but merely to surface the issues and to engage people's hearts and minds before moving to the biblical material.

- *Option B:* Ask your group to share personal experiences with poverty, whether global or domestic. Some participants' will share their own experience of poverty; others will share what they have observed.

SESSION

2

Live Gratefully

This week's goals:

- Introduce the biblical view of wealth as a blessing
- Situate the our personal incomes in the global context of poverty
- Encourage attitudes of gratefulness for our wealth
- Establish a starting point for personal change

Materials

- Scripture handout
- Completed budgets and results
- Access to <http://www.globalrichlist.com>
- Sample budget for someone with a \$2/day income

Homework for next session

- Grateful Living commitment

Sample agenda

- Welcome and introduction
- Scriptural reflection: Wealth is a blessing
- Our money story: Discuss budgets
- The global money story: Compare our budgets with "the global middle class"
- Prayers of thanksgiving
- Homework for next session
- Closing prayer

A. Welcome and Introductions

10 minutes

- Opening prayer
- Present agenda
- Introduce the goals of this session
- Since many of us experience our own wealth relative to those around us, if time permits, you may ask the group to share personal illustrations about comparing one's wealth with others around us.

B. Scriptural Reflections

30 minutes

Old Testament Historical context:

- In the Old Testament, wealth was often in the form of land or livestock, not money. Wealth is a major theme of the Old Testament, especially as the Israelites were getting established in the Promised Land and later during the time of the prophets—unjust use of wealth and idolatry were the prophets' two major complaints.
- By the time of the Jesus, the Roman Empire was increasingly using money as a primary source of wealth exchange. Thus, money becomes a much more dominant theme in New Testament texts.

- Distribute handouts with this week's Scripture passages on wealth. Explain that these are only three passages of many that speak about this week's theme. Begin the discussion by giving some historical context to the readings
- General Old Testament context (see sidebar).
- Observations about this week's passages:
 - Genesis 1:28-31: Unlike several other faith traditions, the Hebrew Bible views the material world, from which wealth is generated, as good.
 - Deuteronomy 28:1-11: This passage speaks about God's covenant (special agreement) with Israel as they enter the Promised Land. That does not mean these promises apply simplistically to us today, but it does teach us something about wealth's basic goodness.
 - Proverbs 13:21: The book of Proverbs is a collection of wise maxims that teach what is often or generally the case.
- Divide the group into small discussion units. Ask each unit to carefully read this week's scripture and then write a brief "slogan" or "newspaper headline" that encapsulates their understanding of the theme. Give a strict time limit, perhaps ten minutes.
- Ask each group to choose a leader to share their "headline" with the whole group in turn, explaining how they came to it from the texts. After each group shares, compare their "headlines" with the words that this curriculum uses to describe the theme: **"Wealth is a blessing."**
- Transition: tell the group we will next share our budgets, which is a detailed record of how much we've been blessed with wealth.

C. Our Money Story: Personal Budgets

30 minutes

- Begin by sharing your own budget. (You may choose to share actual numbers in each category, or just percentages, depending on what your group decided in Session 1). Share your answers to the following questions with the group:
 - What did you learn about your spending / giving patterns through doing your budget?
 - How did making your budget make you feel? Why?
 - Jesus said, "Where your treasure is, there your heart will be also." What does your budget indicate about the focus or center of your heart?
- Invite participants to share their budgets in groups of 2-3, responding to the questions above. Allow ten minutes per person
- Report back from small groups to the full group. What did you notice about your own budget? What were common themes you noticed as you compared budgets? How did the group feel about the questions above?

D. The Global Money Story

30 minutes

Global rich list

- Introduce globalrichlist.com as a website that allows users to approximately rank where their level of income stands compared to everyone else in the world.
- Input various participants' yearly incomes to see where the group stands. If participants are uncomfortable with reporting their own incomes, ask them to guess the average income at their church or place of work, and input that number.
- Emphasize that the rankings given take into account cost of living in various countries as they are in terms of purchasing power parity (see footnote 1, last session).
- If time permits, input the yearly salary of a minimum wage worker in the US (\$) or the federal poverty level for an individual (\$)
- Ask the group what these numbers made them think or feel.
- Transition: Gently tell the group that our budgets make it clear that we are part of the upper echelon of the world's elite when it comes to income, and that we will now take a moment to look at the budget of truly "middle class" person by global standards.

Americans are residents of one of the world's wealthiest nations and have access to goods from all over the world. Think about the connection between this and global poverty for next session.

Global middle class budget

- Present hard copies or video projection of the budget of someone living on \$2 a day, using the same form used by participants for their homework.
- Clarify that the point of these exercises is not to induce guilt, but to help us recognize that by objective standards, we are truly blessed with wealth.
- Transition: Suggest that one appropriate response to our great wealth is to give thanks to God, the ultimate source of all wealth.

If time permits, ask the group to brainstorm ways to fill out a budget limited to about \$750 a year (~\$2/day). If not, distribute the budget already filled out.

E. Give Thanks

10 minutes

- Lead participants in prayers of thanksgiving for their wealth. Pray in whatever fashion is most comfortable for your group.

F. Homework for Next Session

10 minutes

- Explain the concept of making personal commitments in response to biblical teaching. For this commitment, ask participants to choose one way to give thanks regularly for the blessing of wealth. Each participant should choose some commitment for him/herself and begin to practice it regularly this week.
- Ask the group to brainstorm practical ways to intentionally give thanks during the week. To help them get started, share some or all of the following examples:
- Say a prayer of thanks every time you swipe your credit card.
- Memorize a scripture on the goodness of wealth and recite it every time you buy something. You could even attach a post-it note to your wallet to help you remember.
- Go through everything you own in your house as if you were preparing to move. Give thanks for each object you own.
- Encourage the group to be free to enjoy their wealth this week!

In Sessions 2-5, your group will respond to the study by applying the emphasized themes to your personal lives by making individual commitments. This week, you will respond to *wealth as a blessing* by considering one way to incorporate intentional thanksgiving into your lifestyle.

G. Closing Prayer

SESSION

3

Live Simply

This week's goals:

- Introduce the biblical theme of wealth as a danger to our spiritual lives
- Encourage critical thinking about the spiritual danger of American consumer culture
- Empower participants to actively resist consumerism through concrete lifestyle choices of their own choosing

Materials

- Scripture handout
- Video: [The clips from Story of Stuff](#). Consider showing only a 5-7 minute excerpt if time is tight.
- Whiteboard or flipchart and markers or laptop and projector

Sample Agenda

- Welcome
- Discuss grateful living action steps (last week's homework)
- Scriptural reflection: Wealth is spiritually dangerous
- The global money story: consumerism
- Our money story: Brainstorm ways to spend less
- Homework for next session
- Closing prayer

Homework for Next Session

- Have everyone decide on one specific, concrete way that they will spend less on themselves

A. Welcome & opening prayer

5 minutes

B. Discuss Grateful Living Experiment

20 minutes

- Ask people to share how they chose to give God thanks their wealth and how giving God thanks has impacted them.
- Depending on the size of the group, you may share all together or in smaller breakout groups.

Scripture: Mark 4:18-19, Matthew 6:19-24, Luke 12:16-21, 1 Timothy 6:10

The approach to wealth in these passages contrasts with the Old Testament theme of wealth as a blessing. Wealth is a now a perilous potential obstacle. While the New Testament does not deny the material world's basic goodness, Jesus spoke about money as if it were radioactive material—in small doses, it can be a useful medication, but is extremely lethal in large quantities.

C. Scriptural Reflection

30 minutes

- Distribute handouts with this week's Scripture passages on wealth. Explain again that these are only four passages of many that speak about this week's theme. Remind participants that these are representative passages from the New Testament that can be found in Jesus' teaching in the gospels and in Paul's letters.
- Direct participants to remain in a single large group this week. Tell them that this week's scriptural reflection will be in the style of *lectio divina*. Guide them through the background and instructions included in the scripture handouts.
- Guide them through the three oral readings of the passages as indicated on the handouts.
- Ask the group how they might characterize the basic theme of the passages in six words or less. Compare their "headlines" with the words that this curriculum uses to describe the theme: **"Wealth is spiritually dangerous."**
- Ask the group how they feel about the tension between the positive view of wealth seen in last session's Old Testament passages (wealth is a blessing) and the strongly negative tone of this week's New Testament selections, and/or ask in what ways wealth might inhibit our relationship with God.
- Transition: Suggest that if Jesus spoke so strongly about the dangers of money in the relatively underdeveloped, peasant economy of his day, how much more of a concern should it be for us who have been raised from childhood in the most consumeristic, materialistic culture in the history of the world?

D. The Global Money Story: Consumerism

30 minutes

- Introduce the video clip from *The Story of Stuff*. Acknowledge that this is very specific perspectives on consumerism, and that many good things have come through our system of advanced capitalism. Acknowledge that people of different political persuasions will evaluate things differently. But offer the video as a means of getting us to think critically about our culture in order to apply the New Testament's warnings about the spiritual dangers of money.
- Direct the group to look back at the Scripture passages. Ask them, in the light of the videos/handouts, which words or insights they feel relate most strongly, and/or ask which spiritually dangerous aspects of consumer culture they recognize they have internalized.
- Transition: Offer participants a word of encouragement by saying that, despite the extremely challenging nature of the biblical passages in this study, everyone together can take first steps to untangle ourselves from the dangers of loving money.

We've inherited our consumer culture just by growing up in it. So we don't have to be especially greedy people to be in danger of idolizing money—if we are normal, competent, successful people, idolizing money will come natural for us. So while we are not responsible for the culture we grew up in as children, when as adults we see how the Gospel stand against our "common sense," we are responsible to begin to "swim upstream."

E. Our Money Stories: Concrete Steps to Live Simply

30 minutes

- Reinforce the idea that this group experience is not just an abstract Bible study, but one in which we support each other to take concrete action steps to live what it says.
- Suggest that one way of reducing the danger of consumerism in our lives is to intentionally spend less money in areas we recognize have become occasions of idolatry.
- Ask participants to brainstorm about possible means of reducing their spending in order to free themselves from consumerism. Use a video projector, whiteboard or flipchart to record suggestions. Divide suggestions into two categories: minor lifestyle adjustments vs. major paradigm shifts. Write ideas in the appropriate columns.

Some ideas suggested in previous groups:

Major paradigm shifts

- Get out of debt / don't get into debt
- Don't upgrade what you already have
- Buy a smaller house or a house in a lower-income neighborhood
- Choose a simpler, cheaper wedding
- Send your kids to public schools, including college
- Buy a bike instead of a second car.
- Go car-free, if local public transportation is sufficient

Minor Lifestyle Changes

- Have a friend/significant other cut your hair
- Eat bag lunches, and give away the difference
- Watch only DVDs or Netflix instead of going out to the movies
- Switch the amount you spend on going out to eat and what you give to the poor
- Reduce discretionary airline travel
- Buy a water bottle and drink tap water
- Give yourself a weekly "allowance" for purchasing non-necessities and stick to it
- Plant a vegetable garden

F. Homework for Next Session

5 minutes

Ask people to consider potential minor changes and major shifts in their consumption patterns suggested by the group. Have them come back to the next session ready to make one concrete, specific change they can commit to making for the duration of this group. This will be the group's Simple Living Experiment.

G. Closing prayer

SESSION

4

Live Justly

This week's goals:

- Reflect on wealth distribution in today's economy
- Apply Old Testament biblical principles related to economic relationships to the group's understanding of wealth
- Consider personal standards for practicing justice through giving and spending

Sample Agenda

- Welcome and sharing of Simple Living Experiment (last week's homework)
- Scriptural reflection
- Brainstorm just living action steps
- Homework for next session
- Closing prayer

Materials

- Scripture handouts [with background information]
- Paper, pens, and tape

Homework for Next Session

- Have participants research ways they can give or spend in order to promote justice for the poor
- Have participants prayerfully consider concrete steps to justly apportion their spending, saving, and giving

Scriptures: Exodus 16:14-18;
Leviticus 19:9,10; Leviticus
25:13, 23-28; Leviticus 25:35-37;
Deuteronomy 15:1-4;
Deuteronomy 15:12-18
Deuteronomy 14:28-29

Remind your group that land
was the main form of wealth in
the Old Testament; there was
not much use of currency.

For background, consider
reading Tim Keller's discussion of
the challenges and rewards of
applying OT passages on wealth
in our contemporary world. See
Generous Justice, chapter two.

A. Welcome and Simple Living Sharing

10 minutes

- Last week, your group thought about major paradigm shifts and minor adjustments that could lead to lifestyle change over the next year. Have participants check in about their Simple Living Experiment from last week.
- Ask everyone to share what concrete change they've decided to make for the duration of the group, and how they're feeling about that commitment (excited, apprehensive, full of hope or dread).

B. Scriptural Reflection

30 minutes

- Distribute the Scripture handouts. There are seven different passages available. Based on the size of your group, decide whether to assign the passages to each individual or to groups of two. You may also need to cut out one or two passages to get the numbers right.
- Ask participants to read their passage carefully and to draw a picture illustrating the main idea of the passage. Give them a clear time limit (10-20 minutes)
- As participants finish their artwork, tape each picture on the wall in a central location to form a collage or "mosaic."
- Ask each "artist" to explain their picture
- Finally, in order to get a more comprehensive grasp on this theme, ask for observations about the collage as a whole: what theme/s emerge? Ask participants what they would call the collage if they were curators at a museum. Compare their suggestions with the theme of this week's session: "Wealth must be justly distributed."

C. Our Money Stories: Concrete Steps to Live Justly

- Explain that there are challenges to directly applying Old Testament principles that were specific to agrarian, theocratic, ancient Israel, but that these passages do paint a picture for us of God's concern a just distribution of wealth that gives everyone in society a chance for a dignified, full lifestyle.
- Explain to participants that since we are no longer part of a theocracy, our churches do not mandate how much of our money we should keep for ourselves and how much we should give to the vulnerable. In the 21st Century, Christians are challenged to apply biblical principles to our lifestyle choices.
- Invite the group to begin brainstorming how we can "live justly" in our personal financial decisions. Remind them this discussion is just a beginning point, and that the group will continue to refine their thoughts as we return to the final New Testament theme.
- Review the [blog post](#) on proposals for living a "just" lifestyle.
- Ask which proposal they feel best expresses in our contemporary context the principles and values we saw in the Scriptures that make up the collage. Invite the group to suggest other proposals for "living justly" in terms of our finances.

D. Homework: Just Living

10 minutes

Ask each participant to come up with their own personal standard of living that embodies God's justice. This could include designating what percentage of one's income will be spent, saved and given, as insider's proposal, or it could take the form of more general (but still concrete) principles that will guide one's budget.

E. Closing Prayer

Introduction

A second New Testament theme views wealth *as a resource for human needs that must be rightly distributed*. While the Old Testament idea of material blessing as a reward for righteousness is not repeated in the New Testament, its emphasis on right distribution of wealth does recur. The New Testament does not celebrate the goodness of wealth, but it does levelheadedly acknowledge material wealth as a necessity for meeting material needs.

This practical understanding of wealth dominates the epistles. Paul, for example, often speaks about the role of money in the nascent church—from his opinions about how apostles like himself should be supported to the church-wide collection for the poor in Jerusalem.⁴ 1 Timothy 5:9 gives instructions about which widows should be supported by the church, and Acts 6 the apostles invent the office of deacon because of ethnic strife about church welfare. Clearly, the epistles are concerned that economic patterns within the emerging church be strongly oriented toward just distribution. The gospels speak to this theme as well; the most direct example is Matthew 25:31-46, where Jesus makes everyone's eternal destiny dependent upon their generosity to the poor.

In this session's focus passage, Luke 16:19-31, Jesus tells the shocking parable of a rich man who goes to hell for...doing nothing. What a curious parable! In the literary world it creates, the rich man apparently roasts eternally simply because he enjoyed his wealth, and Lazarus gets off the hook just because he had a hard time in life. The passage says nothing about the rich man *causing* Lazarus's poverty.

At a closer look, this passage speaks powerfully to questions about Christian giving. It is important to note that, when the rich man asks to warn his relatives, he is told that they don't need a warning—they have already been warned by the Hebrew Bible. Apparently, the rich man has failed to do something commanded in the Law and Prophets, and he doesn't want his family to make the same mistake. From the context, it is clear that the rich man has failed to fulfill the many Old Testament injunctions to share with the poor. The rich man was aware of Lazarus's needs, yet he did nothing. It's as simple as that. Like the previous session's passage, eternal life is linked to choices about wealth. In this case, however, the problem is willfully ignoring the needs of the poor. (See also Matthew 25.)

This passage has important implications for Christians. First, Christians should take the force of this parable's teaching on the definition of salvation seriously. Too often, Christians tell people that if they walk up the aisle at a Billy Graham crusade, their eternal destiny is settled, when the scriptural reality is much more complex. This introduction is not the place to develop a fully-fledged definition of salvation, but whatever you believe, it must include this passage and Matthew 25 in order to be scripturally accurate.

This passage also implies that if Christians are aware of the needs of the poor and are able to alleviate that need, they are deeply responsible to do so. If this is true, then Christians must think again about the globalized world. How many parents say to their children, "Eat your vegetables! You should be grateful because children in China are starving?" Of course, some children still stubbornly refuse, saying that their parents should send the vegetables to China where they could be more appreciated. This childhood response, which illustrates our picky appetites, also illustrates something else. We don't often feel responsible to care for starving people in distant lands because they are so far away, and we feel like we aren't capable of doing anything to help. They just don't take vegetables in the mail.

It is, however, very easy to be informed about human needs all around the world. In fact, you need to make a conscious effort to flip the channel or flip to the sports page to avoid being confronted with them. It is just as easy to be involved in meeting those needs. Non-profit organizations exist for every kind of human suffering, and many of them would gladly withdraw a monthly donation from your checking account automatically—you wouldn't even need to think about it.

The point is that our globalized world has laid a vast number of Lazaruses at our gate, and we are responsible for sharing more than just the crumbs off of our tables. We have the Law and Prophets, and we have been warned.

⁴ 1 Corinthians 9:3 and Romans 15:29ff.

This week's goals:

- Understand that giving to the poor is an essential element of following Jesus
- Inspire and empower participants to live lives of generous economic discipleship
- Decide, as a group, the time span over which your group will give its gift (once at the end of the group, monthly over a year, etc.)

Materials

- Scripture handouts

Session

- Have participants decide how much to give (baseline and stretch goals)

Sample Agenda

- Welcome
- Report on *Just Living* commitments
- Scriptural reflection
- Our money stories: inspiration and empowerment for Generous Living
- Pray for all those who are poor
- Homework: Generous Living commitment
- Closing prayer

A. Welcome and Check-ins

5 minutes

- Review week's agenda and goals
- Invite participants to check in with each other about their weeks

B. Report in: Just Living

10 minutes

Ask each participant share their thoughts about their own personal standard of living that embodies God's justice. Reaffirm that these are "baby steps" in an extremely challenging area of discipleship, and that the group will be revising and revisiting these standards as it learns more and encounters more of the Holy Spirit's leading through Scripture.

Scriptures: Luke 12:32-34, with Luke 19:1-10

Galatians 2:10, with II Corinthians 8:13-15

I Timothy 6:17-19 with narrative Acts 4:32-35

If you think participants might be uncomfortable performing skits, you may choose to re-use a different way of engaging the biblical texts, such as *lectio divina*, creating a collage, or writing a "headline" that encapsulates the theme.

C. Scriptural Reflection

40 minutes

- Tell the group that this week's theme is "Wealth is for sharing with the poor." Show the [pie graph](#) illustrating the prominence of this theme in the New Testament.
- Divide participants into three groups. Assign one set of Scriptures to each group. Each set of Scriptures has a didactic passage that articulates a specific command about giving to the poor, and then a narrative passage that demonstrates how it was lived out in the early church.
- Instruct each group to read the historical background on their passages. Each group should then create a short skit that dramatizes their narrative texts. Suggest that they might try to re-imagine the biblical stories in a contemporary setting. Have them brainstorm a basic approach, choose parts, write out a rough dialogue, and practice their skits once or twice before presenting them. Encourage an attitude of fun and experimentation.
- When the groups are ready, each should present their skit in turn. Leave room for questions or observations from the audience.
- After the skits, ask for observations or "what struck them" about the skits. Transition: Acknowledge that these passages are very challenging and counter-cultural for us. Therefore it is important to consider how our life stories can reflect the radical generosity we've seen in the biblical stories.

D. Our money stories: Inspiration and Empowerment for Generous Living

45 minutes

- Explain that in order to live lives of biblical generosity, we need God's grace to inspire and empower us. Offer the following exercise as a "means of grace" towards that end.
- Before the session begins fill in the model spreadsheet with the group's suggestions from the Simple Living brainstorming activity in session 3; you may also look at the [model spreadsheet](#) to add further ideas. Distribute the spreadsheet to each member in [hard copy](#) or project it on the wall. Then ask them how much they think each lifestyle adjustment would save on a monthly, yearly, or lifetime basis. If you have a laptop present, input these numbers into a spreadsheet, and calculate how much someone could save over an average lifespan by making some of these changes. This exercise serves as a powerful illustration of how moderate lifestyle changes can make a large

Past *Lazarus at the Gate* groups have calculated that if professionals with college degrees lived more simple lives, it could free up between \$500,000 and \$1,000,000 over a lifetime.

- amount of money available for generous giving. It shows that we are more empowered to make a substantial impact on global poverty than we often feel.
- Transition: Let's get started right now with a small step towards a lifetime impact on poverty. This week we will experiment with *Generous Living*.

F. Homework for Next Session: Generous Living 10 minutes

- Ask each person to prayerfully consider how much he or she will give to the poor at the end of the course.
- Help the group connect this decision to give generously with their emerging standards for living justly.
- Encourage participants to consider both how much they would like to give at the end of the initial eight weeks of the course as a "special offering" and an annual amount to share with the poor that would be sustainable for them. Ask them to come up with two numbers: a minimum figure and a higher "stretch" number that they might be able to reach.

G. Closing Prayer

SESSION 6

Living Economic Discipleship

Introduction

In the first half of the course, biblical texts urged your group to work toward spending less money on your own needs. There are two reasons for this. First, as you have seen, hoarding too much money or striving to get more money than you need distracts from your focus on God. The less you worry about money, the more freedom you have to follow Christ in any way he should lead. Second, by spending less money on yourself, you are freer to give more to others. In other words, living more simply enables greater generosity.

The Scriptures your group has examined thus far have given practical direction toward living a life of generosity. This life of simplicity is motivated by both the acknowledgement of our responsibility to care for the needs of the poor around us and our desire to see greater equality among God's children across the world. The Scriptures call us to choose to seek out those in need actively wherever they may be, "especially those who belong to the household of faith."⁵

Think of how bizarre and counter-cultural that sounds. Can you imagine a group of people getting together to try to spend *less* money on themselves so that they can give away their hard-earned money to people they've never met? This sort of behavior makes no sense outside of a community of Christian believers. In other words, if one doesn't share what Wayne Meeks calls "the moral world of the New Testament"—its eschatology, its belief in Jesus' resurrection, its loyalty to the church as primary reference group, and its charge to Christians to be ministers of the kingdom—all of its teachings about money won't make any sense. From the perspective of mainstream culture, "Christians should be conspicuous for their odd behavior in their theoretical and practical rejection of the prevailing financial ideas."⁶

Within a Christian moral world, giving away much of your salary to gain treasure in heaven is deeply wise; it is completely rational to give up your own comfort for the sake of someone else's, since Christ did so first for us; the only safe path is to lose your life so that you can save it.

It is also important to acknowledge the questions to which the Bible speaks *less* forcefully. For example, the Bible doesn't say exactly how much Christians should give away. Followers of Christ are simply told to be as generous as possible and to possess only that which does not distract from following

Christ. There is no magic number—no ten percent of your net income, like many churches teach. Likewise, there is little clarity about who the recipients of this money should be. The two categories of people who merit such 'alms' are: 1) the neediest people who can receive your money, and 2) fellow believers who are poorer than us. The Scriptures simply do not say what proportion of income should be given to the poorest and what should be given within the Body of Christ. And finally, there is little to no help in the Bible around the second question: "How can we more effectively and faithfully apply these ethics today?" For that, you will have to move beyond biblical ethics, a task you will take up during the second half of the course.

⁵ Galatians 6:10.

⁶ Redmond Mullin, *The Wealth of Christians* (Orbis Press, Maryknoll, 1984), 218.

This week's goals:

- Review all four commitments made by group members
- Decide how much the group will give collectively
- Gain an integrated perspective on biblical economic discipleship
- Discuss lifestyle change as a spiritual discipline

Materials

- Whiteboard or flipchart and markers
- Calculator (for tabulating the group's total gift)
- Commitment worksheet (extra copies)
- Meditation on discipleship (optional)
- Your own statement on the biblical message of economic discipleship

Sample Agenda

- Welcome and check-ins
- Review all lifestyle commitments
- Scriptural reflection: review the four themes
- Reflect on participants' experiences of lifestyle change
- Preview of second half of course
- Closing prayer

- Homework
- Read "[Cost Effective Compassion](#)" by economist Bruce Wydick.
- Prepare to share about one organization to which the group might give.

A. Welcome and Generous Living Sharing

10 minutes

Remember that having members of the group share the amount each has committed to give can create tension and perhaps competition between members. Encourage participants to respect and support one another in their commitments, recognizing that everyone is starting at different points and that these steps are part of the life-long process of our journeys as Christians.

- Ask for a person to serve as timekeeper for the session
- First, based on the giving cycle your group decided on last week, make sure everyone knows what number they should share (the sum total, the monthly amount, etc.) Pass around the calculator if people need to recalculate the amounts.
- Ask participants to decide how much they have decided to give. Encourage everyone to provide both definite and stretch goals for their giving.
- Total how much your group plans to give.
- Celebrate! Your group has reached an important milestone. Rejoice, pray, and enjoy the feeling of spirited excitement in this moment.

B. Scriptural Reflection: Review the 4 Themes

20 minutes

Since participants have been exposed to a wide range of extremely challenging information, it is important to take time to summarize the ground that has been covered and to help people respond thoroughly to it before moving to the second half of the course. This activity aims for conceptual integration, helping participants understand how the four themes “add up” to a coherent Biblical call to economic discipleship.

- Ask who can remember (without looking!) all four biblical themes. Give hints as necessary, looking back at past lessons. Write them down where everyone can see.
- Read a representative verse from each week to refresh the group’s memory
- Share the following phrases that previous groups have used to encapsulate the Bible’s teaching on economic discipleship in a single phrase:
 - Grateful Simplicity for Just Generosity
 - Grow in giving to the poor powered by joyful, just simplicity
 - Simple Living for Just Giving
- Then ask your group to suggest other phrases or visual representations that capture the Bible’s teaching on wealth (to add to the list above).
- Ask participants which suggestion they think is most memorable, and why. Encourage your group to commit to memory their favorite phrase or representation. Consider using this phrase in the second half of the course to refer to your shared understanding of Christian “economic discipleship.”

C. Lifestyle Reflection: Review the 4 Experiments

30 minutes

Since participants have also taken concrete, practical steps to apply each of the four scriptural themes on economic discipleship, it is also important to reflect on the spiritual fruit these experiments have borne in the lives of the group.

- Ask who can remember the names of all four experiments enacted in response to the four themes. Write them down where everyone can see.
- Live gratefully
- Live simply
- Live justly
- Live generously
- Remind everyone about the course’s emphasis on “taking the next step.” Acknowledge that while we all fall short of the fullness of God’s Kingdom, the important thing is taking steps in the right direction. Remind the group that this is the reason we’ve been carrying out the four “experiments.”

- To illustrate this principle have a group member read aloud the following anecdote from Mother Teresa⁷:

“Not so long ago a very wealthy Hindu lady came to see me. She sat down and told me, ‘I would like to share in your work.’ In India, more and more people like her are offering to help. I said, ‘That is fine.’ The poor woman had a weakness that she confessed to me. ‘I love elegant saris,’ she said. Indeed, she had on a very expensive sari that probably cost around eight hundred rupees. Mine cost only eight rupees. Hers cost one hundred times more . . . It occurred to me to say to her, ‘I would start with the saris. The next time you go to buy one, instead of paying eight hundred rupees, buy one that costs five hundred. Then with the extra three hundred rupees, buy saris for the poor.’ The good woman now wears 100-rupee saris, and that is because I have asked her not to buy cheaper ones. She has confessed to me that this has changed her life. She now knows what it means to share. That woman assures me that she has received more than what she has given.”

It is not enough to intellectually grasp the principles of biblical teaching or even to take some steps in that direction. Tell your group that since following Jesus is an essentially communal practice, it is essential to encounter some stories of individual believers and Christian communities who model “best practices” for how faithful economic discipleship might be enacted. It is helpful to have a sense that faithful economic discipleship really is possible and to imagine what it might look like.

- Ask participants to reflect silently on the process of making and keeping these commitments, using the following questions as a starting point:
- What has been challenging about the last five sessions?
- What has been life-changing about the experiments you have tried?
- Where or how has God been revealed to you during the process?

D. Economic Discipleship: Best Practices

- Share [Tom Hsieh’s story](#), then show [this](#) and [this](#) video of an interview with him.
- Share Eugene and Minhee Cho’s story in [written](#) or [video](#) format.
- As time allows, ask your group one or more of the following questions:
- Which aspects of these stories is most inspiring to you?
- Which aspects of these stories would you be most likely to imitate? Why?
- Who is the most generous person you’ve known personally? What do you think empowered their giving?

E. Homework& Prayer

- Review the amount the group has decided to give, and tell the group that next week will focus on the important spiritual practice of deciding how and where to give.
- Briefly introduce “[Cost Effective Compassion](#)” by economist Bruce Wydick, an evaluation of 10 popular ways to fight global poverty. After reading the article, each group member should explore the web sites of several organizations listed by Wydick (and/or an organization that is already known and trusted.) They should then choose the organization they felt was most compelling and prepare to briefly share with the group the strengths of their chosen organization.
- Explain that for the last two sessions, the group will continue to support each other’s concrete steps of economic discipleship, but that we will ask each other about all four “experiments” each week instead of focusing on one per week, as the group has done so far.
- Pray to close the group.

Explain that one or more of the organizations highlighted by the group in their presentations could be the recipients of the groups’ collective gift-so they should choose carefully!

⁷ Mother Teresa, *No Greater Love*, New World Library, 1997

Giving Wisely

This week's goals:

- Continue to support each other's practice of economic discipleship through listening, prayer, and biblical reflection.
- Think critically about best practices for fighting poverty.
- Choose one to three organizations that will receive the groups' collective gift next week.

Materials

- Whiteboard or flipchart and markers
- Hard or soft copies of the Bruce Wydick article.

Sample Agenda

- Welcome
- Scriptural reflection
- Discussion of homework
- Presentations of top organizations
- Decide on giving
- Closing prayer

Homework for Next Session

- Prepare for the final session

A. Welcome

- Remind participants that during the final two meetings of the group, you will begin each session by providing space for participants to support each other in their practice of the four commitments. Recognize that while these commitments are intentional reflections of God's grace, they are profoundly counter-cultural, and may bring up difficulties, struggles, or strong emotional reactions from the members of your group.

B. Scriptural Reflection: [Philippians 1:9-11](#)

- Slowly read the text two or three times aloud. Ask the group what stands out to them.
- Divide the group into twos or threes. Ask each participant to reflect on their lifestyle commitments. Have everyone share how they think this passage might shape their practice of economic discipleship.
- Briefly pray for each other's practice of the commitments—that they would be a means of grace, growth, and generosity

C. Homework Reports from Participants

- Introduce the article by connecting it with the Philippians 1:9-11 passage: if we really want our "love to grow in knowledge and depth of insight," we will go beyond good intentions and financially support poverty interventions that will really work effectively.
- Invite participants to share what they learned from the reading. Was there anything with which they strongly agreed or disagreed?
- Ask each participant to share for approximately five minutes about the organization they found most compelling. Write each organization on the whiteboard along with two or three key strengths that were shared.

Examples of Criteria

Organizations that are: faith-based, Christian, well-established, small, focused on [a particular region of the world], a globally-based organization to which our group has a personal connection, focused on [particular approach to poverty alleviation: microfinance, development, advocacy], address a particular need or work toward a particular intervention

Make sure that everyone is able to participate, either by going around in turn or by inviting those who haven't spoken to share after a time of open discussion.

D. Decide on Giving

- Starting with the organizations that are on the whiteboard, begin the process of deciding to whom you will give.
- Ask the group if they would like to add any organizations to the list; if so, write them down along with two or three of each organization's perceived strengths. Any member of the group can make suggestions. Avoid critiquing each other's comments and instead build upon one idea to gain another.
- Next, narrow down the list to one to three organizations the group feels are best. In order to decide, it may be helpful to generate a list of potential criteria for making your gift based on your interests, values, and hopes.
- Ask the group which ones, if any, can be crossed off since they clearly don't meet the group's criteria.
- Have participants select their top three choices.
- Invite participants to share why they chose those organizations and keep a tally of the results alongside organizational names on the board.
- Ask if anyone would like to change their preferences based on the discussion.
- Eliminate all but the top 1 to 3 candidates.
- Discuss how many of the finalists should be funded, and in what proportion (groups often choose 2-3 recipients, but each group may decide for themselves.)
- Decide!

D. Homework

- For the final session, bring your checkbooks!
- For the final session, bring something for the potluck for the final celebration!

E. Closing prayer

Giving Together!

This week's goals:

- Give together
- Pray together
- Reflect on the experiential learning of the course
- Discern your next steps of communal economic discipleship

Materials

- Post-it notes
- Envelopes with addresses of recipient organizations
- Reflection: St. John Chrysostom
- *Optional:* Candle

Sample Agenda

- Potluck: Eat and celebrate!
- Check in on commitments
- Reflection: St. John Chrysostom
- Write checks and give prayerful blessing
- Pray for those who will benefit from the gifts
- Discuss next steps
- Closing prayer

A. Potluck: Eat and celebrate!

B. Check in on Commitments

- Break into groups of two. Have each person spend five minutes sharing insights or feelings arising from their practice of the four commitments. Briefly pray for each other's practice of the commitments—that they would be a means of grace, growth, and generosity

C. Reflection: St. John Chrysostom

St. John Chrysostom was Patriarch of Constantinople from 398-404 CE. At that time, Constantinople was one of the wealthiest cities in the world, and much of the church's leadership was content to curry favor with the upper class. But Chrysostom, whose rhetorical ability earned him the nickname "Golden Mouth," spoke up powerfully for the poor in his many sermons. His deeds also matched his words: despite strong resistance from others in the church hierarchy, he gave much of his personal wealth to the poor and sold the church's luxury goods to buy grain for the starving. When he extended his critique of the nobility's materialism and disregard for the oppressed to the Empress, the Emperor exiled him to a remote province, where he died soon after. Today's reflection from one of his sermons will help set the tone for your giving circle.

- Share the above background with the group, and distribute the handouts of the reading. You may ask participants to read it in silence or invite someone to read it out loud. (The following reading is from *On Living Simply*, St. John Chrysostom, Meditation 3.)

Remember how we have been created. All human beings have a common ancestor. Thus all human flesh has the same substance; there is no difference between the flesh of the nobility and that of peasants. When we commit an act of charity, in which we use our excess wealth to help someone with too little, we are acknowledging our unity with others. After all, the rich and the poor have the same flesh, the hunger of the poor should cause pain to the rich; and the pain can only be soothed through assuaging that hunger. Sadly, rich people often speak about charity, expressing their good intentions, but their deeds do not match their words. Good intentions give some cause for hope: they mean that the rich recognize their unity with the poor. Our challenge is to persuade the rich to turn words into actions. Preachers must do this; and so also must everyone who has an opportunity to speak to the rich.

D. Write Checks and Pray

- *Optional:* Begin prayer time by lighting a candle and placing it in the middle of the eating area
- Invite participants to write out their checks, attaching a post-it note to each check. Write prayers of blessing for the intended beneficiaries on the post-its

E. Pray for Beneficiaries

- Place the checks in the center of the group and, in whatever manner your group is most comfortable, pray for those who will receive a blessing from God's resources that the group has given back
- *Optional:* If the group so chooses and you are able, you may all give together online. It is important for the group to realize that online giving is just as spiritual and worshipful as giving cash
- Remind participants of the agreed-upon giving timeline, if necessary

F. Next Steps

There's something else your group can share: your own group's story. The Boston Faith & Justice Network, the group that distributes this curriculum, keeps track of all the organizations that *Lazarus* groups support, as well as the total amounts that the groups give and any stories that you'd like to share about your group's experience. Please send us an email with the name of your church or fellowship at:

discipleship@bostonfaithjustice.org.

The Boston Faith & Justice Network also offers ongoing resources to support living simply, buying justly, and giving more. Invite your group to visit the website at www.bostonfaithjustice.org!

- If necessary, review the on-going roles (Clerk and Treasurer) so that your group knows what to expect
- If your group is meeting again for a next giving installment or reunion, choose the date now

G. Evaluate the Course

- Invite participants to share their key learnings from the experience. Some questions you might ask include:
 - What did you value about your experience in this course?
 - What worked well (or could have worked better) about how we functioned as a group?
 - What were some key learnings or moments of discovery for you? For the group?
 - What do you think your biggest personal change because of this experience is?

H. Closing Prayer